

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

Cincinnati-Middletown OH-KY-IN Rating Area

2021

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Q1 2021

**CRA Public File – Written Comments
Q1 2021
Cincinnati Rating Area**

Social Media Comment

Facebook Private Comment on February 10, 2021

I have concerns with U.S. Bank branches closing in the Florence, KY area. The Bank in Rempke Market recently closed along with the Bank in Meijer also closed, both in Florence. The nearest Bank is in Erlanger, KY which is in a horrible location. It seems convenient customer banking was not considered when making these decisions. It's even more difficult to find a drive thru ATM nearby. I've been with U.S. Bank for over 20 years but may need to reconsider due to these decisions. Regards, [REDACTED]

Facebook Private Comment on March 18, 2021

Over a month and no response. Poor customer service so maybe it is time to start looking for a new bank after 20 years.

U.S. Bank Response on March 18, 2021

Good morning [REDACTED]. I apologize that your previous message wasn't responded too. We understand that closing a branch is a disruption, but we are dedicated to helping our customers and employees during this transition. Customers' banking preferences and behaviors are changing, influencing how and where we operate. As a result, we are consolidating some of our physical locations. Customers can manage their accounts any time through online banking at [usbank.com](https://www.usbank.com), the U.S. Bank mobile banking app, our Customer Service at 800.872.2657, and at the ATM. If you're looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at [usbank.com/locations](https://www.usbank.com/locations) Take care and stay safe. [REDACTED]

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Social Media Comment

Facebook Private Comment on February 14, 2021

Thanks for closing the Monroe, OH location. Not like you was ever going to open up normally again.

The drive thru is slow and wastes a lot of my day.

I guess it is time to pull my accounts and go where they are not afraid to open their doors and do business.

Great job US Bank

U.S. Bank Response on February 14, 2021

Good morning [REDACTED], thanks for reaching out. The well-being of our customers, colleagues and communities continues to be our top priority. We've temporarily closed this branch to disinfect and deep clean the site and expect the location on 02/22. You can find a list of nearby locations using the Branch Locator at [usbank.com](https://www.usbank.com) or on the U.S. Bank mobile app. Customers can also bank digitally using our website and mobile app, or by calling 800.USBANKS. Take care and stay safe. [REDACTED]

Home Office

Mailcode | [REDACTED] | usbank.com

From: [REDACTED]

Sent: Tuesday, January 12, 2021 1:39 PM

To: [REDACTED]

Subject: [EXTERNAL] Re: U.S. Bank values your feedback

Thanks for your response. But my only reason for emailing U.S. Bank is our branch here on 9th & Monmouth sts. in Newport, Ky 41071 seems to be closing permanently.

Many of my neighbors are seniors with little or no transportation to visit our bank, especially when needed or requires in-person assistance.

The ATM is okay, but not enough to handle all banking matters. Several of my friends have mentioned transferring their accounts two blocks north, where there is a bank within walking distance.

Otherwise, I liked the experience I have had with that branch. I hope something can change to keep this branch open on 9th & Monmouth st in Newport.

Thank you,

Sincerely

[REDACTED]

On Tue, Jan 12, 2021, 3:31 PM [REDACTED] wrote:

Thank you for sharing valuable feedback about your recent interaction with U.S. Bank. We strive to improve the quality of service that we deliver to our customers. We want to hear more about what we are doing well and where we can enhance our services to meet your expectations.

If you would like to discuss your comments further, you can email me at [REDACTED]. I will respond to your email as soon as possible.

It is our privilege to serve your financial needs and we appreciate your suggestions for ways we can improve your experience.

[REDACTED]
Vice President | ATM Relationship Manager

[REDACTED]

**U.S. Bank
Home Office**

[REDACTED]

<http://www.usbank.com/privacy>

By providing us with a telephone number for a mobile device, including a number that you later convert to a mobile device number, you are expressly consenting to receiving communications—including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system—from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your mobile services provider.

From: [REDACTED]
To: [REDACTED]
Subject: Your recent inquiry
Date: Thursday, February 18, 2021 8:56:14 AM

Dear [REDACTED]:

First and foremost, we apologize for the delay in responding to your comments regarding our Taylors Landing branch, in Newport, Kentucky. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

Please be assured, U.S. Bank takes the closure of a branch very seriously. We take many factors into consideration when making the decision, including how the branch is used and the location of other branches. In this case, the demand for services necessitated a change in our approach. These changes are to allow for reinvestment in new ways to meet the changing needs of our customers.

We understand that the closure of our branch is a disruption for our customers and our employees. We are working to make the transition as smooth as possible for all involved.

If you are looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at usbank.com/locations. In addition to our branches, U.S. Bank offers many ways to bank:

- **Mobile app:** use your smartphone or mobile device to deposit checks and manage your finances securely. Get more information on mobile at usbank.com/mobile.
- **Online banking:** visiting usbank.com to check your balances, transfer money, pay bills and view statement.
- **Speak with a banker:** contact our 24-Hour Customer Service Department at 800.USBANKS (872.2657) to manage your account or speak to a customer service associate.

We are proud to have served our customers at the Taylors Landing branch, and hope that we can continue to serve the community at one of our other locations in the area. We appreciate and value you as our customer, we hope that you will give us the opportunity to maintain our relationship at a new location.

Should you have any additional questions regarding your account or this branch closure, we invite you to contact our dedicated call center at 888.713.9299. We are here to help.

Sincerely,

[REDACTED]

Executive Communications

[REDACTED]

U.S. Bank

U.S. Bank Plaza