

**U.S. Bank
CRA Public File
Written Comments and Corporate Responses
State of Nevada Rating Area
Q2 2019**

From: [REDACTED]
To: [REDACTED]
Cc: [REDACTED]
Subject: Re: Please reconsider this decision
Date: Friday, April 26, 2019 10:28:26 AM

Dear [REDACTED],

Thank you for taking the time to reach out regarding the Carson City Smith's branch at 599 E. William Street in Carson City. I am responding to your note on behalf of [REDACTED].

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 Carson City Smith's Branch necessitated a change in our approach.

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. We are proud to have served our customers at the Carson City Smith's Branch, and hope that we can continue to serve the community at one our other locations in the area, including the Capitol NV Branch that is less than a quarter of a mile away at 1001 N. Stewart Street. In case you did not know, the Capitol Branch has a drive through Teller which is open six days a week.

We appreciate the kind words about Carson City Smith's branch team. Just as with our customers, we are committed to making the transition as smooth as possible for our employees.

Thank you again for taking the time to reach out. We hope that you will give us the opportunity to maintain our relationship at a new location. If you have additional questions we might be able to answer, we'd like to encourage you to speak to a branch manager to see how we can assist you with the transition.

[REDACTED]
Vice President and District Manager

From: [REDACTED]
Sent: Sunday, March 31, 2019 7:40 PM
To: [REDACTED]
Subject: [EXTERNAL] Please re-consider this decision

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

March 31, 2019

[REDACTED]
US bank

Dear: [REDACTED]

The reason to write this few words to you is to consider that decision to close the US bank branch at 599 E. William St, Carson City, NV 89701. It was a very convenience for us the elderly and veterans folks to do our shop and walk right to these great team of hard workers at the branch.

I am just begging to re-consider this decision please because it will be very hard for us since we have trouble walking and moving faster like regular people. My wife and I are heartbreaking about this decision and we wish that you and your stuff will consider this petition. I've been with US bank for a long time and I come to this branch for a long time too.

Again, I am sorry to take your time but I need to express myself and I don't know who else to go to think about us the veterans. Thank you and I hope God listen to my prayers for not closing this branch. God bless!

[REDACTED]

[REDACTED]
Vice President | Vice President - District Manager

U.S. Bank
Reno Main - Liberty
1 E Liberty, Reno, NV 89501 | SF-NV-RELB | [usbank.com](https://www.usbank.com)

From: [REDACTED]

Sent: Thursday, April 18, 2019 3:17 PM

To: [REDACTED]

Subject: Vassar Closing

Dear [REDACTED]

Thank you for your emails regarding the decision to close the Vassar branch at 301 Vassar Street in Reno. 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, including how the branch is used and the location of other branches. In this case, the demand for services at the Vassar branch necessitated a change in our approach.

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. We are proud to have served our customers at the Vassar Branch, and hope that we can continue to serve the community at one our other locations in the area, including two U.S. Bank branches that are less than three miles away - the Reno Main Branch at 300 South Virginia Street and the Kietzke - Peckham Branch at 4000 Kietzke Lane.

The experience of our customers is a top priority, and we also appreciate you sharing your feedback on the Reno Main Branch. We hope that you will give us the opportunity to maintain our relationship at a new location. If you have additional questions we might be able to answer, we'd like to encourage you to speak to a branch manager to see how we can assist you with the transition.

Thank you again for taking the time to share your concerns.

Sincerely,

[REDACTED]

To whom:

I've been a customer at the Reno Vassar branch from the time it first opened. I have a business on Wells Avenue for 36 years and am very upset that this branch is closing. The downtown branch is very inconvenient. Parking is terrible. I will not go to it. The Wells Avenue neighborhood is a close knit community who takes pride in their community. We cherish all the businesses and will be at a loss if Vassar branch closes.

[REDACTED]

From: [REDACTED]
To: [REDACTED]
Subject: [EXTERNAL] Close Reno Main branch instead
Date: Saturday, April 6, 2019 12:59:04 PM

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

To whom:

I would like to suggest that you close the Reno Main branch instead of the Vassar branch. Downtown is not a community like Wells Avenue and it is very inconvenient to access. Parking is terrible.

