

AUG 20 2018



Office of the Comptroller of the Currency

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

August 13, 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 653 South State Street, Ukiah, CA 95482 (South State Street 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.



Enclosure



Office of the Comptroller of the Currency

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

August 13, 2018

[REDACTED]

Re: Acknowledgment of Comment on Branch Closing

Dear [REDACTED]

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 653 South State Street, Ukiah, CA 95482, with an effective date of September 14, 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.

[REDACTED]

[REDACTED]

August 3, 2018

To The Director for District Licensing,

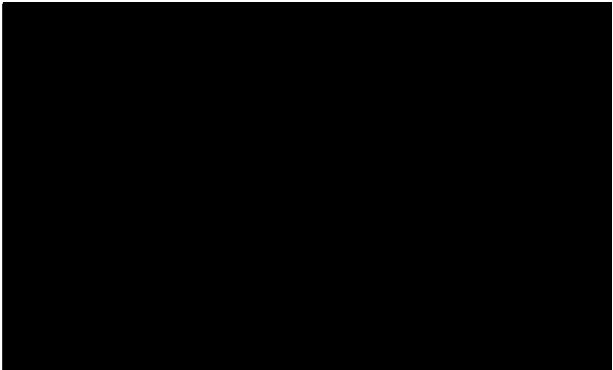
My name is [REDACTED] I have been a loyal customer with US Bank for about fifteen years. [REDACTED] After getting married, my husband and I opened a joint checking and savings account with US Bank (my bank) as the customer service was better than his bank. We take care of our banking needs at the branch inside the Safeway on South State Street in Ukiah, CA.

We received an impersonal form letter letting us know that the US Bank branch in Ukiah is closing. We were shocked and disappointed! The solution suggested in the letter is to visit the US bank branch in Santa Rosa. That is an hour drive south of Ukiah! We have three children: ages five, two, and two months. I am NOT driving two hours round trip with three young kids to meet my banking needs. And no, we do not believe in direct deposit.

I also don't understand why the letter told us to contact the Ukiah Safeway branch with questions, the Ukiah branch doesn't have answers. The employees at the Ukiah branch are losing their jobs, what answers can they provide? In the future, I suggest including a phone number of someone who HAS answers. I spent time online and calling 1-800 numbers to no avail. I finally got the phone number for [REDACTED] is the one who signed the letter, but his contact information wasn't included and it should've been. [REDACTED] and I spoke on July 30th. He said the higher ups made the decision to close the branch and the decision had to do with numbers. I understand that numbers matter, but this branch closing will affect us and other loyal customers. This branch is the ONLY branch serving Mendocino county and Lake county. If you have ever visited Northern California, you would know we live in a more rural area. There are not a lot of high income jobs here. However, a Costco just opened in Ukiah on July 19th: more jobs, more people, and more money will be coming. We hope there could be a way to keep the Ukiah branch open.

We are extremely sad that the US Bank branch in Ukiah is closing. I told [REDACTED] my concerns, but I would like those who are higher up to hear my concerns as well, and I want an explanation from someone who made the decision to close our Ukiah branch. WHY is this branch closing? Does it have to do with someone hiring a manager named [REDACTED] with no banking experience? That wasn't the smartest decision. Maybe it had to do with letting [REDACTED] go last year, that was another dumb decision. We were SO excited when she came back a few months ago! Customer service is important, we return to places where we feel important. We want a relationship (not robots). We hope there is a way to keep the Ukiah branch open.

I want to stay with US Bank, as I have a long banking history and I usually experience amazing customer service. My husband and I will talk about our future banking needs. For now, I look forward to a response as to why the decision to close the US Bank branch in Ukiah was made.





June 14, 2018

NO # +
no answers
banking info only

Dear Valued Customer:

Thank you for choosing to bank with us. We'd like to let you know that after many years of proudly serving our neighbors, we will be closing our U.S. Bank Ukiah Safeway branch located at 653 South State Street, Ukiah, CA. The closing will take place at 2 p.m. PT on September 14, 2018.

We understand that the branch closure could be a disruption for you and are working to make the transition as smooth as possible. We remain committed to helping you manage your money with convenient access to your accounts.

