



Office of the Comptroller of the Currency

AUG 10 2018

Central District  
One Financial Place  
440 S. LaSalle St., Suite 2700  
Chicago, IL 60605

August 4, 2018

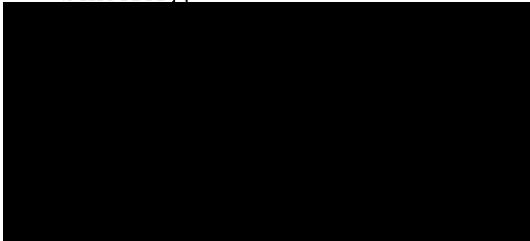


Re: Branch Closing Notice Comments

Dear 

Enclosed is a copy of a comment received by the Comptroller of the Currency in response to U.S. Bank National Association's branch office located at 2300 N 3<sup>rd</sup> Street, Clinton, IA 52732 (Lyons Branch) closing notice provided to customers. Accordingly, this comment is being provided for the bank's inclusion in its public file of Community Reinvestment Act (CRA) comment.

Sincerely,



Enclosure

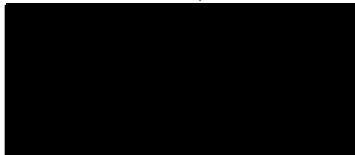


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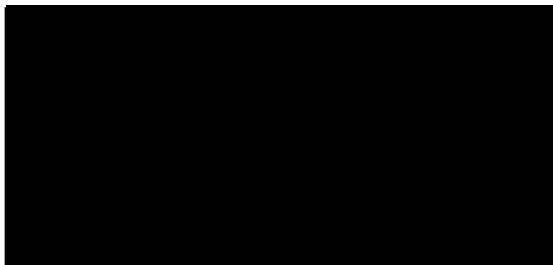


Re: Acknowledgment of Comment on Branch Closing

Dear 

The Comptroller of the Currency (OCC) acknowledges receipt of your letter regarding U.S. Bank National Association's (bank) plan to close its branch office located at 2300 N 3<sup>rd</sup> Street, Clinton, IA 52732, with an effective date of October 19, 2018. The bank's decision to close the branch office is a business decision that does not require the approval of the OCC. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

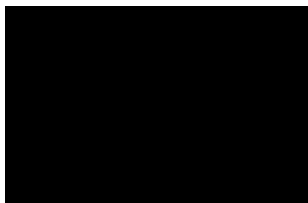
We have forwarded your comment letter to the OCC's Community Affairs Department in Washington, D.C. Community Affairs will advise you if we intend to convene a meeting with community representatives to explore the feasibility of obtaining alternative financial service facilities. If you have any questions, please contact   




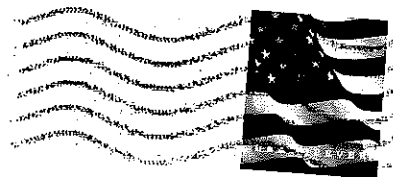
TO US BANK

7/17/18

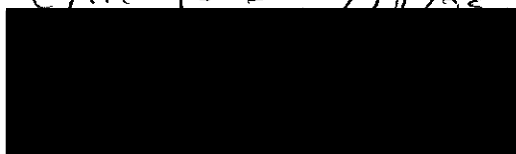
I think it is a bad Idea to close ON Oct 19, 2018  
2300 North 3rd Street BANK IN Clinton, IA  
I which you could change your mind please  
I live in North Clinton, IA



QUAD CITIES IL P&DF  
IL 612 2 L  
24 JUL 2018 PM



Central District OCC  
One Financial Plaza #2700  
440 So. LaSalle St  
Chicago IL, 60605-1073



Publ/Prp

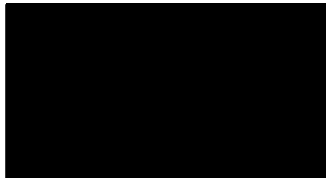


All of **us** serving you®



August 13, 2018

COPY



Dear 

We have received your letter sent to the Office of the Comptroller of the Currency (OCC) regarding our plans to close the Lyons branch at 2300 N. 3<sup>rd</sup> St., Clinton, IA.

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 at the Lyons branch necessitated a change in our approach.

I understand that the closure of the branch you frequent is a disruption. Our goal is to make the transition as smooth as possible. To help with the transition, we want to make sure you are aware that we have another U.S. Bank branch office in Clinton at 405 S. Third Street, which is two miles from the Lyons branch.

We appreciate the business of our customers and the service of our employees and enjoy being part of the Clinton community.

