

**U.S. Bank
CRA Public File
Written Comments and Corporate Responses
Chicago-Naperville-Joliet IL Rating Area
Q3 2019**

CRA Public File – Written Comment
Facebook

Source	Date	Comment
Commenter Public	7/2/2019	Closed Evergreen Pk., closed Beverly/Morgan Pk., closed 103 rd & Central. Went to my Mt Greenwood branch today. Couldn't get near the ATM. Went inside and it was so crowded I couldn't wait. Gonna have to re-evaluate.
U.S. Bank Public	7/2/2019	We appreciate you reaching out and sharing your concerns with us, [REDACTED]. We highly consider customer impact before making these decisions. As our customers' banking preference and behaviors change, including rapidly migrating toward digital and mobile banking platforms, we're consolidating a limited number of branch locations in select markets. If there is anything we can do for by phone, we'd be happy to call you. Please send us a private message with your phone number and one of us will call you. Our current call back time is 24 business hours or sooner. Thank you and we hope you give us another chance as we are doing our best to make this transition as smooth as possible for everyone affected.



Office of the Comptroller of the Currency

Central District
425 S. Financial Place, Suite 2700
Chicago, IL 60605

June 20, 2019

[REDACTED]
Project Manager
U.S. Bank National Association
Community Development Risk Management
[REDACTED]

Dear [REDACTED]:

Please find enclosed a copy of our response and a letter submitted to our office in regard to U.S. Bank National Association closing branches near the minority area of Beverly and Morgan Park. Please remember to include the complaint letter in the Public File. 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



Date Submitted: June 5, 2019

Name: [REDACTED]

Address: [REDACTED]
[REDACTED]

Country: United States

Phone: [REDACTED]

Alternate Phone:

Email Address: [REDACTED]

Contact Preference: Email

FRCH Obtained Third Party Consent: N

Third Party Name:

Third Party Address:

Third Party Country: United States

Third Party Phone:

Third Party Alternate Phone:

Third Party Email:

Institution Name: USBank

Institution Routing Number:

Account/Product Type:

Institution Address: 10351 S. Bell Avenue
Chicago, Illinois 60643-2403

Institution Country: United States

Institution E-mail Address: [REDACTED]

Institution Phone Number: [REDACTED]

Institution Additional Contact Information:

Complaint Description:

US Bank has closed all conveniences in a minority area of Beverly and Morgan Park neighborhoods in the City of Chicago which are next door to the suburb of Evergreen Park, IL where banking services also have been shut down. We are forced to enter Meijer Stores to do our banking, where there is dangerous evening lighting and no drive thru banking. How ironic it is the very specific area that U.S. Rep Cardiss Collins exposed in 1977 for limiting minority banking is now being practiced overwhelmingly and ignorantly by US Bank. She sponsored and had passed the CRA outside 1357 W 103rd Street in Chicago, where US Bank drive-up was closed this week and hours for walk-in., mostly the elderly, was cut short.

Preferred Complaint Resolution:

Reverse these changes which have destroyed our banking after taking over our banking options.



Office of the Comptroller of the Currency

Central District
425 S. Financial Place, Suite 2700
Chicago, IL 60605

June 20, 2019

Dear [REDACTED]

We acknowledge receipt of your letter dated June 5, 2019, regarding U.S. Bank National Association closing branches near the minority area of Beverly and Morgan Park neighborhoods. The bank's decision to close a 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 U.S. Bank is [REDACTED] Project Manager, Community Development Risk Management, [REDACTED]. Please indicate the area of the closing branches 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

[REDACTED]

From: [REDACTED]
Sent: Thursday, July 11, 2019 3:21 PM
To: [REDACTED]
Subject: US Bank Evergreen Park & Beverly Branch Locations

Dear [REDACTED],

We have received your letter sent to the Office of the Comptroller of the Currency (OCC) via the Federal Reserve Consumer Help website regarding our closure of the Western Ave branch at 11150 S Western Ave, the Evergreen Park Office branch at 2917 W 9th St, as well as the closure of the drive-thru at the Beverly branch at 1357 W 103rd St. We appreciate you taking the time to reach out and share your thoughts.

U.S. Bank takes the closure of a branch and drive-thrus 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 Western Ave, Evergreen Park Office, and Beverly branch locations necessitated a change in our approach.