As always, with the U.S. Bank mobile banking app or at usbank.com you can:

- Check account balances
- Monitor transaction activity
- Transfer funds

You're even able to make a deposit using your smartphone with our mobile app and because your time is valuable, we now offer appointments with bankers for added convenience. You can book an appointment anytime at usbank.com/book.

When you need to visit a bank in person, we have thousands of branches across the United States. Visit usbank.com/locations for the location nearest you, or stop by the U.S. Bank branch below:

Mendocino Avenue Safeway
2300 Mendocino Avenue
Santa Rosa, CA 95403

Any person wishing to comment on this proposed branch closing may file comments with the director for district licensing at Central District, OCC (Office of the Comptroller of the Currency), One Financial Plaza, #2700, 440 So. LaSalle St., Chicago, IL 60605-1073. Comments should be received by September 14, 2018. The OCC does not have the authority to approve or prevent the branch closing.

Should you have questions or concerns, the Ukiah Safeway branch can be reached at 707.472.2917. We appreciate your business and look forward to continuing to serve your financial needs.

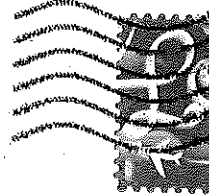
left a
voicemail
@ 12:20 PM

U.S. Bank National Association Member FDIC

say area to have
≈ 13 stores

SAN FRANCISCO CA 940

06 AUG 2018 PM 3 L



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

60605-107395





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IN-STORE BANKING



August 21, 2018



Dear 

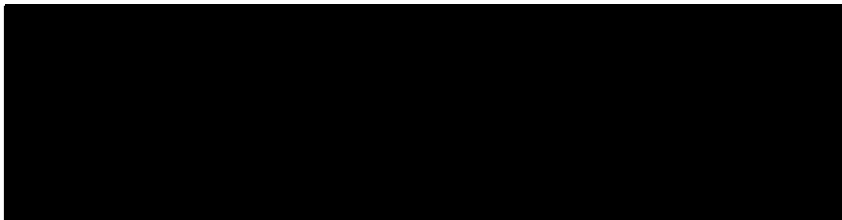
We have received your letter sent to the Office of the Comptroller of the Currency (OCC) regarding our closure of the Ukiah branch.

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 Ukiah branch necessitated a change in our approach.

I understand that the closure of the branch you frequent is a disruption. In addition to the mobile options available to our customers, we are putting a secure, full-service ATM in place at the Safeway where the branch was previously. Through the secure ATM, you will be able to transfer funds, make deposits and conduct cash withdrawals.

We do not want to lose you as a customer, but realize the closure of the branch will impact how you interact with our organization. While I hope the mobile options and the full-service ATM will meet your needs, if you choose to move to another financial organization, we will work with you to make that transition as easy as possible.

We appreciate your business and the service of our employees and have enjoyed being part of the Ukiah community.



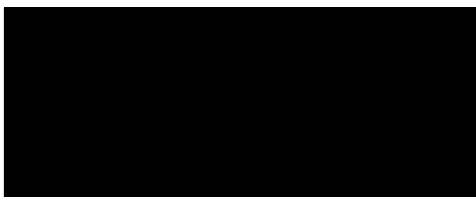
JUL 16 2018



Office of the Comptroller of the Currency

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

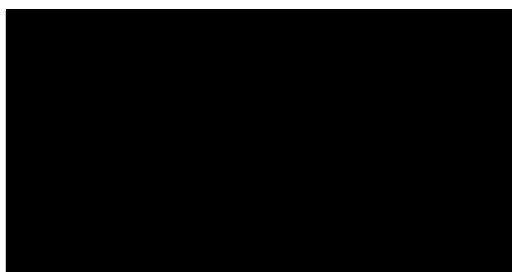
July 10, 2018



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 653 South State Street, Ukiah, CA 95482 (South State Street 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.



