

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

From: [REDACTED]
To: [REDACTED]
Subject: Closing of Office
Date: Thursday, March 21, 2019 10:23:53 AM

Dear [REDACTED],

Thank you for taking the time to reach out regarding the Skyline branch at 1555 W. Broadway Street in Idaho Falls.

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 Skyline branch necessitated a change in our approach.

We are proud to have served our customers at the Skyline branch, and hope that we can continue to serve the community at the nearest U.S. Bank location just over a mile away. I understand that the closure of the branch you frequent is a disruption, but know that we are committed to making the transition as smooth as possible for our customers.

We appreciate the positive feedback about the Skyline branch team. Just as with our customers, we are committed to making the transition as smooth as possible for our employees. Additionally, we take the logistical issues you mention at other nearby locations very seriously but do hope that will give us and our dedicated team the opportunity to maintain our relationship at a new location.

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

Sincerely,

[REDACTED]
Southern Idaho Region President

From: [REDACTED]
Sent: Saturday, March 9, 2019 9:45 AM
To: Community Reinvestment Act Written Comments Shared
<CRAWrittenComments@usbank.com>
Subject: [EXTERNAL] Closing of office

EXTERNAL email. Use caution when opening attachments or links from unknown senders.

Hello

My husband and I have been customers of US Bank for many years. When I went into the branch on Broadway (on the West side of Idaho Falls) it was announced to

me that the branch would be closing in June.

I am very disturbed about this. I actually love going to this bank because of the friendliness of the employees. They know my name, and usually know what I want! I'm very comfortable there. They are accurate in their work and are always willing to answer questions I might have.

Now.....if you close this branch, all the customers who live on the west side of Idaho Falls, will have to drive into the middle of the city to do their banking. There is very little parking, and if we would choose to use the drive thru, (where it only works part of the time) we would be communicating with a teller through a camera. NOT A PLEASANT EXPERIENCE.! Then, if that all worked, there is the issue of turning into the alley, then pulling out on a busy street, going thru one-way streets to get back to Broadway.

Have you really checked this out? **Have you considered the needs and desires of the customers on the West side of Idaho Falls?** We are not happy! We don't like the change. The closing of this branch might force some of the westside customers to consider other banking options.





March 17, 2019



US Bank
111 South 27th St Boise, Idaho
83702

Dear-,

I received your letter about the closing of the Branch of the US Bank on South 27 Street in Boise. Your letter brought back many memories. I opened my checking account at the Capital Office the summer of 1949 before going to college. The Capital Office and its staff were moved to the 27th street location. At the bank 70 years ago not the 41 you referred to in your letter. I had a saving account at the bank even before.

The Bank has gone through several name changes but the account has followed us allover the world: Turkey, Thailand, Brazil, Cyprus, South Africa, and the United Stat. The service has been good.

I am enclosing a copy of a letter that Morgan Guaranty Trust wrote to the Ottoman Bank at Mr. Barber's when we went to Turkey as an example of the service and assistance.



Enclosure;

Note: The enclosure could not be converted into text that is accessible for readers using accessibility software.

101 S Capitol Blvd
Ste. 1500
Boise, ID 83702

March 29, 2019



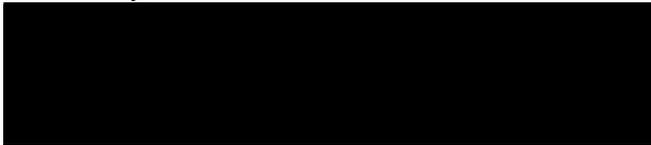
Dear 

We have received your letter and thank you for taking the time to share your personal story in connection to the Capital branch in Boise.

We are proud to have served our customers at the Capital branch and appreciate that U.S. Bank and this particular location were able to play a small part in your personal journey. We thank you for your loyalty, and are grateful for the opportunity to serve you over the years.

Thanks again for your business and your thoughtful note.

Sincerely,



Regional Leader

From: [REDACTED]
To: [REDACTED]
Subject: RE: For Review: Response to customer email re: Skyline Branch closure (1 of 2)
Date: Thursday, March 21, 2019 10:20:27 AM

Dear [REDACTED],

Thank you for taking the time to reach out regarding the Skyline branch at 1555 W. Broadway Street in Idaho Falls.

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 Skyline branch necessitated a change in our approach.

We are proud to have served our customers at the Skyline branch, and hope that we can continue to serve the community at the nearest U.S. Bank location just over a mile away at 330 Shoup Ave. I understand that the closure of the branch you frequent is a disruption, but know that we are committed to making the transition as smooth as possible for our customers.

We appreciate the positive feedback about [REDACTED] and the Skyline branch team. Just as with our customers, we are committed to making the transition as smooth as possible for our employees. Additionally, we take the customer service issues you mention at other nearby locations very seriously but do hope that you will give us and our dedicated team the opportunity to maintain our relationship at a new location.

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

Sincerely,

[REDACTED]
Southern Idaho Region President

From: [REDACTED]
Sent: Friday, March 8, 2019 1:59 PM
To: Community Reinvestment Act Written Comments Shared
<CRAWrittenComments@usbank.com>
Subject: [EXTERNAL] Fwd: Returned mail: see transcript for details

EXTERNAL email. Use caution when opening attachments or links from unknown senders.

From: [REDACTED]
To: crawrittencomments@usbank.com
Date: Fri, 8 Mar 2019 14:36:45 -0700

Subject: Closing of Idaho Falls Broadway Branch USB

Dear Sirs,

It pains me to hear that you are closing the above branch this June 2019. The Broadway Branch is the most favored bank on this end of town. I also have accounts in ISU CU, Westmark CU, Eastern Idaho CU.

The Broadway branch is the most friendly and most helpful and knowledgeable of all my banks. The Broadway Branch is great to service the west end of town and the west end is growing in population with all the new houses being built on the west end.

The main branch is a good bank but it is all business and not a personable to visit, I am just a number.

The branch on First Street is not that friendly or willingness to go all out to help.

The girls at the Broadway Branch are so friendly and helpful. They will also visit about the weather and about how our day is going. [REDACTED] has been so helpful setting up additional accounts, working out problems and I am impressed how knowledgeable and skilled she is. My son was trying to set up a new USB account in Nevada as he had moved from here. The clerk in Nevada kept running into errors setting up account there and had to call [REDACTED] here to help her get the account set up.

I move money from my other banks to US Bank periodically because the West branch is more convenient.

If this branch closes, I may be shuffling some of my funds back to ISU or Westmark because they are closer VS driving an extra mile round trip to the main branch.

But the biggest deciding factor will be losing the feeling of friendliness and helpfulness that I will miss.

I suspect the growing west-end population will lean towards the Westmark CU on the west end for the mere convenience.

I think it would be a big mistake to close the Broadway Branch, and would think it would be most wise to close the unfavored First Street branch since you may be opening an Ammon branch in the future.

Sincerely, [REDACTED]

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]