

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Illinois Rating Area

Q1 2020



January 23, 2020

[REDACTED]  
Project Manager  
U.S. Bank National Association  
Community Development Risk Management  
777 East Wisconsin Avenue (MK-WI-J4N)  
Milwaukee, WI 53202

Dear [REDACTED]:

Please find enclosed a copy of our response and letter submitted to our office in regard to the closing of the branch located at 101 E North Avenue, Flora, Illinois 62839 and known as the Flora branch effective on March 17, 2020. 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](mailto:HQ.Licensing@occ.treas.gov).

Sincerely,

David Reilly  
Director for Large Bank Licensing

Cc: [REDACTED], U.S. Bank National Association  
Official File



January 23, 2020

[REDACTED]

Dear [REDACTED]:

We acknowledge receipt of your letter dated January 7, 2020 regarding U.S. Bank National Association's plan to close its branch office located at 101 E North Avenue, Flora, Illinois 62839 and known as the Flora branch effective on March 17, 2020. 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.

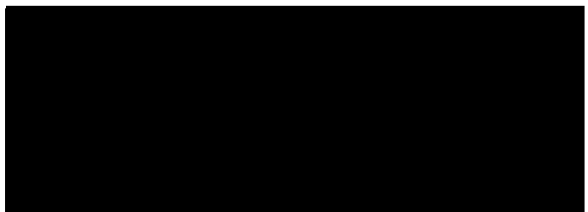
I have sent a copy of your letter to the bank contact listed below. If you wish to pursue this issue further with the bank, the contact person at U.S. Bank National Association is [REDACTED] Project Manager, U.S. Bank National Association, Community Development Risk Management, 777 East Wisconsin Avenue (MK-WI-J4N), Milwaukee, WI 53202. 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, Community Development, at 202-649-6420 or [Karen.Bellesi@occ.treas.gov](mailto:Karen.Bellesi@occ.treas.gov).

Sincerely,

David Reilly  
Director for Large Bank Licensing

Cc: [REDACTED], U.S. Bank National Association  
Official File



Mr. Matt Maslowski, District Leader,  
Office of the Comptroller of the Currency,  
425 South Financial Place, Suite 2700  
Chicago, IL 60605-1073.

OFFICE OF THE  
JAN 21 REC'D  
COMPTROLLER OF  
THE CURRENCY

Jan 7, 2020

Dear Mr. Maslowski,

It was an unbelievable disservice to the citizens of  
Flora for a national bank - US Bank - to close its branch  
in Flora for questionable reasons!

We have been long time loyal clients, and many of  
our friends who deal with US Bank are not happy with  
the announced closure!

The staff of the Bank - [redacted], the manager, [redacted], [redacted],  
[redacted], [redacted] and [redacted] are very friendly and helpful. We  
will certainly miss them!

We hope the main branch has a good conscience  
and reverses the closure decision.

Sincerely,



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**CRA Public File – Written Comments  
Q1 2020  
State of Illinois**

**Retyped from handwritten text**

Mr. Matt Maslowski, District Leader  
Office of the Comptroller of the Currency  
425 South Financial Place Suite 2700  
Chicago, IL 60605-1073

January 7, 2020

Dear Mr. Maslowski,

It was an unbelievable disservice to the citizens of Flora for a national bank – U.S. Bank – to close its branch in Flora for questionable reasons!

We have been long time loyal clients, and many of our friends who deal with US Bank are not happy with the announced closure!

The staff of the Bank – [REDACTED] the manager, [REDACTED], [REDACTED], [REDACTED], [REDACTED] and [REDACTED] are very friendly and helpful. We will certainly miss them!

We hope the main branch has a good conscience and reverses the closure decision.

Sincerely,

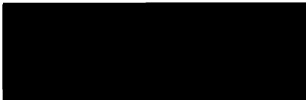
[REDACTED]



205 South 5th Street  
Springfield, IL 62701  
217.753.7338 fax

usbank.com

February 27, 2020



Dear [REDACTED],

We have received your letter sent to the Office of the Comptroller of the Currency (OCC) regarding our closure of the Flora branch at 101 E. North Ave in Flora. We appreciate you taking the time to reach out and share your thoughts.