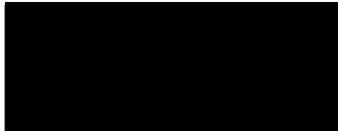
Enclosure



Office of the Comptroller of the Currency

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


July 10, 2018




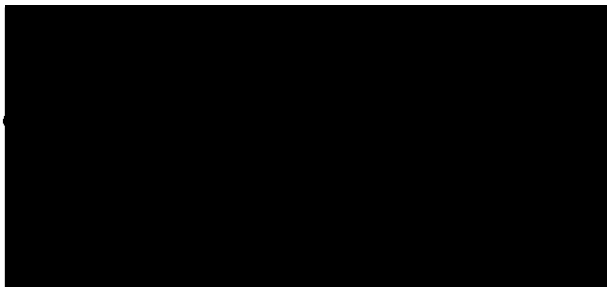
Re: Acknowledgment of Comment on Branch Closing

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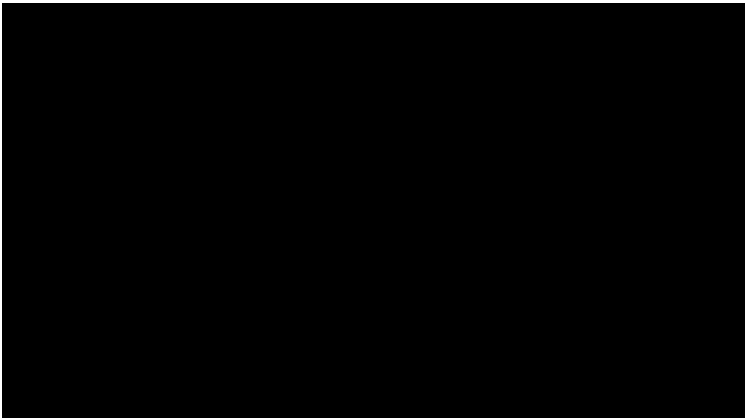
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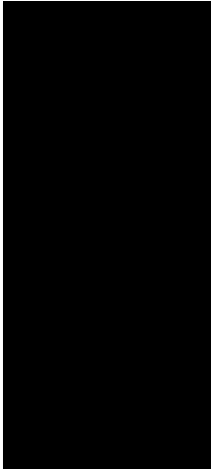




TO THE DIRECTOR OF LICENSING AT CENTRAL
DISTRICT

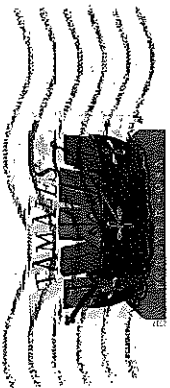
I AM OUTRAGED AT THE THOUGHT
OF YOU CLOSING THE OFFICE IN UKIAH
CA. I LIVE IN WILLITS CA. IT TAKES ME
1/2 hr. TO GO FROM WILLITS TO UKIAH NOW.
IF YOU DO CLOSE THE OFFICE YOU ARE
PUTTING ME ANOTHER 1 HOUR AT LEAST TO
A U.S. BANK IN SANTA ROSA. THIS IS NUTS!
I AM 80 YRS. OLD I HATE DRIVING. YOU
WILL DRIVE ME MAD WITH THIS CLOSING.
PLEASE PASS THIS ON, IF YOU DON'T KNOW
OR CARE ABOUT YOUR CLIENTS.





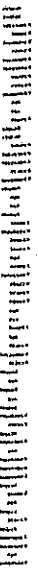
SAN FRANCISCO CA 940

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Office of the Comptroller of the Currency
One Financial Plaza
#2900 440 So La Salle St.
Chicago, IL 60605-1073

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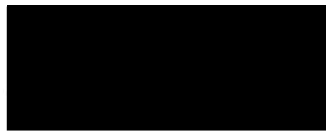


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IN-STORE BANKING



July 24, 2018



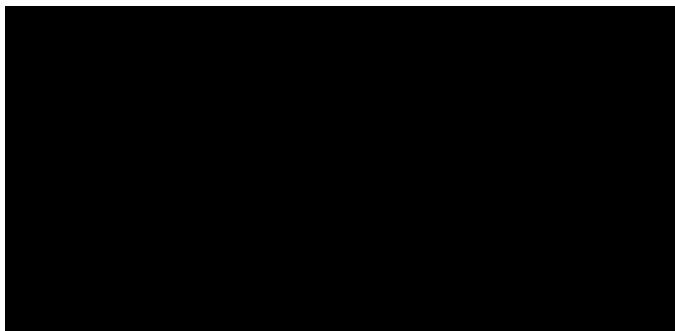
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I understand that the closure of the branch you frequent is a disruption. Our goal is to make the transition as smooth as possible. To help with the transition, we will be putting a full-service ATM in place at the Safeway where the branch was previously. You will be able to transfer funds, make deposits and conduct cash withdrawals through this ATM.

