

**U.S. Bank
CRA Public File Written
Comments and
Corporate Responses
State of California
Rating Area**

[REDACTED]
6 December 2018

[REDACTED]
Community Development Manager,
Southern California
US Bank
Community Affairs
[REDACTED]

Dear [REDACTED]

I am writing to express my appreciation for the US Bank CRA and HMDA-related materials that you have been sending me these past few years.

I would be most grateful if you were to send me a printed copy of the following materials:

1) US Bank's most recent Home Mortgage Disclosure Act report for San Diego-Carlsbad, CA (MSA/MD 41740.) This report contains 2017 loan data.

2) US Bank's most recent Corporate Responsibility report.

Thank you very much for your assistance on this matter.

Sincerely,
[REDACTED]

Telephone number:
[REDACTED]

P.S. Merry Christmas/ Happy Holidays.
Peace on earth.

[REDACTED]
9 March 2019

[REDACTED]
Community Development Manager,
Southern California
U.S. Bank
Community Affairs
[REDACTED]

Dear [REDACTED]

As I am still waiting for a reply to my letter dated 6 December 2018, I will therefore modify my previous request for information.

I would be most grateful if you were to send me a printed copy of the following information;

- 1) U.S. Bank's most recent Corporate Responsibility (or Corporate Community) Report.
- 2) U.S. Bank's most recent Community Profile for San Diego County.

Please place a copy of this letter in your bank's Community Reinvestment Act public file. Thank you very much for your prompt assistance on this matter.

Sincerely,
[REDACTED]

March 26, 2019



Dear - :

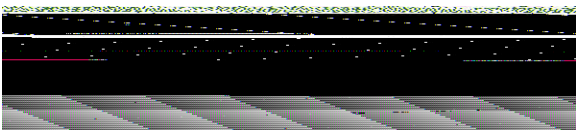
In response to your letter dated March 8, enclosed is 1) a copy of U.S. Bank's most recent Corporate Social Responsibility Report and 2) the most recent Community Profile for San Diego County. These documents were also provided to you by email. As you requested, a copy of your letter, along with our response, will be added to the bank's CRA Public File.

You also requested a copy of our most recent HMDA LAR. U.S. Bank's HMDA LAR data can be obtained via the Consumer Financial Protection Bureau (CFPB) website (<https://ffiec.cfpb.gov/data-publication/>). Our 2017 HMDA data for residential mortgage lending is currently available online for review. The HMDA data and reports are the most comprehensive publicly available information on mortgage market activity. These reports provide lending activity by individual financial institutions both nationwide and by MSAMD.

Please note my new mailing address. Both your letters were delayed in reaching me because they were sent to my prior address.

Feel free to call or email me if you have any questions.

Best Regards,



Vice President, Corporate Social Responsibility
Community Development Manager, Southern California