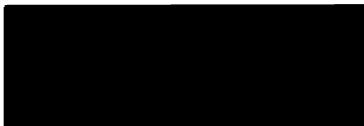
U.S. Bank takes the closure of a branch very seriously. We take many factors into consideration when making the decision. In this case, the demand for services at the Flora branch necessitated a change in our approach. We understand that the closure of the branch may create an inconvenience but know that we are dedicated to working with our customers to mitigate the inconvenience as best we can.

U.S. Bank offers many ways to bank in addition to branch banking. Our customers can bank via phone by contacting our 24-hour service center at 800.USBANKS (872.2657) as well as have increased options and functionality with online and mobile banking. For example, our mobile and digital banking platforms feature mobile check deposit and peer-to-peer money transfer through Zelle. U.S. Bank offers step-by-step online tutorials to utilize these tools which are available at [exploreusbank.com](http://exploreusbank.com).

Thank you for taking the time to share your positive experiences with our Flora branch team. 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 a making the transition as smooth as possible for our employees.

Thank you again for taking a moment to reach out, and we thank you for the opportunity to serve you as a customer. We hope that you will give us the opportunity to maintain our relationship.

Respectfully,



Vice President  
District Manager



Office of the Comptroller of the Currency

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

January 15, 2020

██████████  
Project Manager  
U.S. Bank National Association  
Community Development Risk Management  
777 East Wisconsin Avenue (MK-WI-J4N)  
Milwaukee, WI 53202

Dear ██████████

Please find enclosed a copy of our response and letter submitted to our office in regard to the closing of the branch located at 101 E North Avenue, Flora, Illinois 62839 and known as the Flora branch effective on March 17, 2020. 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](mailto:HQ.Licensing@occ.treas.gov).

Sincerely,

*Pat Roberts for*

David Reilly  
Director, Large Bank Licensing

Cc: ██████████ U.S. Bank National Association  
Official File



January 15, 2020

[REDACTED]

Dear [REDACTED]

We acknowledge receipt of your letter regarding U.S. Bank National Association's plan to close its branch office located at 101 E North Avenue, Flora, Illinois 62839 and known as the Flora branch effective on March 17, 2020. 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.

I have sent a copy of your email 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 [REDACTED], Project Manager, U.S. Bank National Association, Community Development Risk Management, 777 East Wisconsin Avenue (MK-WI-J4N), Milwaukee, WI 53202. Please indicate the name of the branch and its present location to the bank contact.

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Sincerely,

*Pat Roberts for*

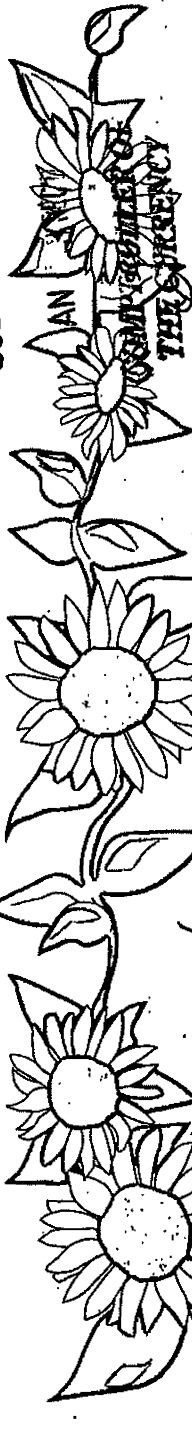
David Reilly  
Director, Large Bank Licensing

Cc: [REDACTED] U.S. Bank National Association  
Official File



12-29-2019

OFFICE OF THE



US BANK - OCC

425 S. Financial Plaza - Suite 2700  
Chicago IL 60605-1073

Just Received notice that  
our U.S. Bank Branch in  
Flora IL is being closed.

