

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

Written Comments and Corporate Responses Received through Facebook

June 23, 2019

██████████: How can it be the “same great service” when you’ve cut hours and eliminated Saturday service all together? So much for serving your customers. Maybe it is time to consider closing all my accounts (checking/savings/credit cards) and switching banks. You already pilfer over \$30/mo for the 2 checking accounts I have and charge me for paper statements on top of that. I’m just about done with U.S. Bank.

June 23, 2019

U.S. Bank Representative: Hello ██████████. We are sorry to see that this change is causing a negative impact. We suggest checking into the new hours of the branches near you to check on future availability for Saturdays. We also offer many branch services online via our app and website. If you would like to discuss this change with us and provide some feedback, please PM us with your phone number. One of us will be happy to give you a call by end of day tomorrow to help. We thank you for reaching out with your feedback. ^Ryan

June 23, 2019

██████████: U.S. Bank what kind of impact did you expect? A positive one? This IS the closest branch near me. Why should I (or any customer) be forced to drive 25 miles one way to the nearest branch to get the proper service that is required? You claim to offer “many” branch services online. Well people use physical branches for many reasons. What good would it be to have someone call me? It’s obvious by these changes in hours and just by the tone of your response that US Bank has given up on customer service. Time to switch, not like it matters to your bank anyway.

June 24, 2019

██████████: They have almost turned into Wells Fargo.

June 24, 2019

██████████: Imagine that. No useful response.

June 24, 2019

██████████: U.S. Bank right (sarcasm)

**Written Comments and Corporate Responses
Received through Twitter**

May 13, 2019

██████████: Went to my USBank branch nearest me as usual and sign said "branch closed". First thought.....this is how Great Depression started. Drove to farther one. They said "oh we're just consolidating branches". I'm not comforted.

May 13, 2019

U.S. Bank Representative: I certainly understand your concern. We apologize for the inconvenience the branch closure caused. I assure you when closures are considered, we try to minimize the impact. Thanks for giving us ur feedback. If you'd like to discuss this matter further, please DM your number. ██████████

Written Comment
Received through Twitter

April 20, 2019

[REDACTED]: Teaching them what to do when Andy Cecere closes a branch and eliminates their job? Even while pulling down \$13mm? Even while NEVER growing revenue? What is this, the McKinsey playbook? Every bank needs a CEO who is an efficiency expert.

Written Comment and Corporate Response
Received through Facebook

April 9, 2019

██████████: You are closing all branches close to me...you don't love your customers...I have to drive 18 miles to get to you

April 9, 2019

U.S. Bank Representative: I'm sorry if our branch closure made you feel this way, ██████████. I can assure you that we do value you as a customer. We try to limit branch closures and relocations to so that we are accessible to everyone, and I apologize if this was not the case for you. We'd be happy to further discuss this with you and make sure all of your concerns are addressed. If you're interested, please send us a private message with your phone number and we'll give you a call within 24-48 business hours. Thank you for sharing your feedback with us. ██████████

Written Comment Received through Facebook
06/12/2019

U.S. Bank: Our West Hollywood branch now reflects what the community has known all along. Pride isn't just for June. <https://usb.link/e66gj>

June 12, 2019

[REDACTED]: In the news last week U.S. Bank is shuttering branches all over the country and eliminating employees "due to the digital age" but one Branch in West Hollywood get special treatment?

**Written Comments and Corporate Responses
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May 17, 2019

██████████: I use to love us bank till they closed all the branches close to me....now its just a pain.

May 17, 2019

██████████: I use to love us bank till they closed all the branches close to me....now its just a pain.

May 17, 2019

U.S. Bank Representative: Hello ██████████, as we review our branch network, we determined that the demand for services at these locations necessitated a change on our approach, and to our presence in the community. We apologize that the closures cause an inconvenience for you. We can help find another branch near you. If you are interested, please reply with your zip code. Look forward to hearing back from you.

