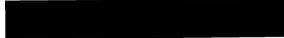


**U.S. Bank
CRA Public File
Written Comments and
Corporate Responses
State of Minnesota
Rating Area**



1/12/2019



Regional President
115 E Hickory Str
Mankato, MN 56001

Dear 

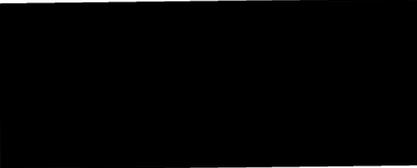
Many emotions come to mind as I write this letter including sadness, anger, frustration and disappointment. I am writing in regard to the decision to close the US Bank in Lamberton, MN, effective March 15, 2019. My husband and I have been loyal customers to this bank since it opened in Lamberton and have been very satisfied with the products and services over that time. I know that our little personal accounts and my husband's business account there mean nothing to you in the overall scheme of things, but you have devastated many customers of our small branch in Lamberton as well as taken jobs away from young families.

I have been told that the Lamberton US bank has been profitable, but I guess not profitable enough, which just goes to show, it's all about the bottom dollar and not about caring for your customers. That is the way of the world today, especially large corporations and that is sickening. Not everyone can live in large cities. Without the small rural farming communities in the Midwest, large cities would miss out on much of our agricultural products, but that doesn't matter to people or businesses that only see \$ signs and don't care about people.

Another thing I don't understand, is why you would spend money to remodel the bank lobby and also work on the outside of the building and then a few months later, decide to close the bank. Or did you already have that planned ahead as a way to improve the building and then put it up for sale? Now that's honesty at its worst.

I know this letter won't make one bit of difference to your decision, but I wanted to vent, and please don't send me one of your form letters. It's a waste of your time and money, as it won't mean anything anyway, because like your decision to close our bank, it's so impersonal. This whole plan certainly plants distrust in the US Bank name.

Sincerely,



115 E. Hickory Street, Suite 200
Mankato, MN 56001
507.387.9486
507.387.9490 fax

February 12, 2019

[REDACTED]

Dear [REDACTED]

We have received your letter regarding our closure of the Lamberton branch.

We are continuously reviewing our branch network to ensure that resources are deployed in a way that best aligns with changes in how many customers want to access bank services. This process may result in the relocation or at times, the closure of an existing location. This difficult decision is not one taken lightly.

I understand that the reason for the decision does not change the impact the closure has on you, your family and others in the community, including our employees, and we are committed to assisting how we can with the transition.

In Lamberton, the branch ATM will remain open beyond the date of closure. Additionally, we plan to offer in-branch training sessions on mobile and digital banking platforms, which provide customers with access to their accounts 24 hours a day, and offer many convenient features such as allowing you to check your accounts, transfer funds and make deposits, as well as free and convenient money transfer to friends and family through Zelle.

We recognize that these steps do not replace the branch, but hope they help ease the transition.

We appreciate the business of our customers and the service of our employees and have enjoyed being part of the Lamberton community.

Sincerely,

[REDACTED]

Regional President

Written Comments and Corporate Responses Received through Facebook

Fri, Feb 1, 8:13pm

██████████: Please keep this bank branch in Lambertton, MN The US Bank has a branch office in the city of Lambertton (yes, small town USA) they have recently decided to close this bank, which has always been profitable and more then exceeded the expectations set for them, We are a small town and people depend on face to face human interactions with their bank employees. They want to close this bank branch by mid March. I beg you to please do what you can to keep a this important business going in a small town. We have many elderly that do not know how to do their banking online and will struggle with this transition. US Bank is a big bank and have been making a profit at this location. Please keep this bank in town.

Fri, Feb 1, 8:52pm

U.S. Bank Representative: We apologize that the branch closure caused such an inconvenience, ██████████. I can assure you when branch closures are considered, we try to minimize the impacts to our customers. Thank you for giving us your feedback about this. We do take customer feedback into consideration. ██████████

Sat, Feb 2, 4:41am

██████████: This has a terrible effect for our elderly population who depend on the face to face contact and do not do online banking. This is a major impact on our town. This has been profitable bank so I do not understand the closure. Seems like US Bank doesn't care about the people in small towns

Sat, Feb 2, 8:46am

U.S. Bank Representative: Hi ██████████, I definitely understand your concern and I really appreciate you advocacy on behalf of your town. We'd like to discuss this situation further and escalate the matter. Please reply with your phone number and one of us will reach out to you within 24-48 business hours. ██████████

Sat, Feb 2, 12:59pm

██████████: ██████████

Sat, Feb 2, 1:14pm

U.S. Bank Representative: Hello ██████████. We are confirming that we have received your number. Once of us will be giving you a call in 24-48 hours to assist. Thank you. ██████████

Today, 10:24am

U.S. Bank Representative: Hello ██████████, I just left you a voicemail. If you would still like to talk, please feel free to contact me directly at ██████████. ██████████