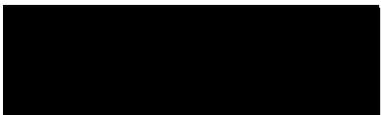


**U.S. Bank
CRA Public File
Written Comments and Corporate Responses
Minneapolis-St. Paul-Bloomington MN-WI Rating Area
Q3 2019**



Sept 9, 2019

Good Afternoon .

Am typing this at the library, have no home computer, got your letter about the branch, and even I'll admit that the building was built for another time. And I go there three times a week.

And I wish the Goodwill folks never moved out of the second floor.

Here is the idea. Downsizing.

(ran out of time at the library.) There are several small vacant stores and offices in the neighborhood - you could have one converted into a two-teller branch. Just like the one in the Roseville Lunds. I realize things change with time, but, I really hope this branch (Raymond at University) either stays open or downsizes to a live-person branch.

Typed handwritten text

(ran out of time at the library.) There are several small vacant stores and offices in the neighborhood - you could have one converted into a two-teller branch. Just like the one in the Roseville Lunds.

I realize things change with time, but, I really hope this branch (Raymond at University) either stays open or downsizes to a live-person branch.

Thank you,

thank you,



September 20, 2019



60 Livingston Ave
Saint Paul, MN 55107

usbank.com

Dear [REDACTED]

We have received your letter regarding the decision to close the Midway branch at 2383 University Ave W in St. Paul. 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 Midway branch necessitated a change in our approach.

We understand that the closure of this 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 Midway branch and hope that we can continue to serve the community at one of our other locations in the area, including the University MN branch at 718 Washington Ave SE or the Dinkytown branch at 401 14th Ave SE in Minneapolis that are both approximately two miles away.

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.

Thank you again for reaching out, and we thank you for the opportunity to serve you as a customer. We hope that you will give us the opportunity to maintain our relationship at a new location.

[REDACTED]
Executive Communications
U.S. Bancorp

CRA Public File – Written Comment
Twitter

Source	Date	Comment
Commenter Public	9/7/2019	The US Bank Midway branch at 2383 University is closing December 3.
U.S. Bank Public	9/7/2019	Hello [REDACTED], please let us know if you have any questions we can assist you with regarding the branch closure you mentioned. We're here to help you learn how to use our online and mobile options, so don't hesitate to reach out to us.

JUL 24 2019

July 22, 2019

President/CEO:

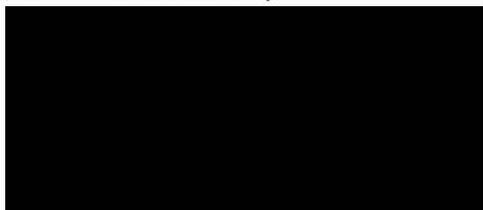
I hope your day is going well?

I have heard through a couple of sources that the Bank off of France in Edina, MN is going to have a new building? I have some questions and suggestions that I hope you will incorporate?

- Will the drive up and lobby be back to back enabling the tellers and management to move between the two work areas easily? The way it is set up now you need to run up and down stairs alot.
- **Will the tellers have all their money boxes and coin on the same level?**
- Most of the time the person working the drive up in the morning and at closing are alone making it not safe for your people to have to work under those conditions. No one should be left alone to close in that area.
- How many levels will this building have?
- Will all the people currently working there be in one building and not scattered like they are currently?

Thank you for your time and responding?

Have a successful day!





60 Livingston Ave
Saint Paul, MN 55107

usbank.com

October 1, 2019



Dear [REDACTED],

We have received your letter regarding U.S. Bank's Southdale branch at 7001 France Ave S. in Edina. We appreciate you taking the time to reach out and share your suggestions for the branch layout.

U.S. Bank is currently working with the City and developer on the site and next steps. We are excited for this opportunity to reinvest in the community, our customers and employees through the redevelopment of our existing branch and corporate space.

Thank you again for taking a moment to reach out, we appreciate your time.

Sincerely,

A small, handwritten signature in black ink, appearing to be a cursive letter 'l'.



Executive Communications
U.S. Bancorp