

**U.S. Bank
CRA Public File
Written Comments and Corporate Responses
CINCINNATI-MIDDLETOWN OH-KY-IN MSA
Rating Area**



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.

Dear Sirs,

When I was told that US Bank 304 Second St Aurora IN was closing, and four other locations would remain open, I wasn't really surprised in the day and age of corporate downsizing.

This will leave downtown Aurora without a bank which is shocking to me. I'm 49 years old and can never imagine Aurora not having a bank at one time there was three banks in Downtown Aurora.

I would like to share some reasons why I think U.S. Bank should reconsider closing 340 Second St Aurora.

U.S. 50 is a very busy four lane road it is very heavily traveled and can be extremely difficult to turn eastbound or westbound the easiest way to exit is park next door and exit out at the traffic light at U.S. 50 and Sycamore estates drive at Wal-Mart 1203 W. Eads parkway US Bank. Downtown Lawrenceburg, Greendale and Dillsboro should remain open they are in heavily populated areas that serve their communities quite well.

Some things should be considered on closing 340 second St Aurora IN, you can exist on US 50 from 2 traffic lights safely. The City of Aurora did a total reconstruction of Second St I'm sure bank customers went to a different branch. You had to walk a little bit to go inside or use the drive thru teller option. Downtown Aurora once had three banks, none at all in a heavily populated town and outlying are 3,703 people in the Aurora Area from 2017 records just doesn't seem right.

If it really matters to someone at US Bank I think something should be considered. Downtown Aurora, Dillsboro, Lawrenceburg, and Greendale are all heavily populated city's that need a bank. At 12 03 W. Eads Parkway it is extremely to exit onto US 50 and there are no house close to this location.

I would like to thank U.S. Bank for at least giving customers a voice on their concerns for this branch at 340 2nd Street, Aurora IN.

My friend  also banks at this location she is disabled from a stroke but can still drive it is also going to be a serious inconvenience for her. The fact that no traffic light and rather difficult walk for her at the other locations.

Thank you,



February 13, 2019



Dear-

We have received your letter sent to the Office of the Comptroller of the Currency (OCC) regarding our closure of the Downtown Aurora branch. Thank you for taking the time to share your concerns.

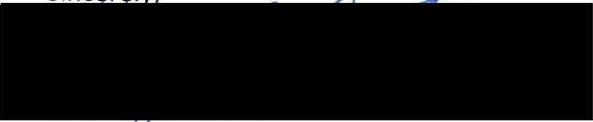
U.S. Bank takes the closure of a branch very seriously. We take many factors into consideration when making the decision, including how the branch is used and the location of other branches. In this case, the demand for services at the Aurora branch has decreased to the point of necessitating a change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

We are proud to have served our customers at the Aurora branch, and hope that we can continue to serve the community at the nearest U.S. Bank location roughly two miles away in Lawrenceburg. I understand that the closure of the branch you frequent is a disruption and we take the concerns you raise around safe access for all of our customers very seriously.

We are committed to making the transition as smooth as possible for our customers. We hope that you, any of our customers at the Aurora branch will give us the opportunity to maintain our relationship at a new location, and would encourage anyone with continued reservations to speak with a branch manager to see how we may be of help.

We appreciate the business of our customers and the service of our employees and look forward to remaining a part of the Aurora community into the future.

Sincerely,



Regional President