We appreciate the business of our customers and the service of our employees and have enjoyed being part of the Ukiah community.



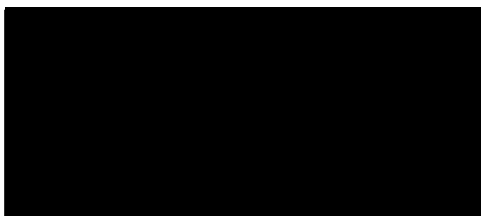
JUL 23 2018



Office of the Comptroller of the Currency

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

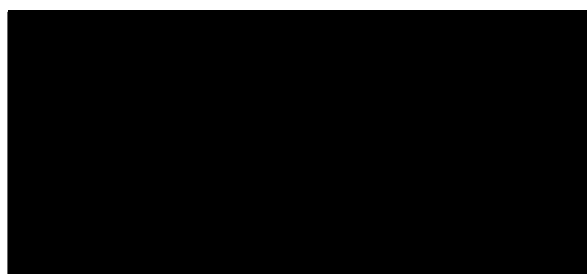
July 17, 2018



Re: Branch Closing Notice Comments

Dear 

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Enclosure



Office of the Comptroller of the Currency

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

July 17, 2018

[REDACTED]

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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]

[REDACTED]

[REDACTED]

July 6, 2018


Central District, OCC
Office of Comptroller of the Currency
One Financial Plaza #2700
440 So LaSalle St
Chicago IL 60606-1073

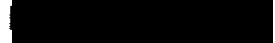
Re:

Ukiah Safeway Branch and ATM



To Whom It May Concern,

When visiting my local US Bank yesterday, (above address) I was told that that branch will be closing in September. I am extremely upset about this as I have been a customer of US Bank for about 15 years and I live in a small town ½ hour from the above branch. The closest branch besides the Ukiah one is almost 2 hours from my home at Mendocino Ave Safeway 

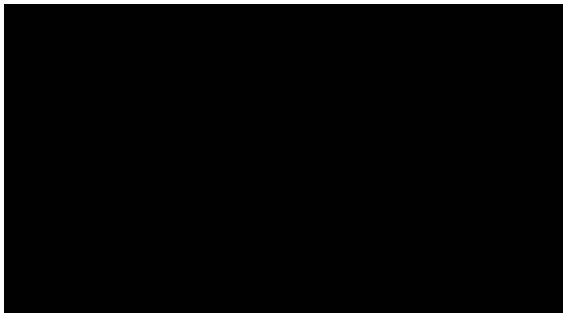


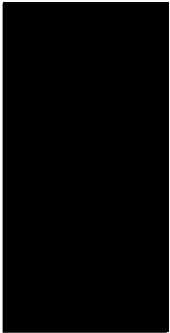
This closure will not only make banking very difficult for me, but for all of your customers that live in my area, Ukiah, Upper Lake, Lakeport and surrounding areas. You have customers around here that due to physical and financial issues will not be able to get to a branch almost 2 hours away.

I am aware of and use online banking and mobile deposits. However, there are times when your customers will need to actually visit a branch to take care of business that cannot be done online and this closure will make it very difficult to do so. This is a very bad decision, and I am sure you will lose customers, as I am also considering switching banks due to this closure.

Apparently, our branch in Ukiah is inconvenient for your district managers or whomever must drive to Ukiah occasionally. Did you consider the inconvenience you are causing your customers? Does that even matter to you as a company? It really should matter. You are overlooking your customers for your own convenience.

I seriously hope you reconsider this poor decision and keep this branch open.





SAN FRANCISCO
CA 940
10 JUL '18
PM 5 L



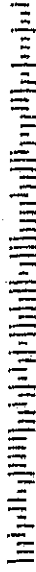
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FOREVER

Central District, OCC
Office of Comptroller of the Currency
One Financial Plaza #2700
440 So LaSalle St
Chicago IL 60606-1073

60606-107399





All of **us** serving you®

IN-STORE BANKING



July 24, 2018



Dear 

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