

U.S. Bank
CRA Public File
Written Comments and Corporate Responses
State of New Mexico
Q2 2025

Written comment received on 5/6/2025 through a Consumer Financial Protection Bureau (CFPB) complaint:

I am a U.S. Bank customer in the Four Corners region (Farmington- Durango area). U.S. Bank has quietly removed all ATM and branch services from this region, including nearly the entire Navajo Nation, with the sole exception of Gallup. Branches have been shut down across New Mexico and Colorado. This covers a 200-mile radius with no viable service options, and even then, only an ATM is available - and they are frequently broken and unmaintained by USBank. The closest branch is in Albuquerque, 3.5 hours away. When I finally reached a representative after multiple disconnects, I was told that U.S. Bank is "focusing operations on the East Coast." The only notification to customers occurred in the fine print on the website, not in the app or directly to customers. This is not just a failure of service: it is a form of systemic geographic and racial abandonment.

I request that the CFPB investigate U.S. Bank's regional service withdrawal for possible violations of banking access regulations, racial and geographic discrimination, and failure to notify customers in good faith. NM, CO, and Native communities deserve equitable access to their financial institutions-not fine print abandonment.

These practices cannot be consistent with bank licensing.

Corporate response sent on 5/15/2025:

May 15, 2025

(Name redacted)
(Address redacted)

Re: Consumer Financial Protection Bureau case (number redacted)

Dear (name redacted):

We received your request for assistance through the Consumer Financial Protection Bureau (CFPB), regarding branch closures in your area, concerns with local ATMs, as well as your recent interaction with a member of our customer service team.

We appreciate the time you have taken to bring your concerns to our attention. Our goal is to provide efficient, accurate and courteous service, and we share your disappointment if we have not lived up to these expectations. Whenever a customer feels we have not delivered the level of service they expected to receive, we appreciate being made aware of the circumstance, so it can be immediately reviewed and addressed appropriately. Please be assured, we have reviewed the call you reference in your correspondence and have discussed this matter with the appropriate levels of management.

It is our understanding that you are dissatisfied with the maintenance of the ATMs in the surrounding areas. We apologize for any dissatisfaction this may have caused you and appreciate that you have included this feedback within your correspondence. In support of this, we believe customer feedback is vital in helping us to improve our service and we appreciate the time you have taken to bring your concerns to our attention. Please know, we have also shared this comment with the appropriate department for review.

We take the closure of a branch very seriously and consider many factors when making the decision. In recent cases, the demand for services has necessitated a change in our approach. We understand the closure of a branch is a disruption for our customers and our employees and we assure you we are working to make these transitions as smoothly as possible for all involved. A full list of U.S. Bank branches and ATMs can be found at [usbank.com/locations](https://www.usbank.com/locations). In addition to our branches, we offer many ways to bank. Customers can also bank via phone by contacting our 24-hour service center at 800-USBANKS (872-2657), as well as through increased options and functionality with online and mobile banking. For example, our mobile and digital banking platforms feature mobile check deposit and peer-to-peer money transfer through Zelle®. You can also speak with a banker live over video by sharing your screen through our co-browse feature, which allows you to navigate online and mobile banking together.

Our customers also have access to the MoneyPass® ATM Network, a surcharge-free ATM network, which allows our customers to transact at thousands of additional ATMs across the country. A full

list of locations can be found at moneypass.com/atm-locator.html. We also offer checking account options that provide fee-free access to all ATMs.

We regret to learn you were not satisfied with the services you received. It's never our intent to make you feel unappreciated and we apologize for any dissatisfaction these matters may have caused you. We strive for excellence in all we do, and we share your disappointment if that goal wasn't met. As such, our policies are carefully designed to provide fair and equal treatment of all customers.

Should you have any additional questions regarding branch closures, we invite you to contact our dedicated call center at 888-713-9299. If you have questions regarding your accounts, please contact U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657), where representatives are available to assist you 24 hours a day, seven days a week (we accept relay calls).

Sincerely,
Executive Communications
U.S. Bancorp

cc: Consumer Financial Protection Bureau