

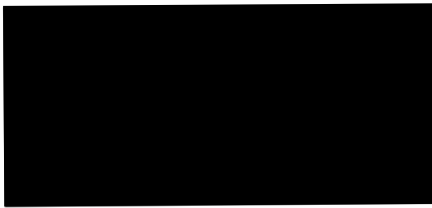


Office of the Comptroller of the Currency

JUN 14 2018

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

June 7, 2018

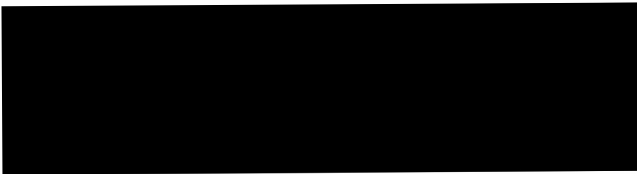


Re: Branch Closing Notice Comments

Dear 

Enclosed are copies of comments received by the Comptroller of the Currency in response to U.S. Bank National Association's branch office located at North Barron Street, Eaton, OH 45320 (Northedge Office) 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



Office of the Comptroller of the Currency

Central District
One Financial Place
440 S. LaSalle St., Suite 2700
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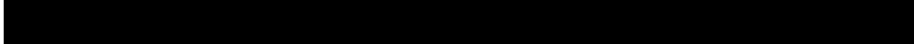
June 7, 2018



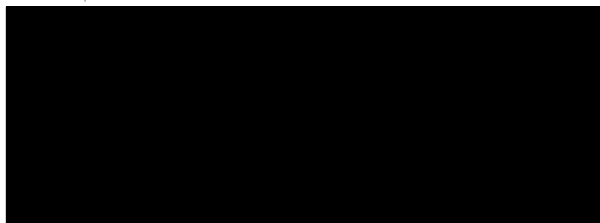
Re: Acknowledgment of Comment on Branch Closing

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 North Barron Street, Eaton, OH 45320, with an effective date of August 10, 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 


Sincerely,



05/18/18

OCC

ONE FINANCIAL PLAZA #2700
440 SOUTH LASALLE ST
CHICAGO. IL 60605-1073

Dear Sir:

Re: US Bank closing of Branch location in Eaton Oh

I have received a letter saying that the Eaton Ohio branch bank will close in August.

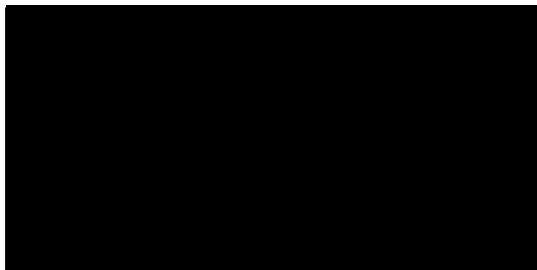
This is very disturbing to me as I have used this branch since moving to Eaton in 2011.

My saving account, checking account and mortgage have been with U S Bank since moving to Eaton in 2011.

Having to use the downtown main bank location drive through is a very difficult and unsafe thing. I usually use the drive through and it will mean a left turn off Barron Street, against heavy traffic. This is into an alley and it a one way alley. The actual window is located in an almost tunnel which goes back onto Barron Street. This is the only way in and out because of the one way alley.

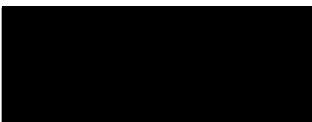
In my opinion this is a very bad decision and an unsafe one.

I will be looking at possibly moving my banking to either my credit union or another bank.





June 20, 2018



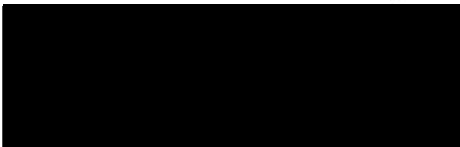
Dear [REDACTED]

We have received your letter sent to the Office of the Comptroller of the Currency (OCC) regarding our closure of the Northedge Branch. We have been proud to serve the Eaton community through this branch and this decision was not taken lightly.

