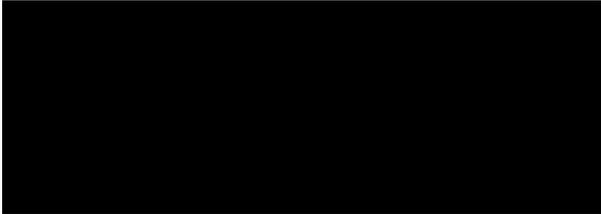


**U.S. Bank
CRA Public File
Written Comments and Corporate Responses
CHICAGO-NAPERVILLE-JOLIET IL MSA
Rating Area**

March 1, 2019



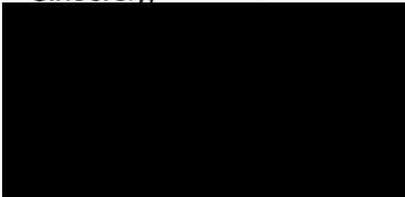
Dear [REDACTED]

I am writing to express my deep disappointment with the decision by U S Bank to close the Branch location at 525 Main St., Evanston, IL. The service provided by this Branch has been outstanding and it fills a definite need for community banking in the area.

My husband and I have had a long-standing relationship with the Private Wealth Management team in Minneapolis. But when we moved to Evanston about four years ago, we changed from a 40 year relationship with BMO Harris Bank for checking and savings specifically because of the service and location of this Branch. It is truly a community bank with, I'm certain, many of its customers using it specifically because of its convenience. It's a bank you can walk to.

I am very sorry to see this Branch closing and am concerned about the impact on the community.

Sincerely,



cc: [REDACTED]



usbank.com

Date:03/25/19

[Redacted]

Dear [Redacted],

We have received your letter and thank you for taking the time to share your thought on the closure of the Evanston Main Street 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 Evanston Main Street branch necessitated a change in our approach. We remain very committed to the Evanston area and supporting the services you have come to depend upon.

We are proud to have served our customers at the Evanston Main Street branch, and hope that we can continue to serve the community at the other U.S. Bank locations in the area. I understand that the closure of the branch you frequent is a disruption but want you to know that we are committed to making the transition as smooth as possible for our customers.

Thanks again for your business and your thoughtful feedback.

Sincerely,

[Redacted Signature]

Regional Leader

Office of the Comptroller of the Currency

Washington, DC 20219

March 22, 2019

[REDACTED]

Dear [REDACTED]

Please find enclosed copies of our response and letter submitted to our office in regards to the closing of the branch located at 11150 S. Western Avenue, Chicago, IL 60643, known as Western Avenue Branch, effective on May 15, 2019. If we may be of further assistance, please contact me at (202) 649-6260. You may also contact us through e-mail at HQ.Licensing@occ.treas.gov.

Sincerely,

Malin Fonseca

Malin Fonseca
Secretary to Director for Licensing

Cc: [REDACTED]

() **Office of the Comptroller of the Currency**

Washington, DC 20219

March 22, 2019

[REDACTED]

Dear [REDACTED]

We acknowledge receipt of your letter dated March 19, 2019 regarding U.S. Bank National Association plan to close a branch office located at 11150 S. Western Avenue, Chicago, IL 60643 known as Western Avenue Branch, effective on May 15, 2019. The bank's decision to close the branch office is a business decision that does not require our approval. 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.

I have sent a copy of your letter to the bank contact mentioned in *this* letter. If you wish to pursue this issue further with the bank, please contact [REDACTED]. Please indicate the name of the branch and its present location to the bank contact.

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 Karen Bellesi, Director for Community Development at 202-649-6430 or Karen.Bellesi@occ.treas.gov.

