

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

February 3, 2019

██████████  
Regional Leader - US Bank  
C/O District Director for Licensing at Central Office  
Office of the Comptroller of the Currency  
One Financial Plaza, #2700  
440 S. LaSalle Street  
Chicago, IL 60605-1073

██████████

Recently you sent letters to my home and business addresses regarding the closing of the Westside branch of US Bank office on Court Street in Pasco, WA. This letter is in response to a statement at the bottom of yours that notes, "any person wishing to comment on this proposed branch closing may file comments" at the address listed above. Essentially I wish to voice my anger about this unwelcome decision.

In nearly twenty years of using this branch I have come to know a number of tellers personally, as well as both of the branch managers. Tellers who have been extremely helpful include but aren't limited to ██████████, ██████████ (an assistant manager) and ██████████ (who has told me that he now is at the Richland office). I worry about their future.

I am also troubled about establishing new working relationships at another branch since the ones I enjoy with the Westside branch employees go back a long time. For instance, in addition to setting up our initial personal savings and checking accounts, former manager ██████████; also opened up our money market and small business accounts. She also helped me contact ██████████, ██████████, ██████████, ██████████, ██████████ an old high school friend, who was working as a Mortgage Banker at a branch in Spokane. When we bought our house we got the financing via ██████████. When at closing the title company was in error, and decidedly not in our favor, ██████████ stayed with us until the nearly \$8,000 error was put back in our favor. Nearly all of our financial affairs have been tied to this branch, and these people, for all of these years.

When ██████████ left, ██████████ became our new branch manager. ██████████ has helped us so many times in the last decade I can't literally remember how often it has been. From helping order checks, to moving our accounts from basic to Platinum Visa and Checking, to opening yet another money market and checking account for direct deposits, ██████████ has been the best person to work with. Tellers have come and gone, but I have come to rely on ██████████ for fast, friendly and superb care with all of our accounts. It's been wonderful watching her family grow, and most importantly knowing I could trust ██████████ advice and help on any financial matter.

In the past I have had to use other branches of US Bank and was not only unimpressed, but at one I was treated like a criminal. I went to the nearest branch instead of Westside when I needed to remove thousands of dollars for a purchase. The whole thing left me near tears and shaking, and I did not even get my money. I was so offended I asked to speak with the manager and he basically blew me off. I went back to Westside and they

not only apologized, but they handled the transaction in minutes. I vowed to NEVER use that branch again, and I never have.

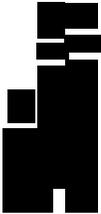
Other than during the first week when we initially opened our accounts I do not believe that our combined balances have dipped below 30K; currently, and usually, it is much higher. We paid off the mortgage some time ago. We owe no money to anyone. We hold zero balances on our bills and credit cards. I say all of this to indicate that we have invested and/or have deposited more money in our accounts than the average customer. Recently we were also informed that we would no longer have benefits that were afforded to Platinum account holders like us, without imposed fees. These range from no more free checks to no more cashier's checks or money orders. Now we are ALSO losing our branch, the only one mind you, where speaking in Spanish or English is not a problem. Where people know me by name and face. Where my 5x10 safe deposit box is full. Yes, I got a coupon for a free year but who needs it if going there is a horrifying experience?

Your letter says that, «The OCC does not have the authority to approve or prevent the branch closing." I understand that and I am angry that loyal customers such as myself were never considered when making this decision. Additionally I want it put on the record that this is the only branch of US Bank in the Tri-Cities where I have always felt welcome and left smiling. Since I feel like a friend of many there, particularly - I will hope and pray that they all are placed into new positions soon. I like getting help from people like , face-to-face, not via a computer, an automated phone line, or a machine. If- leaves US Bank altogether, I believe it will be time to finally close our accounts and follow her to which ever institution is lucky to hire her.

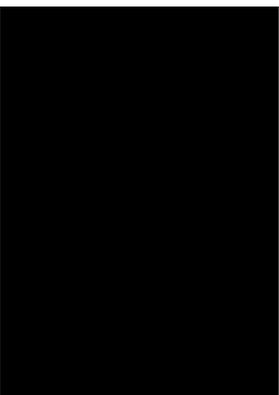
I am sure this is a monetary decision on your part but I still ask you to reconsider this move, and leave the Westside branch, which most Latinos in Pasco like myself use, open. If you have questions about this matter, please contact me at [REDACTED]

Thank you for our f [REDACTED]

US Bank Westside  
1840 W. Court Street  
Pasco, WA 99301



SPOKANE WA 990



District Director for Licensing at Cntr, 11 Office  
Office of the Comptroller of the Curren c y  
One Financial Plaza, #2700  
440 S. LaSalle Street  
Chicago, IL 60605 -1073

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Date: February 27, 2019

Dear [REDACTED]

We have received your letter sent to the Office of the Comptroller of the Currency (OCC) regarding our closure of the Westside branch in Pasco. We value the extensive relationship we have with you, your family and your business, and thank you for taking the time to share your concerns.