As a customer who regularly uses our drive-thru for transactions, I understand your concerns. We are working to add another tube for the drive-thru so we can serve additional customers during our peak times. This will help reduce congestion and enable customers to be served efficiently.

In addition, we are actively looking for a location in west Eaton for a full-service ATM. This ATM would be a drive-up ATM and allow customers to manage many of the most common transactions, including: withdrawals, deposits, money transfers and bill payment.

I understand that the closure of the branch you frequent is a disruption. Our goal is to make the transition as smooth as possible. Hopefully this has helped alleviate some of your concerns and I look forward to serving you in the future.



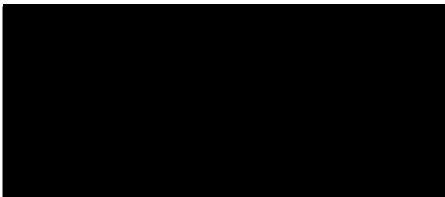


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June 7, 2018

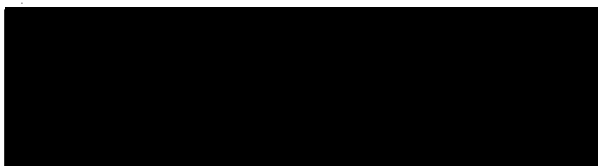


Re: Branch Closing Notice Comments

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Sincerely,



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Central District
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June 7, 2018

[REDACTED]

Re: Acknowledgment of Comment on Branch Closing

Dear [REDACTED]

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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 [REDACTED]

Sincerely,

[REDACTED]

RECEIVED DCC CED
MAY 30 10 AM 9:21

May 23, 2018

To whom it may concern,

This letter is to protest the decision to close ^{the Northedge} US Bank!

The transition will not be smooth because the downtown bank ^{hasn't any} ~~has no~~ downtown parking. It has ^{one} ~~a~~ drive-thru that exits into the busiest street in town, with NO light at the exit. If you enter the bank, then the street parking backs you into the busiest traffic.

Furthermore, ~~there~~ the only ATM machine that requires you to get out of your car to use. In bad weather, this is a real problem. The Northedge Branch has more parking, several drive-thru stalls and an outside drive up ATM. Most of all, your best employees are at the Northedge Bank. They are friendly, helpful, and very professional. I personally had a bad experience at the downtown bank. But then, there are others that bank at that end of town.

Please rethink your decision.

A very disillusioned valued customer,

P.S. The downtown Bank is not Handicap friendly!!
Build a new ~~at~~ the North end of town
There is plenty of space available.



June 20, 2018



Dear [REDACTED]

We have received your letter sent to the Office of the Comptroller of the Currency (OCC) regarding our closure of the Northedge Branch. We have been proud to serve the Eaton community through this branch and this decision was not taken lightly.

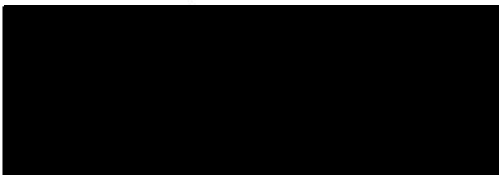
All employees from the Northedge branch are moving to other branches in the area, including the 100 E. Main branch. I understand you have concerns about parking. The parking lot at that location has a significant number of parking spots available for our customers. We are also working to add another tube for the drive-thru so we can more efficiently serve customers during peak times.

Many of our customers who currently use the Northedge Branch have asked for access to an ATM. We are working to identify a location to place a full-service ATM on the west side of Eaton. This ATM would be a drive-up ATM and allow customers to manage many of the most common transactions, including: withdrawals, deposits, money transfers and bill payment.

