

**U.S. Bank
CRA Public File
Written Comments and Corporate Responses
State of Utah 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

April 9, 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 791 South Bluff Street, St. George, UT 84770, and known as the St. George Branch 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

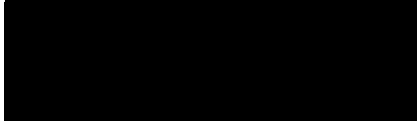
Sandra Hart

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

April 9, 2019



Dear [REDACTED]:

We acknowledge receipt of your letter dated March 15, 2019 regarding US Bank, National Association's, plan to close a branch office located at 791 South Bluff Street, St. George, UT 84770, and known as the St. George Branch 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 • • • • • ■ 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

March 15, 2019

To: U. S. Bank

We have been customers of U. S. Bank in St. George, UT for almost 20 years. Before that we banked with U. S. Bank for over 20 years in Colorado. Since we moved to St. George, we have used the Bluff St. Bank, the 1st East Banc, and the branch inside Smith's Market. We have always felt it was strange to have three banks so close together, but none in the Washington area.

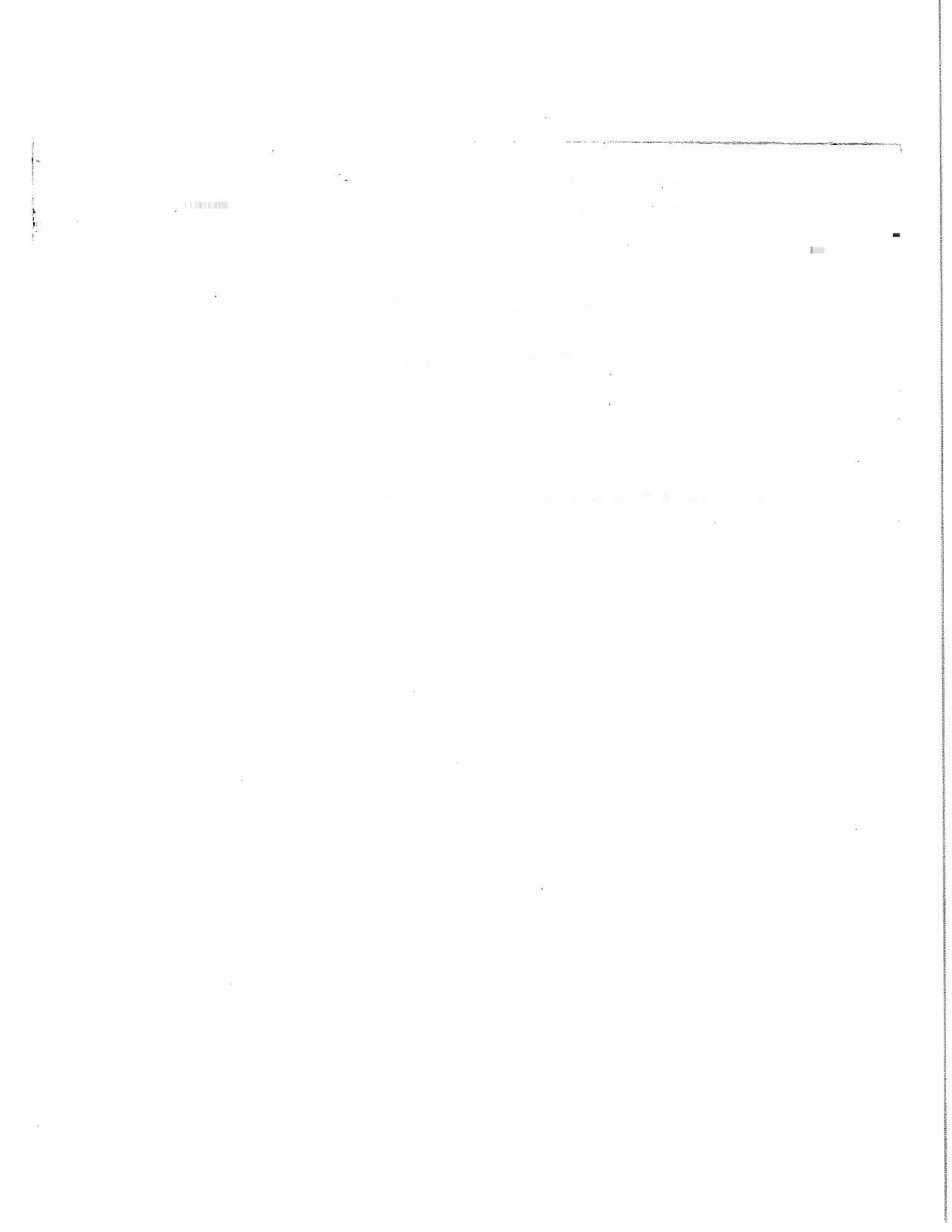
I am glad to see you are reevaluating the closure of the Bluff Street Branch. It always seemed more logical the close the 1st East Branch, and open one in Washington. The Bluff Street Branch is easier to get into, it is larger, and it is newer than the 1st East Branch. One out in Washington would provide easier access to banking facilities. Possibly one could be kept open later in the day for emergencies to make up for the closure of the Smith's Market branch.

Sincerely,



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COMMUNITY BANKING

0015 Benchmark Road
PO Box 3219
Avon, CO 81620
970.949.5995
970.949.5881 Fax

Date: 4/26/2019



Dear 

We have received your letter sent to the Office of the Comptroller of the Currency (OCC) regarding our closure of the South Bluff Branch at 791 South Bluff Street in St. George.

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 South Bluff Branch necessitated a change in our approach.

We are proud to have served our customers at the South Bluff Branch. We hope that you, or any of our customers at the South Bluff Branch will give us the opportunity to maintain our relationship at the St. George Main Branch, less than a mile and a half away.

Thank you again for taking a moment to reach out and we are grateful for the opportunity to serve you and your family over the years.

Sincerely, 



Regional President

Written Comments and Corporate Responses
Received through Facebook

June 16, 2019

██████████: Now that US Bank has closed 2 out of three branches in St GEORGE, UT...2 questions: 1) Where can we use an ATM that will not incur a charge to my account? 2) How do we deposit a two party check without having to take time off work or burn vacation hours? (Say a friend or my husband endorses a check and writes that it is now payable to my account..I have already tried your electronic transfer service from my husbands account to mine.. only to have it tied up for days...). The grocery store branch at Smiths was great..we did all of our banking there due to our work hours.

June 16, 2019

[U.S. Bank Representative](#): Hello ██████████, I'm sorry to hear that the branches most convenient to you are no longer available. We would like the chance to help you find ATM locations available to you as well as a branch location when you can deposit third party checks. Please respond with your phone number and we will be glad to give you a call in 24 business hours. You can also search for ATM or branch locations near you at usbank.com/locations. I hope this helps! ██████████

June 16, 2019

██████████: Thank you for your response..it's not that hard..as we cannot get to your single USBank in st GEORGE Utah, give me a list of other banks and credit unions whose atm we can use with no charges by US Bank or the other banks atm.

June 16, 2019

[U.S. Bank Representative](#): I'm happy to help further, ██████████. We do offer account options that allow a limited number of non U.S. Bank withdrawals at no charge during the service cycle. If you are not enrolled in one of those account types, you will incur a fee for using a non U.S. Bank ATM. Additionally, most grocery stores offer a cash back option at no charge when you use your debit card to pay. If you would like us to take a look at your account type and make any needed changes, please respond with your phone number and we'll reach out to you within 24 business hours. I hope we are able to help you find a solution that will work well for you. ██████████