

U.S. Bank  
CRA Public File  
Written Comments and Corporate Responses  
St. Louis, MO-IL MSA  
Q1 2025

**CRA Public File – Written Comments  
Q1 2025  
St. Louis Rating Area**

**Social Media Comment**

**Facebook Private Comment on February 18, 2025**

Trying to find a branch that is open in the St. Louis area. We have went to 3 branches and all are closed. We did get ½ overnight but this is not sufficient to shut down a bank in a whole region, especially since yesterday was a bank holiday.

**U.S. Bank Response on February 18, 2025**

Hello, (name redacted). Thanks for reaching out. I understand you are trying to locate a branch that is open today. Do you mind providing the zip code in the area and we will be happy to find a location. Look forward to your response! (Name redacted)

**CRA Public File – Written Comments  
Q1 2025  
St. Louis Rating Area**

**Social Media Comment**

**Facebook Private Comment on February 18, 2025**

Why are all the US bank branches closed today. We had a dusting of snow. The big storm comes tonight. I've called and went to Union, st Clair and Washington. How is a customer supposed to get service? US bank makes accessing my money very difficult. I've called the customer service number and they even tried calling branches and then hung up on me. Please explain.

**U.S. Bank Response on February 18, 2025**

Good morning, (name redacted). We're happy to help in any way we can. Please respond with your zip code so we can check the status of your local branch. Thank you. (Name redacted)

**Facebook Private Comment on February 18, 2025**

63084

**U.S. Bank Response on February 18, 2025**

Thank you, (name redacted). We take the safety of our employees and customers seriously and apologize for any inconvenience due to the temporary closure in your area because of today's severe weather. The St. Clair office is open and scheduled to close early at 2:00pm CST today. The Union and Washington Offices are scheduled to open at noon. Many transactions can be done via our mobile app. Our bankers are also available to assist you by calling 800.USBANKS if you have an immediate account need. We appreciate your understanding. We will let you know if there are any further changes. Take care and stay safe! (Name redacted)

**CRA Public File – Written Comments  
Q1 2025  
St. Louis Rating Area**

**Social Media Comment**

**X Comment on February 18, 2025**

@AskUSBank 62239 and St. Louis MO I was told they were just open from noon to 2pm cause of snow. Crazy cause many made it out today and roads were good. Thanks for responding.

**U.S. Bank Response on February 18, 2025**

You are very welcome, (name redacted). I have confirmed as well that this location had a late start today. Please feel free to let us know if you have another concern, or call our customer service department directly at 800.872.2657. They are available at any time and would be happy to assist. All the best, (name redacted)

**X Comment on February 18, 2025**

Why are ALL @usbank closed today...It's not a holiday Missouri and Illinois

@usbank Tuesday 02/18/2025 in Missouri and Illinois All your banks are closed no one at 4 branches I drove to what's the excuse

**U.S. Bank Response on February 18, 2025**

Thank you for reaching out about this, (name redacted). We would be happy to research further for you. Can you send us a DM with the address or zip code of these locations? Thanks in advance. (Name redacted)

**CRA Public File – Written Comments  
Q1 2025  
St. Louis Rating Area**

**Social Media Comment**

**Facebook Private Comment on February 19, 2025**

Why are your branches closed for the second day in a row, after being closed for a national holiday? Other banks have no problem being open despite the recent snow. This was a minor snow event, not a blizzard, and the roads are fine. Google shows that all of your branches are currently open. There's no way to know that you are closed until we show up because when we call, we can't reach a human being, we just get an automated menu that takes us in circles. This is an entirely unacceptable business practice for a financial institution. We have time sensitive banking that needs to be done in person, and we can't access our funds. This is the absolute worst in customer service.

**U.S. Bank Response on February 19, 2025**

Hello, (name redacted). Thank you for taking the time to reach out. I understand you have a time sensitive banking need. We're happy to help find a location that is open. Please respond with your zip code and we'll determine availability for your area. Look forward to the response. (Name redacted)

**Facebook Private Comment on February 19, 2025**

63051

**U.S. Bank Response on February 19, 2025**

Thank you for your response, (name redacted). We are able to confirm that our High Ridge branch location at 2750 High Ridge Blvd, High Ridge, MO 63049, will be open with a delayed start due to inclement weather. Opening times may vary based on location. We hope this information helps. (Name redacted)

**Facebook Private Comment on February 19, 2025**

First of all, there is no inclement weather. There was snow yesterday, and the roads are fine today. Second, is there a way to find out if they actually are open without having to drive there? Your branches need to post this information somewhere publicly. We've made trips two days in a row, only to find them closed (we went to more than one branch). Like I said in my previous messages, other banks and businesses are open, and were open yesterday. There is absolutely no reason to be closed or have delayed opening today.

U.S. Bank  
CRA Public File  
Written Comments and Corporate Responses  
St. Louis, MO-IL  
Q4 2025

**CRA Public File – Written Comments  
Q4 2025  
St. Louis, MO-IL Rating Area**

**Social Media Comment**

**Facebook Private Comment on October 14, 2025**

To Whom it May Concern at U.S. Bank,

This letter serves as a formal complaint and notification that my husband and I will be closing our accounts with your institution. Our decision is a direct result of a consistent pattern of poor service and a fundamental failure to meet our needs as long-standing customers.

We initially chose U.S. Bank over a decade ago for a single practical reason: your physical branch in New Athens, IL. That branch has since been closed without adequate notice to its customers, a failure in communication that is still reflected in the public reviews for a location your company misleadingly presents as operational.

The service issues, however, went far beyond branch accessibility. Despite being added to my husband's well-established account, I was consistently unable to access the full amount of my state-issued paychecks immediately. The imposed holds, and the time required for your staff to "confirm" these legitimate instruments, repeatedly delayed my access to my own earnings. In 2025, this is an unacceptable operational failure that caused me to miss critical bill payments. Your inability to provide reliable access to funds has led me to use alternative services, such as Walmart, for check cashing – a service that proves more efficient than your own.

Furthermore, our experience with your lending department was the final demonstration that this bank offers no tangible benefit to us. We were recently denied a \$7,000 loan – which your own loan officer acknowledged we could afford – solely due to a "nonexistent" credit score. This decision penalizes us for a responsible financial history that avoided the debt cycle of credit cards, a system that equates borrowing with creditworthiness rather than actual fiscal stability. The irony is profound; we are deemed unworthy of a loan that could save our home, while our trust in your institution has helped fund a corporation that reported \$5.91 billion in net income for 2024.

This experience has clarified for us, U.S. Bank provides no value. We see no benefit in continuing to deposit our earnings to support corporate profits and executive compensation, only to be denied essential services and support in return. You have become little more than an inefficient middleman.

We do not wish to conduct business with a company that demonstrates to little regard for its customers. While the loss of our accounts, and those of our family members who are following us, may be insignificant to your bottom line, please understand that we are not alone in this dissatisfaction. Businesses are sustained by their customers, and treating them as an inconvenience is a strategy with diminishing returns.

We will be formally closing our accounts and transferring our banking to an institution that provides reliable, accessible, and respectful customer service.

Sincerely, (name redacted)

**U.S. Bank Response on October 14, 2025**

Thank you for your long time relationship, (name redacted). We appreciate you for choosing us as your financial institution and are sad to hear your recent experiences have led you to end your relationship with U.S. Bank. We understand we have let you down and never want our customers to feel this way. If you would like to discuss your concerns further, please respond with your phone number and one of our ambassadors will call you directly. Kind regards, (name redacted)