

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

Louisville/Jefferson County, KY-IN MSA Rating Area

Q2 2021

From:

Sent: Friday, April 9, 2021 3:24 PM

To:

Subject: [EXTERNAL] - Contact Us

[WARNING] Use caution when opening attachments or links from unknown senders.

██████████ sent a message using the contact form at .

The sender's name

██████████

The sender's email

██

Subject

Branch closures

Message

US Bank closed the branch in Clarksville Indiana located on Lewis and Clark Parkway on January , 2021. It was a the main banking location for myself and other bankers. With the covid going on I understood closing some branches temporarily. But how is that helping the people who work for your company by putting them out of work? Also, it has made banking for myself and other bankers very inconvenient. Now I have to drive another 10/15 minutes or more further out to the nearest branch which is out of my way to do my banking. I already drive 45 minutes to work. Having the bank just down from my workplace was very helpful. Not anymore. All that is in Clarksville Indiana now is an ATM right out in front of the Kroger Store registers where customers and associates walk by constantly. No way to block people from seeing your information. Not very professional or personable. You can't ask an ATM questions. I don't use the mobile app for banking either. Because everytime the cell phones update the app disappears. I got tired of downloading it onto my phone. My question to ██████████ is why aren't you opening the branches back up, now that covid restrictions are being adjusted or lifted as more people are getting their vaccinations? Not a disgruntled banker ust annoyed.

From: [REDACTED]
Sent: Tuesday, April 13, 2021 7:29 AM
To: [REDACTED]
Subject: Your recent inquiry

Dear [REDACTED]:

We received your email to Investor Relations and directed to vice chair, Consumer and Business Banking of U.S. Bancorp, [REDACTED]. I appreciate the opportunity to respond to your message on behalf of [REDACTED] and our executive offices.

U.S. Bank takes the closure of a branch very seriously and we appreciate that you have taken time to contact us regarding the closure of the Clarksville location in Clarksville, Indiana. Please be assured, 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](https://www.usbank.com/locations). In addition to our branches and aside from mobile banking, U.S. Bank offers alternative ways to bank:

- **Online banking:** visiting [usbank.com](https://www.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 branch in Clarksville, 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
200 S 6th St, Minneapolis, MN 55402 | [REDACTED] | [usbank.com](https://www.usbank.com)

In order to comply with privacy requirements, please know any emails from our office containing confidential information will be sent via Secure Mail, which will require that you follow the instructions received in your mailbox to retrieve the message.

From: [REDACTED]
Sent: Thursday, April 15, 2021 3:55 AM
To: [REDACTED]
Subject: [EXTERNAL] Thank you.

[WARNING] Use caution when opening attachments or links from unknown senders.

Hello. I appreciate the response for the email that I sent to you on the branch closure. It is just a shame to put all those people out of work. I know where other locations are. But none of them are in Clarksville. They are in different towns. Which is out of my way. The only thing left in Clarksville is an ATM located in the Kroger grocery store right up front by the registers. Where people are constantly walking by. No way to prevent someone to see what you are doing ie... Deposit.... Withdrawal. Not a very secure or safe way to do business. Esp if you have a large transaction to do. But I guess that doesn't concern big corporations anymore. I am just disappointed that's all. I thought a more positive solution would have come about my previous email. You won't here from me again.

Sincerely,

[REDACTED]
[Sent from Yahoo Mail on Android](#)

[REDACTED]

From: [REDACTED]
Sent: Thursday, April 15, 2021 10:30 AM
To: [REDACTED]
Subject: Your recent inquiry

Dear [REDACTED]:

Thank you for your follow up email to the Executive Communications, regarding our decision to close the Clarksville location. We appreciate you taking the time to write and share your thoughts on this matter.

Please know, your comments are greatly appreciated, as customer feedback is a valuable tool we use to evaluate the needs and suggestions of our customers. Please be assured, your communication has been shared with leadership.

We apologize for any difficulty the closure of our Clarksville branch may cause for our customers and our employees, as these changes do not occur without our most careful consideration. It is certainly not our intention to make you feel unappreciated as a customer. However, as we evolve along with our customers, we reevaluated our physical footprint and although some branches are closing, we are continuing to open and enhance others, as well as rapidly enhancing our digital capabilities.

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
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