In your letter you mention you had a bad experience at our downtown location. I am disappointed to learn this. Our goal is to provide a positive experience for all our customers, regardless of the location where you visit us. We have made some staffing changes in this branch and many of our Northedge employees will be transferring to this location. I hope you will see the difference, but do encourage you to contact me if you have another negative experience with our staff.

I also want to reassure you that the downtown location meets all requirements of the Americans with Disabilities Act. If you should have concerns with accessing the location, please let us know you are coming and we can make arrangements to assist.

I understand that the closure of the branch you frequent is a disruption. Our goal is to make the transition as smooth as possible. Hopefully this has helped alleviate some of your concerns and I look forward to serving you in the future.



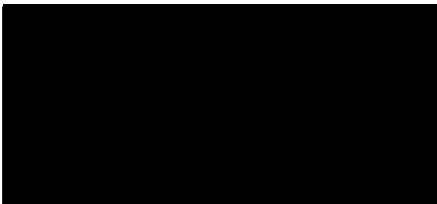
JUN 21 2018



Office of the Comptroller of the Currency

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

June 15, 2018

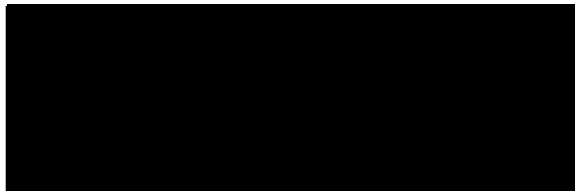


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Sincerely,



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Central District
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Chicago, IL 60605

June 15, 2018

[REDACTED]

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[REDACTED]

Sincerely,

[REDACTED]

June 8, 2018

Dear Sir:

I am responding to the letter re: closing the U.S. Bank Northedge Branch at 1302 N. Barron, Eaton, Ohio. 45320

The letter states this decision isn't taken lightly, however, I don't feel any thought or research has been taken due to the fact, the branch is 100% more user friendly.

The branch is located in the North end where all banks are located, gas stations, grocery, restaurants and Walmart. This is definitely the most convenient location for everyone with easy access to the tellers inside, ATM and drive thru. There are handicap spaces.

The downtown office has no convenient parking because business owners, employees, people doing business at the Court House (across the street) park in all the spaces all day.

Some of these people also park in the U.S. Bank parking lot all day. There are no handicap spaces in the front or side of the bank. Any handicap spaces in the back parking lot are too far to the front entrance and would be a hazard to walk in the winter.

The entrance to the drive thru is a narrow one-way alley which is a obstacle course around the bank parking lot and parking area for the other businesses. It is also hazardous in the winter with snow and ice.

The exit from the drive thru is a right turn only onto the busiest street in town with the busiest intersection. There can be three light changes from that intersection before you can turn causing vehicles to line up preventing them from making their transactions quicker. The line of cars prevent cars from entering or exiting their parking space behind other business. Visibility can be limited in a small vehicle when large vehicles (trucks or vans) are far in the parking spots to the left on the street.

I don't think you are aware or have considered any of this.

Page 3

I realize this is a lengthy letter. I feel it is important to tell you my concerns for U.S. Bank to better serve its customers.

This is a rich rural farming community with elderly customers who still want to do business with a person at your Northedge Branch instead of your automated tube at the downtown office and they will never use your internet services.

I am writing as someone who is informed because [REDACTED]

I have banked since the 1960's with Preb County Bank, Star Bank and continued with U.S. Bank. I prefer using the Northedge Branch (only) so your decision will also reflect mine and many others.

I hope you are able to consider these comments with consideration to your custom. I feel closing the Northedge Branch will be detrimental to the continued success of U. Bank. Things may only look good on paper [REDACTED]



June 20, 2018



Dear [REDACTED]

We have received your letter sent to the Office of the Comptroller of the Currency (OCC) regarding our closure of the Northedge Branch. We have been proud to serve the Eaton community through this branch and this decision was not taken lightly.

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