Sincerely,

Malin Fonseca

Malin Fonseca
Secretary to the Director for Licensing

Director for District Licensing at Central District
(Office of The Comptroller of The Currency
One Financial Plaza
440 S. LaSalle Street
Chicago, IL 60605-1073

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On February 13th, 2019 both my brother and I received letters signed by [REDACTED], Regional Leader, of US Bank informing us that the branch located on 111th Western was closing. To say that we were both greatly disappointed is an understatement, but possibly not for the reasons that you may think.

As one who has been in corporate America for well over 45 years and my brother for over twenty years we do understand change. Consolidation and downsizing is as much a part of ones business as profit & loss and customer service. Neither my brother or I can speak on the financial aspect of your decision to close this branch. However we can address our feelings concerning the excellent customer service we have received in the past year.

From the time we walked into your bank at 111th & Western we were given excellent and prompt service. [REDACTED] who helped us with opening our accounts was attentive, knowledgeable and very helpful. When my aunt who is 92 years of age had a problem with her retirement funding's, [REDACTED] contacted, the branch manager, [REDACTED], who was at lunch at the time when we came in.- [REDACTED] interrupted her lunch hour, to sit down with us and find out what the problem was and how she and the bank could be of service. Not only was she professional but personal as well. My aunt still talks about how kind she was to her.

[REDACTED] and [REDACTED] are only two of a team you should take pride in. -
• [REDACTED] and [REDACTED] are all fine examples of outstanding customer service representatives. Each one in their own right provided us with a friendly smile, a positive attitude and a commitment of outstanding and timely service, that they not only gave to us, but to all of their customers.

It is so easy for anyone to write a letter of complaint. We become upset, when the littlest of things don't go our way and in defense we have to find someone to blame. True, there are times when these complaints are justified. As managers and supervisors, my brother and I have heard and received our share of complaints. And even though it was our responsibility to address these issues, letters of appreciations; the simple thank you, are the ones we remember and cherish for years to come. That is why I am writing this letter.

{2}

I want to thank you for building a team that is **positive, knowledgeable, attentive to their customer's needs and dedicated to the outstanding customer service that they give.** Which is why it pains us both that these people will not be rehired within your company.

It would be an injustice not only to your bank but to the public as well. I applaud each and every one of them for their work ethics. If there is any way I can help by writing them a letter of recommendation I would be honored and would not hesitate in doing so.

Change is a way of life, whether we want to admit it or not. It is something we must accept. However, when you have a group of people of whom are committed to outstanding service that you an as a financial institution pride yourself on, I would think it is in your best interest to keep them within your company.

Respectfully,







usbank.com

Date: 04/10/19



Dear [REDACTED],

We have received your letter sent to the Office of the Comptroller of the Currency (OCC) regarding our closure of the Western Ave. branch at 11150 S. Western Ave.

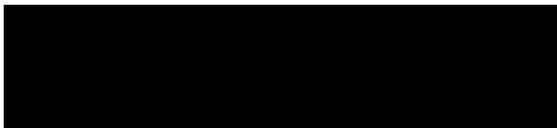
U.S. Bank takes the closure of a branch very seriously. We take many factors into consideration when making the decision, including how the branch is used and the location of other branches. In this case, the demand for services at the Western Ave. branch necessitated a change in our approach.

I want to thank you for taking the time to reach out and share your personal experiences with our team at the Western Ave. location. We pride ourselves on exceptional customer service, and our team in the branch plays a critical role in the delivery of a positive experience. Know that we are committed to making the transition as smooth as possible for our employees, including every effort to help impacted employees find new roles at nearby locations should they wish to stay with U.S. Bank.

We are proud to have served our customers at the Western Ave. branch, and hope that we can continue to serve the community at one of the many locations in the area, including two U.S. Bank branches less than a mile away at 11156 S. Kedzie Ave and 11960 S. Western Ave respectively. We hope that you, or any of our customers at the Western Ave. branch will give us the opportunity to maintain our relationship at a new location.

Thanks again for taking a moment to share your experiences at the Western Ave. branch.