We understand that the closure of a branch and drive-thru 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 Western Ave and Evergreen Park Office branches and believe the nearby branches are well positioned to continue to provide service to the community around the closing locations. This includes the Mount Greenwood branch at 11159 S Kedzie Ave and the Blue Island branch at 11960 Western Ave which both have drive-thrus and are less than 1.5 miles away from the Western Ave branch, as well as the Evergreen Park Meijer branch at 9200 S Western Ave, the Oak Lawn - Cicero Ave branch at 9401 S Cicero Ave (which has a drive-thru), and the Beverly 1357 branch at 1357 W 103rd St, which are less than 3 miles away from the Evergreen Park branch.

In addition to nearby branches, our customers have increased options and functionality with online and mobile banking. For example, our mobile and digital banking platforms feature mobile check deposit and peer-to-peer money transfer through Zelle. U.S. Bank offers step-by-step online tutorials to utilize these tools which are available at exploreusbank.com. Additionally, staff in our branches are able to assist customers one-on-one to show them how to use these tools and answer any questions they may have.

The experience of our customers is a top priority, and we also appreciate you sharing your feedback on our branches located in Meijer stores in the Chicago area. 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.

Sincerely,

[REDACTED]
Senior Vice President | Chicago Consumer & Business Banking Leader
[REDACTED]

U.S. Bank
Cosmopolitan IL Office
801 N Clark St, Chicago, IL 60610-6844 | MK-IL-7142 | usbank.com

Aug 30, 19

Dear US BANK EXECUTIVES,

CCU

SEP 03 2019

I have been a loyal customer with your bank, for something now. With each year CUSTOMER SERVICE, lacks more + more. I have 2 locations that are close to my WOODDALE + BESSERVILLE locations. Recently, both have closed by 5P - Mon - Friday. Plus the location in Wooddale is now closed on Saturdays. I would like to know your logic for closing mid weeks, when most of the working public works till 5P. I called Customer Service for US Bank + they

give me other locations in a 10 mile radius. Just to let you know, those locations are not convenient for me.

Another policy that has changed, is when you make a night deposit you used to be sent a deposit slip -

I deposited in the night depository
a) both my locations + NEVER received a deposit slip. I have several accounts with you facility, however I will have to start finding other banks that can operate in my favor.

Typed from a handwritten comment:

August 30, 2019

Dear US BANK EXECUTIVES,

I have been a loyal customer with your bank for sometime now. With each year CUSTOMER SERVICE lacks more + more. I have 2 locations that are close to me, WOODDALE + BENSENVILLE locations. Recently, both have closed by 5P Mon-Friday. Plus the location in Wooddale is now closed on Saturdays. I would like to know your logic for closing mid weeks, when most of the working public works til 5PM. I called Customer Service for US Bank + they gave me other locations in a 10 mile radius. Just to let you know, those locations are not convenient for me.

Another policy that has changed is when you make a night deposit you used to be sent a deposit slip. I deposited in the night depository @ both my locations + NEVER received a deposit slip. I have several accounts with your facility, however I will have to start finding other BANKS that can operate in my favor.

Thanks,

[REDACTED]

[REDACTED]



60 Livingston Ave
Saint Paul, MN 55107

usbank.com

September 19, 2019



Dear [REDACTED]

Thank you for your letter to our chairman, president and CEO, [REDACTED], regarding the Wood Dale branch at 333 E Irving Park Road in Wood Dale and the Bensenville branch at 1125 South York Road in Bensenville. We appreciate you taking the time to reach out and share your thoughts.

U.S. Bank takes an adjustment to our services 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 Wood Dale and Bensenville branch locations necessitated a change in our approach. We understand that changes may create an inconvenience but know that we are dedicated to working with our customers to mitigate the inconvenience as best we can.

While the Wood Dale branch lobby is closed at 4:30 p.m. Monday through Thursday, and 5:00 p.m. on Fridays, the drive-thru is available through 6 p.m. Additionally, our Bensenville branch is open on Saturdays from 9 a.m. until 1:00 p.m. We hope this helps with access to banking services after 5 p.m.

In addition to our nearby branches, our customers can bank via phone by contacting our 24-hour service center at 800.USBANKS (872.2657) as well as have increased options and functionality with online and mobile banking. For example, our mobile and digital banking platforms feature mobile check deposit and peer-to-peer money transfer through Zelle. U.S. Bank offers step-by-step online tutorials to utilize these tools which are available at exploreusbank.com. Additionally, staff in our branches are able to assist customers one-on-one to show them how to use these tools and answer any questions they may have.

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 a moment to reach out, and we thank you for the opportunity to serve you as a customer over the years. We hope that you will give us the opportunity to maintain our relationship.

Sincerely,



Officer
U.S. Bancorp Executive Communications