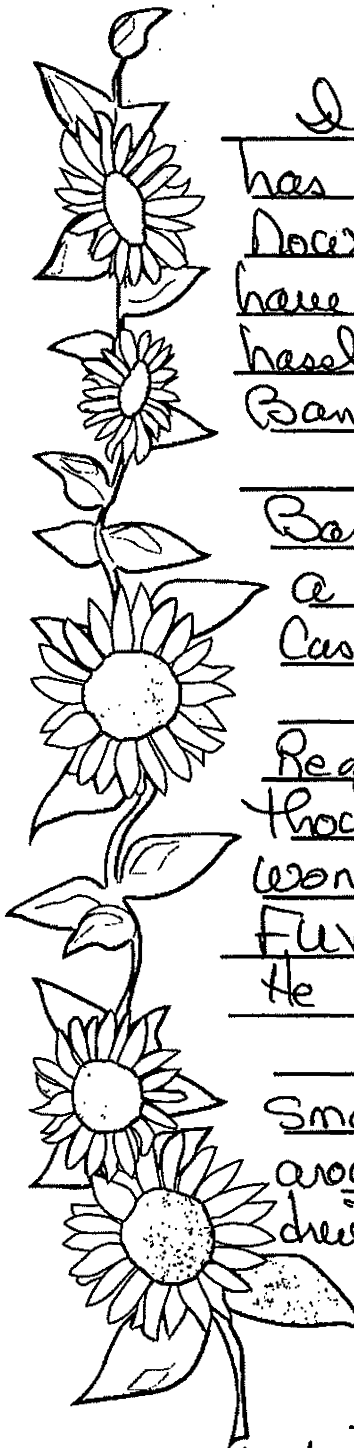
This is very very upsetting  
to many of us. Flora is a  
small thriving community  
and the Branch here is  
doing great. Why the  
closing? It isn't for your Customer

Yes, there are some  
Local Banks here but not  
the known U.S. Branch  
which is known any where  
I go and can still ~~be~~ have  
access to my account.  
the same for visitors and  
Relatives that come to our  
area to visit.

03/21/19

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U.S. Bank - 2



I understand the Branch  
has been doing great here.  
Now numerous Customers  
have to also go through the  
hassle of Relocating our  
Banking Business -

No, I do not do on-line  
Banking And we do need  
a Bank that's Local for  
Cashing checks, depositing, etc.

Regarding the CEO who  
thought this was such a  
wonderful idea, - We are  
Furious! - Not just Mad,  
He needs "FIRED"!!

Flora is the hub for many  
Small town communities  
around us. I'd be an hours  
drive to find a U.S. Bank!!

[REDACTED]

I hope this closing will be reversed!

**CRA Public File – Written Comments  
Q1 2020  
State of Illinois**

**Retyped from handwritten text**

12-29-2019

US Bank – OCC  
425 S Financial Place, Suite 2700  
Chicago IL 60605-1073

Just received notice that our U.S. Bank Branch in Flora IL is being closed.

This is very very upsetting to many of us. Flora is a small thriving community and the Branch here is doing great. Why the closing? It isn't for your customers.

Yes, there are some local Banks here but not the known U.S. Branch which is known anywhere I go and can still have access to my account. The same for visitors and relatives that come to our area to visit.

I understand the Branch has been doing great here. Now numerous customers have to also go through the hassle of relocating our banking business.

No, I do not do on-line banking. And we do need a bank that's local for cashing checks, depositing, etc.

Regarding the CEO who thought this was such a wonderful idea – we are furious! Not just mad. He needs "FIRED"!!

Flora is the hub for many small town communities around us. I'd be an hours drive to find a U.S. Bank!!

I hope this closing will be reversed!



205 South 5th Street  
Springfield, IL 62701  
217.753.7338 fax

usbank.com

February 27, 2020



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Vice President  
District Manager