[REDACTED]

[REDACTED]

From: [REDACTED]
To: [REDACTED]
Subject: [EXTERNAL] Please do not close US Bank Wells Avenue and Vassar Street Reno
Date: Wednesday, April 17, 2019 12:12:16 PM

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

To whom it may concern:

Please do not allow the closure of US Bank in Reno on the corner of Vassar and Wells Avenue.

I am a resident of this neighborhood for over 50 years several of my older neighbors that cannot easily get around would be adversely affected by this closure.

Sent from my Verizon, Samsung Galaxy smartphone

From: [REDACTED]
To: [REDACTED]
Subject: FW: Vassar Closure
Date: Wednesday, May 8, 2019 4:43:06 PM

For your records.

[REDACTED]
Vice President
District Manager - NMLS

U.S. Bank
Reno Main - Liberty
1 E Liberty, Reno, NV 89501 | SF-NV-RELB | www.usbank.com

From: [REDACTED]
Sent: Wednesday, May 08, 2019 4:42 PM
To: [REDACTED]
Subject: Vassar Closure

Thank you for your email regarding the decision to close the Vassar branch at 301 Vassar Street in Reno. 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, including how the branch is used and the location of other branches. In this case, the demand for services at the Vassar branch necessitated a change in our approach.

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. We are proud to have served our customers at the Vassar Branch, and hope that we can continue to serve the community at one of our other locations in the area, including two U.S. Bank branches that are less than three miles away - the Reno Main Branch at 300 South Virginia Street and the Kietzke – Peckham Branch at 4000 Kietzke Lane.

If you have additional questions we might be able to answer, for example around accessibility, we'd like to encourage you to speak to a branch manager. Thank you again for taking the time to share your concerns. We hope that you will give us the opportunity to maintain our relationship at a new location.

[REDACTED]
District Manager

From: [REDACTED]
To: [REDACTED]
Subject: [EXTERNAL] The Vasser/Wells branch of US Bank
Date: Sunday, April 21, 2019 3:45:58 PM

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

Greetings! I am writing this as a small business owner on S. Wells Ave [REDACTED] that depends on this branch of US Bank to conduct my daily business. I do not have a bank account for the [REDACTED], but I do have a personal account and this is where I get my [REDACTED] change from on a daily basis. It would create quite the hardship for many of us to do our banking anywhere other than the street where our businesses are located, as downtown has no parking, and the Keitzke branch is just too far to do a quick bank run. I have been using this bank for over 15yrs, and hope the powers that be will decide against closing the Vassar/Wells branch. thank you! [REDACTED]
[REDACTED]

From: [REDACTED]
To: [REDACTED]
Subject: FW: Vassar Closure
Date: Wednesday, May 8, 2019 4:43:11 PM

For your records.

[REDACTED]
Vice President
District Manager - NMLS

U.S. Bank
Reno Main - Liberty
1 E Liberty, Reno, NV 89501 | SF-NV-RELB | www.usbank.com

From: [REDACTED]
Sent: Wednesday, May 08, 2019 4:40 PM
To: [REDACTED]
Subject: Vassar Closure

Dear [REDACTED],

Thank you for your email regarding the decision to close the Vassar branch at 301 Vassar Street in Reno. We appreciate you taking the time to reach out and share your thoughts.

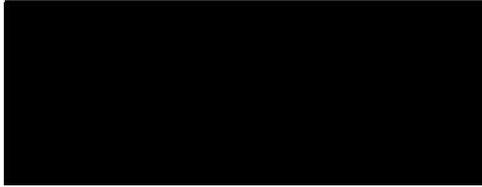
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We understand that the closure of branch may create an inconvenience but know that we are dedicated to working with our customers to mitigate the inconvenience as best we can. We are proud to have served our customers at the Vassar Branch, and hope that we can continue to serve the community at one of our other locations in the area, including two U.S. Bank branches that are less than three miles away - the Reno Main Branch at 300 South Virginia Street and the Kietzke – Peckham Branch at 4000 Kietzke Lane.

The experience of our customers is a top priority, and we also appreciate you sharing your feedback on the Reno Main Branch and Kietzke-Peckham Branch. We hope that you will give us the opportunity to maintain our relationship at a new location.

Thank you again for taking the time to share your concerns.

[REDACTED]
District Manager



Hello -

Let me start off by saying that your bank is the best bank I have ever used in my lifetime for personal and for business purposes. I currently have with you a personal checking account, a business checking account and a home equity line of credit.