Sincerely,



Regional Leader

Second page information

() Office of the Comptroller of the Currency

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

March 14, 2019



Dear [REDACTED]

Please find an enclosed copy of our response and letter submitted to our office in regards to the closing of the branch located at 10270 Central Avenue, Oak Lawn, IL 60453 and known as the Central Ave/Oak.Lawn Branch effective on June 11, 2019. If we may be of further assistance, please contact me at (202) 649-6343. You may also contact us through e-mail at HO.Licensing@occ.treas.gov.

Sincerely,

Malin Fonseca

Malin Fonseca
Secretary to the Director for Licensing



March 14, 2019



Dear-

We acknowledge receipt of your letter dated March 11, 2019 regarding U.S. Bank National Association plan to close a branch office located at 10270 Central Avenue, Oak Lawn, IL 60453 known as Central Ave/Oaklawn effective on June 11, 2019. The bank's decision to close the branch office is a business decision that does not require our approval. 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.

I have sent a copy of your letter to the bank contact listed below. If you wish to pursue this issue further with the bank, the contact person at U.S. Bank National Association is-

name of the branch and its present location to the bank contact indicate the

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 Karen Bellesi, Director for Community Development at 202-649-6430 or Karen.Bellesi@alocc.treas.gov

Sincerely,

Malin Fonseca

Malin Fonseca
Secretary to Director for Licensing

Note: This note was handwritten. We have typed the note, as it was written, to ensure that the comment is accessible for readers who use accessibility software.

Received March 11, 2019
10:04am

To Whom It May Concern

I recently received your letter regarding the closing of the U.S. Bank at 102nd & Central. I'm handicapped and home bound. I have 2 close friends who are on the account with me. If I need to deposit or withdraw, it's very convenient to go the branch since I'm only 10 minutes from the location. There are so many residential buildings it's probably also convenient for them. Please reconsider it will be difficult for my friends to go out of there,

[REDACTED]



RECEIVED OCC CED
MAY 11 1981 10:04

To Whom It May Concern

I recently received your letter regarding the closing of the U.S. Bank at 102nd & Central. I'm handicapped and home bound. I have 2 close friends who use the account with me. If I need to deposit or withdraw, it is very convenient to go to this branch since I'm only 10 minutes from the location. There are so many residential buildings it is probably also convenient for them. Please remember it will be difficult for my friends to go out and see [REDACTED]



usbank.com

Date: 04/10/19



Dear [REDACTED],

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

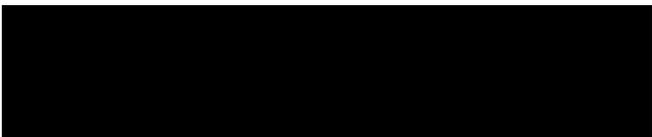
U.S. Bank takes the closure of a branch very seriously. We take many factors into consideration when making the decision, including how the branch is used and the location of other branches. In this case, the demand for services at the Western Ave. branch necessitated a change in our approach.

I want to thank you for taking the time to reach out and share your thoughts on the decision to close the Oak Lawn Central Ave. branch. We understand that the closure of branch may create an inconvenience but know that we are dedicated to working with our customers to mitigate the inconvenience as best we can. Some options that may be of interest include the ability to make appointments to ensure access to a bank employee at a time that works for you, and robust digital and mobile banking platforms featuring mobile check deposit and peer-to-peer money transfer through Zelle.

We are proud to have served our customers at the Oak Lawn Central Ave. branch, and hope that we can continue to serve the community at one of the many locations in the area, including one U.S. Bank branch less than three miles away at 9401 S. Cicero Ave. We hope that you will give us the opportunity to maintain our relationship at a new location, and if continue to have concerns with using another location would encourage you to speak with a branch manager to see how we can assist you with the transition.

Thanks again for taking a moment to reach out, and we thank you for the opportunity to serve you as a customer.

Sincerely,



Regional Leader