

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



Office of the Comptroller of the Currency

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

May 30, 2019

[REDACTED]
Project Manager
US Bank, N.A.
Community Development Risk Management
777 East Wisconsin Avenue (MK-WI-J4N)
Milwaukee, WI 53202

Dear [REDACTED]:

Please find an enclosed copy of our response and letter submitted to our office in regards to the closing of the branch located at 7971 E Lamar Alexander Parkway, Townsend, TN 37882, and known as the Townsend Office effective on June 3, 2019. 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.

Sincerely

Sandra Hart

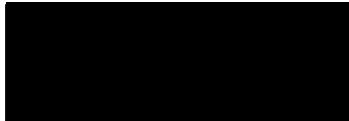
Sandra Hart
Secretary to the Deputy Comptroller
For Licensing



Office of the Comptroller of the Currency

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

May 30, 2019



Dear [REDACTED]:

We acknowledge receipt of your letter dated May 13, 2019 regarding US Bank, National Association's, plan to close a branch office located at 7971 E Lamar Alexander Parkway, Townsend, TN 37882, and known as the Townsend Office effective on June 3, 2019. The bank's decision to close the branch office is a business decision that does not require our approval. 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 US Bank is [REDACTED], Project Manager, 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, Special Advisor for Community Affairs, at 202-649-6420 or Karen.Bellesi@occ.treas.gov.

Sincerely

Sandra Hart

Sandra Hart
Secretary to the Deputy Comptroller
For Licensing



Comptroller of the Currency
Administrator of National Banks

Central District Office
One Financial Place
440 South LaSalle St., Suite 2700
Chicago, IL 60605-1073

OFFICIAL BUSINESS

Customer Assistance Group
1301 McKinney St.
Ste. 3450
Houston, TX 77010

OFFICE OF THE

MAY 28 2019

**COMPTROLLER OF
THE CURRENCY**

May 13, 2019

**Director of District Licensing
Central District, OCC
One Financial Plaza, #2700
440 So. LaSalle Street
Chicago, IL 60605-1073**

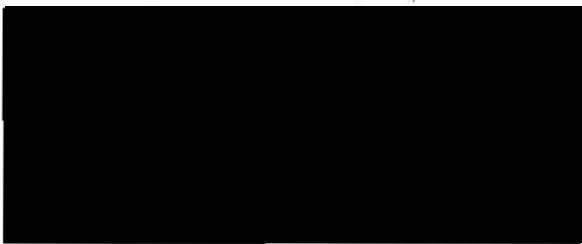
To Whom It May Concern,

I am writing to say it really sucks that you are closing both the Townsend, TN branch and the Maryville College, Maryville, TN branch. These two branches are the most convenient to where we live. In addition, the staff is always friendly and helpful. I set up several loans with the great staff in Townsend.

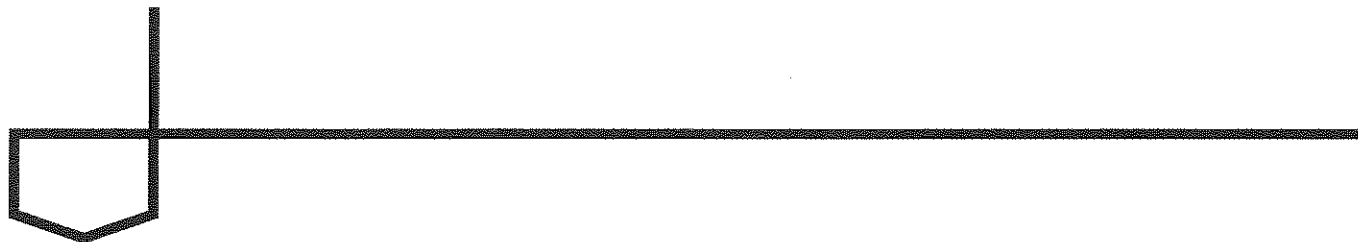
Closing these two branches means I have to drive an additional 15 minutes one way to go to the Maryville branch. THAT SUCKS!

In addition, I recently had a major issue with your remote loan department. They don't communicate with the other parts of your bank very well. Because of that I am taking out a loan with a local credit union so I don't have to give US Bank any more interest on my line of credit. The only reason why I am keeping my mortgage with your bank is because I got a great rate. But I am pondering going ahead and paying it off so I no longer have to deal with US Bank.

I really appreciated the staff at the two closing branches but because you are a cold, large bank I no longer want to give your bank my business. I am big on customer service and your bank really sucks at it (except for the people at the two closing branches).



0210753



Executive Offices
2127 Memorial Blvd.
Springfield, TN 37172

Date: 06/11/2019

Dear [REDACTED]

We have received your letter sent to the Office of the Comptroller of the Currency (OCC) regarding our closure of the Townsend TN Branch at 7971 E Lamar Alexander Parkway in Townsend and the Maryville College TN Branch at 826 E Lamar Alexander Parkway in Maryville. 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 Townsend and Maryville College branches necessitated a change in our approach.

We understand that the closure of a 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 Townsend and Maryville College branches, and hope that we can continue to serve the community at one of our other locations in the area, including the Maryville Main Branch at 417 Foothills Mall Drive and the Maryville Food City Branch at 1610 W Broadway Avenue in Maryville. While these locations are approximately 19 miles away from the Townsend Branch, they are less than 3 miles away from the Maryville College Branch. Our mobile and digital banking platforms also feature mobile check deposit and peer-to-peer money transfer through Zelle.

We appreciate the kind words about the Townsend and Maryville College teams. Just as with our customers, we are committed to making the transition as smooth as possible for our employees.

The experience of our customers is a top priority, and we also appreciate you sharing your feedback on your experience with our loan department. 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.

[REDACTED]

Regional President