Opening a shop in the South Wells Ave. district of Reno where the Vassar branch of US Bank is located. It is a very lively and ethnically diverse neighborhood, and with the current boom of Midtown in Reno, more and more local businesses are opening in that area. Everybody is dependent on banking with U.S. Bank at that particular location - I was completely depending on dropping my daily cash receipts personally into my account after every shift at my . Most people are walking in this area and walk to the bank to take care of business. People come in the bank with their little dogs, a lot of disabled veterans do their banking there, they come in their wheelchairs. The veteran's hospital is just around the corner.

The US Bank branch on Vassar Street in Reno is literally the only branch that has the majority of customers living right there and walking to the branch or visiting the branch in their wheelchair. It would be an incredible inconvenience to close the branch! I would go as far as to say: it would be downright abusive towards the veterans who are customers at this branch, to close the branch.

This is the only 'walking area branch' in Reno. All other locations are in neighborhoods where almost all people are definitely driving for their errands. The service is beyond excellent, it is such a cool location and historic building - none of us customers can comprehend why you would close this branch. Would you reconsider, please?

There is a huge Midtown reconstruction in progress, for example there is an apartment complex of 1500 units being built right now on South Virginia St. in Midtown with a park, a shopping center etc.

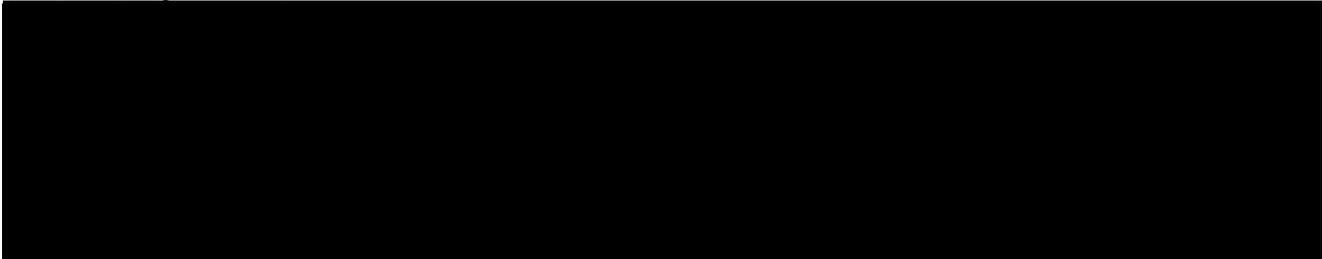
The Midtown Renaissance of Reno is the biggest boom of Washoe County and you are closing its only branch. BAD MOVE! It makes no business sense at all!

I would appreciate a response from you explaining why you made this decision.

Thank you for taking the time to read this and to respond.

PS: Almost all customers of that branch agree with me.

Sincerely





1 E Liberty
Reno, NV 89501

usbank.com

May 16, 2019



Dear-

Thank you for your letter regarding the decision to close the Vassar branch at 301 Vassar Street in Reno. 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, including how the branch is used and the location of other branches. In this case, the demand for services at the Vassar branch necessitated a change in our approach.

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. We are proud to have served our customers at the Vassar Branch, and hope that we can continue to serve the community at one of our other locations in the area, including the Reno Main Branch at 300 South Virginia Street that is less than a mile away and the Kietzke - Peckham Branch at 4000 Kietzke Lane less than three miles away.

We appreciate the kind words about the Vassar branch team. Just as with our customers, we are committed to making the transition as smooth as possible for our employees.

If you have additional questions we might be able to answer, we'd like to encourage you to speak to a branch manager. Thank you again for taking the time to share your concerns. We hope that you will give us the opportunity to maintain our relationship at a new location.



District Manager

From: [REDACTED]
To: [REDACTED]
Subject: [EXTERNAL] The closing of our local bank.
Date: Wednesday, May 1, 2019 6:54:02 PM

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

To whom it may concern,

I am writing to ask you reconsider closing the branch at 301 Vassar St, Reno NV.. Your reasoning that there is another branch in serviceable distance. This is not about us having a bank that is almost as close. This is ripping out the heart of banking in the West of Wells Neighborhood.

Many of us use this bank as we go to other places in the neighborhood, like TM Herbs, Marketon, or any of the other conveniently located businesses along Wells Avenue. By closing this branch you are doubling the distance for approximately one half of your customers in our neighborhood. Many residents in the West of Wells neighborhood are low income customers. The branch on Vassar is within walking distance for many of the them. Your branch on Liberty Street is not.