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 Westside branch has decreased to the point of necessitating a change in our approach. We are proud to serve our customers in Pasco, and hope that we can continue to serve the community at the nearest U.S. Bank location roughly one mile away at 215 N 10<sup>th</sup> Ave.

It is great to hear such positive feedback about our employees at the Westside branch. We are committed to making the transition as smooth as possible for our customers and our employees, including efforts to help employees find opportunities that may be available at other locations in the area.

Great customer service is what we strive for, and that begins with our employees, which is why it is disappointing to hear about your negative experiences at other locations in the area. Please know that we take this feedback seriously, and hope that you will give us the opportunity to maintain our relationship at a new location and would encourage anyone with continued reservations to speak with a branch manager to see how we may be of help.

I know you have spoken with [REDACTED] at the Westside branch, and she provided you with contact information for our Pasco branch leadership team. We have a great deal of confidence in the Pasco branch team's ability to provide top notch service to the community, including access to bilingual bankers to provide a more welcoming experience for our customers. If there is anything we can do to assist you with the transition, please do not hesitate to reach out to [REDACTED], the branch manager at the Pasco branch at [REDACTED] or [REDACTED].

We appreciate the business of our customers and the service of our employees and look forward to remaining a part of the Pasco community into the future.

[REDACTED]  
President  
Central Washington Region

Director for District licensing at Central District, OCC

One Financial Plaza, #2700, 440 So. LaSalle St.

Chicago, IL 60605-1073

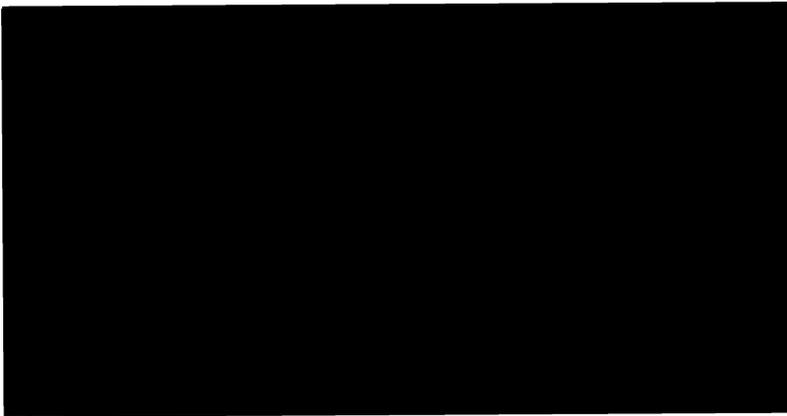
TO WHOM IT MAY CONERN

In answer to your letter of March 7, 2019, regarding the closing of my Garland Avenue U.S. Bank Branch, I am protesting this action STRONGLY!!!!!!!!!!!!

This Branch is located in one of the older historic communities of Spokane, Washington, surrounded by many restaurants, churches, a movie theater, art school, printing business, small mall, thrift stores, antique stores, medical associated firms, fly fishing specialty shop, clock repair, used book store, interior design, violin & guitar sales & repair and many others----- all owned and operated by small business people -- and permanent residents, young and many elders who rely on a convenient bank which can be reached by walking.

If you are sincere in providing best-in-class service, please reconsider your action. A bank is pretty much a center to every community. If you remove this king pin from our community, you will weaken the entire structure. Please give more thought to your action.

Sincerely,



Community Banking  
North Idaho/Eastern Washington  
Region 428 W. Riverside Avenue, Suite  
1201  
Spokane, WA 99201  
509.835.6147 fax

usbank.com

March 27, 2019



Dear 

We have received your letter sent to the Office of the Comptroller of the Currency (OCC) regarding our closure of the Garland Avenue branch.

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 Garland Avenue branch necessitated a change in our approach.

We are proud to have served our customers at the Garland Ave. branch, and hope that we can continue to serve the community at one of the many locations in the area, including the nearest U.S. Bank branch roughly two miles away at 102 W. Indiana Ave.

I understand that the closure of the branch you frequent is a disruption and we are committed to making the transition as smooth as possible for our customers. We hope that you, or any of our customers at the Garland Ave. branch will give us the opportunity to maintain our relationship at a new location and would encourage anyone with continued reservations to speak with a branch manager to see how we may be of help.

We appreciate the business of our customers and the service of our employees and look forward to remaining a part of the Spokane community into the future.

Sincerely,



Region President