May 17, 2019

██████████: U.S. Bank yes thanks

May 17, 2019

U.S. Bank Representative: You're welcome ██████████. If we can help with anything, let us know. Heather

May 17, 2019

██████████: U.S. Bank maybe open a branch back up closer to me...

May 17, 2019

U.S. Bank Representative: Hello ██████████, I would be more than happy to put in a branch location suggestion. If you like me to, please PM us your city and state. Thank you for reaching out to us. ██████████

**Written Comment and Corporate Response
Received through Facebook**

June 11, 2019

██████████: and 21 Us Bank branches in the suburbs alone are closing so we can use a mobile app? Its simply shameful

June 11, 2019

U.S. Bank Representative: I'm so sorry to hear that you're unhappy with the branch closures, ██████████. I can assure you when branch closures are considered, we try to minimize the impact to our customers. Thank you for giving us your feedback about this. We do take customer feedback into consideration. If you would like to discuss this matter further, please let us know. Thank you. ██████████

**Written Comments and Corporate Responses
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June 21, 2019

██████████: The sad thing is they took all the us banks out of my town I haven't been able to step into Us bank since but they still have my business they need to comeback

June 21, 2019

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 impact to our customers as much as we can. Thank you for giving us your feedback about this. We do take customer feedback into consideration when closures are being considered. We can help find another branch near you. If you're interested, please DM your zip code. Thanks for reaching out, if there is anything we can do to help, don't hesitate to let us know. ██████████.

**Written Comments and Corporate Responses
Received through Twitter**

January 4, 2019

██████████: Just opened a letter informing me that my local US Bank branch will permanently close toward the end of March this year! I'm so sad! :_;

January 4, 2019

[U.S. Bank Representative](#): Hello ██████████, we understand your feelings about the branch closure. Thanks for sharing! ██████████

January 10, 2019

██████████: Apparently I closed my first ever US Bank credit card in 2010? It only had a limit of \$300 too lol. Happy with my new cards though.

January 10, 2019

[U.S. Bank Representative](#): Hi ██████████. That's a long time as our customer! Thanks for sticking with us! I'm glad to hear that you're happy with your current credit cards. If there's anything we can help with, please don't hesitate to let us know. ██████████

**Written Comments and Corporate Responses
Received through Twitter**

March 29, 2019

██████████: My local US Bank branch closed for good today at 2PM. Everybody was transferred to different branches too. So sad. Will miss them.

March 29, 2019

U.S. Bank Representative: We know how much this location has meant to you, ██████████. We are glad we could be there for you and I'm sure the staff will miss you too. We always appreciate hearing from you. Have a great night. ██████████

Written Comments and Corporate Responses
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May 7, 2019

██████████: They are closing the branch my mom used and that I went to since I was 5 when it was PFF Savings and Loan. I am so bummed. It was a branch closet to my doctor and my pharmacy.

May 7, 2019

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 impact to our customer as much as we can. Thank you for giving us your feedback about this. We do take customer feedback into consideration. If you would like to discuss this matter further, please send me a private message with your phone number and we'll call you within 24-48 business hours or sooner. ██████████

May 7, 2019

██████████: U.S. Bank The letter apologized for the inconvenience. I get the need to make decisions for business. The place has nostalgia for me. I had my first young savers account at that branch as a kid and my parents always banked there. But, thanks for answering me. I have other options. The downtown branch is on the bus line too.

Written Comments and Corporate Responses

Received through Twitter

06/08/2019

██████████: I have never understood @usbank !! Hey it's the one day people are off every week, let's close early. Let's only be open when people can't get here.

U.S. Bank Representative: Hello ██████████. I'm sorry that your branch hours are causing you frustration. We would like to help you find a branch in your area that will work for your banking needs. Please DM your phone number and we'll call and offer our assistance. Thank you.

██████████: The one across from us literally closes at noon. ON A SATURDAY. In downtown Nashville.