In addition, many of us plan a trip to the Post Office in Shoppers Square at the south end of neighborhood, with a stop at Marketon, our local grocery store, then to one of the other stores or restaurants in our neighborhood. These trips may also include at stop at our local bank, your bank.

The branch on Liberty is completely in the opposite direction of all these places. In my opinion you are paying lip service to your commitment to lower income neighborhoods by telling us the Liberty Street branch is almost as close. It is located near the big businesses and large corporate offices in Downtown Reno. It's not even in a residential neighborhood.

Personally, I will be using my influence as a founding member of our neighborhood group to send residents of our neighborhood impacted by this closure to one of our local banks or credit unions. Many of these are located just as close, if not closer to our neighborhood than the Liberty Street branch.

Once again, I ask you to reconsider your closing of the Vassar Street branch. Doing so will impact our neighborhood in ways you have not thought of.

Sincerely,

[REDACTED]

From: [REDACTED]
To: [REDACTED]
Subject: Vassar Closure
Date: Thursday, May 30, 2019 8:56:17 AM

Dear [REDACTED],

Thank you for your email regarding the decision to close the Vassar branch at 301 Vassar Street in Reno. 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, including how the branch is used and the location of other branches. In this case, the demand for services at the Vassar branch necessitated a change in our approach.

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. We are proud to have served our customers at the Vassar Branch, and hope that we can continue to serve the community at one of our other locations in the area, including the Reno Main Branch at 300 South Virginia Street that is less than a mile away and the Kietzke – Peckham Branch at 4000 Kietzke Lane less than three miles away.

The experience of our customers is a top priority, and we also appreciate you sharing your feedback on the Reno Main Branch. We hope that you will give us the opportunity to maintain our relationship at a new location. If you have additional questions we might be able to answer, we'd like to encourage you to speak to a branch manager to see how we can assist you with the transition.

Thank you again for taking the time to share your concerns.

[REDACTED]
Vice President
District Manager - NMLS

[REDACTED]

From: [REDACTED]
To: [REDACTED]
Subject: [EXTERNAL] Vassar st bank closure
Date: Saturday, May 11, 2019 1:42:17 AM

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

I currently bank at both the Vassar street bank and the downtown main branch. I only go to the main branch when I am also going to the library.

I live in midtown and distance wise they are both a close distance to my home. What is not helpful is the downtown branch parking lot. What a mess!!!

Ever since Starbucks moved into the space next door and the parking lot is shared with the bank parking lot the parking has become untenable. Starbucks folks seem to use the exit for an entrance and the entrance for an exit all of the time. Frequently there is a que of cars one has to wait to move to even get into the parking lot. Plus, the parking spaces are no longer readily available. Have you really thought this through? I don't think so.

Once I no longer drive, I'm in my senior years, the downtown branch will be much more difficult to get to.

Please reconsider the closing of the Vassar street branch. It is much easier to get to. There are merchants right in the neighborhood. The bank is surrounded by housing. Also next to several schools. **Maybe what the bank should do is promote itself to its local neighborhood.** Offer the school teachers a better savings plan, better hours for merchants, public service in-house education for school children saving accounts and balancing checkbooks, college education savings plans. I could go on but you get the idea.

A concerned customer,

[REDACTED]

From: [REDACTED]
To: [REDACTED]
Subject: Vassar Closure
Date: Thursday, May 16, 2019 2:30:00 PM

Dear [REDACTED],

Thank you for your email regarding the decision to close the Vassar branch at 301 Vassar Street in Reno. 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, including how the branch is used and the location of other branches. In this case, the demand for services at the Vassar branch necessitated a change in our approach.

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. We are proud to have served our customers at the Vassar Branch, and hope that we can continue to serve the community at one of our other locations in the area, including the Reno Main Branch at 300 South Virginia Street that is less than a mile away and the Kietzke – Peckham Branch at 4000 Kietzke Lane less than three miles away.

The experience of our customers is a top priority, and we also appreciate you sharing your feedback on the Reno Main Branch. If you have additional questions we might be able to answer, for example around accessibility, we'd like to encourage you to speak to a branch manager. Thank you again for taking the time to share your concerns. We hope that you will give us the opportunity to maintain our relationship at a new location.

Thank you again for taking the time to share your concerns.

[REDACTED]
Vice President
District Manager - NMLS