

**U.S. Bank  
CRA Public File  
Written Comments and Corporate Responses  
State of Nevada Rating Area  
Q3 2019**



Office of the Comptroller of the Currency

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Central District  
One Financial Place  
440 S. LaSalle St., Suite 2700  
Chicago, IL 60605

September 10, 2019

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

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 9350 West Flamingo Road, Las Vegas, Nevada, NY 89147 and known as the Flamingo and Ft. Apache Smith's branch effective on November 5, 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](mailto:HQ.Licensing@occ.treas.gov).

Sincerely,

David Reilly  
Large Bank Licensing Lead Expert

Cc: [REDACTED] U.S. Bank National Association  
Official File



September 10, 2019

[Redacted]

Dear [Redacted]

We acknowledge receipt of your letter dated August 19, 2019 regarding U.S. Bank National Association's plan to close its branch office located at 9350 West Flamingo Road, Las Vegas, NV 89147 and known as the Flamingo and Ft. Apache Smith's branch effective on November 5, 2019. The bank's decision to close the branch office is a business decision that does not require the approval of the OCC. 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 email to the bank contact listed below. If you wish to pursue this issue further with the bank, the contact person at U.S. Bank National Association is [Redacted], Project Manager, U.S. Bank National Association, Community Development Risk Management, [Redacted]. 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, Director, Community Developments at 202-649-6420 or [Karen.Bellesi@occ.treas.gov](mailto:Karen.Bellesi@occ.treas.gov).

Sincerely,

David Reilly  
Large Bank Licensing Lead Expert

Cc: [Redacted] U.S. Bank National Association  
Official File

August 19, 2019

OFFICE OF THE

SEP 06 2019

COMPTROLLER OF  
THE CURRENCY

To: US Bank; Director for District Licensing

Re: Proposed Bank Closing

Dear Sir/Madam,

It's my understanding that a decision has been made to close the US Bank branch at 9350 W Flamingo Rd, Las Vegas, NV on November 5, 2019.

My wife [REDACTED] and I opened our accounts there and have gotten to know the branch associates very well. From [REDACTED] and [REDACTED] we feel they're part of our family. They have all gone above and beyond to help with any matters that have come our way and have always come to the best solution and always with a great attitude and a smile on their face.

This branch especially has become such an integral part of our daily lives it seems absurd as to why US Bank would make such a decision to close a branch that has become such a community staple. The local branch at 4640 S Fort Apache, Las Vegas 89147 does not have the same community feeling let alone the same customer service as the branch on Flamingo and Fort Apache. I hate to say this, but I will NOT enter that branch for any reason. Perhaps the ATM but not the office. Those people are not polite, have no customer service skills let alone a friendly disposition.

I'm not going to make the additional trip to Hualapai and Trop to do my banking. I've tried that branch in the past and they are the same if not worse than the Fort Apache branch. Who at the top make such decisions without first looking at the overall community and the impact that this branch has on it?

Perhaps it's time to make a change in banking institutions so we can find one that actually takes it's clients concerns into consideration and makes better long term decisions.

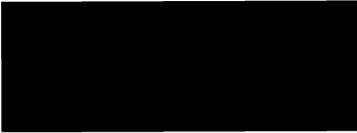
Regards,  
[REDACTED]

3022493



All of **us** serving you™

September 20, 2019



Dear ,

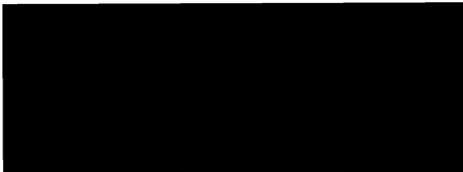
We have received your letter sent to the Office of the Comptroller of the Currency (OCC) regarding the decision to close the Flamingo and Fort Apache Smith's branch at 9350 W Flamingo Road in Las Vegas. We appreciate you taking the time to reach out and share your thoughts.

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 Flamingo and Fort Apache Smith's branch necessitated a change in our approach.

We understand that the closure of 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 Flamingo and Fort Apache Smith's branch, and hope that we can continue to serve the community at one of our other locations in the area, including the Fort Apache NV branch at 4640 S Fort Apache Road, the Buffalo & Flamingo Smith's branch at 4015 S Buffalo Drive, the Hualapai NV branch at 3330 S Hualapai Way Ste 100, or the Tropicana and Hualapai Smith's branch at 10100 W Tropicana Ave that are all less than 2.5 miles away.

Thank you for taking the time to share your positive experiences with our Flamingo and Fort Apache Smith's branch team. We pride ourselves on exceptional customer service, and our team in the branch plays a critical role in the delivery of a positive experience. Know that we are committed to a making the transition as smooth as possible for our employees, including every effort to help impacted employees find new roles at nearby locations should they wish to stay with U.S. Bank.

The experience of our customers is a top priority, and we also appreciate you sharing your feedback on the Fort Apache NV and Tropicana and Hualapai Smith's branches. 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 at a new location.



District Manager

**CRA Public File – Written Comment**  
**Facebook**

Source	Date	Comment
Commenter Public	8/15/2019	Was he making a withdraw or a deposit? I would guess a withdraw. US Bank has been closing branches here in the Las Vegas area like firefighters with a wild fire! What's the deal? Are you merging with another bank? That is very unsettling.
Commenter Public	8/15/2019	I have been sooo happy with US Bank for several years until 8/14/19. I just learned my branch, inside a Smith's grocery store is closing! Other closures in our area in the past several months include all Albertson's and Von's. They should be closing the branch at Buffalo and W. Flamingo. I've been to that location on a few occasions. Unfortunately, the staff at this location have noooo personality. Guess I need to look into a Credit Union.
U.S. Bank Public	8/15/2019	Good morning [REDACTED]. I understand how the branch closures can be unsettling. As our customers' banking preferences and behaviors change, including rapidly migrating toward digital and mobile banking platforms, we are consolidating a limited number of branch locations in select markets. If you'd like to share more about your experiences at the Buffalo and W. Flamingo branch, please feel free to send us a private message with your phone number. We will give you a call within one business day.

**Blumenthal, Yvonne L**

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**From:** [REDACTED]  
**Sent:** Monday, July 1, 2019 7:28 AM  
**To:** Community Reinvestment Act Written Comments Shared  
**Subject:** [EXTERNAL] Vassar Branch closure

This is very upsetting, as this is the branch I have always used. The liberty branch is very inconvenient as the parking is difficult and the traffic in the area makes a quick visit to the bank a 30 to 45 minute trip. For myself I will be looking into another banking establishment that is more convenient.

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Vassar Closure  
**Date:** Tuesday, July 23, 2019 2:35:21 PM

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Dear [REDACTED],

Thank you for your email regarding the decision to close the Vassar branch at 301 Vassar Street in Reno. 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 Vassar branch necessitated a change in our approach.

We understand that the closure of 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 Vassar Branch, and hope that we can continue to serve the community at one of our other locations in the area, including the Reno Main Branch at 1 E Liberty Street that is less than a mile away and the Kietzke – Peckham Branch at 4000 Kietzke Lane less than three miles away. Our mobile and digital banking platforms also feature mobile check deposit and peer-to-peer money transfer through Zelle.

The experience of our customers is a top priority and we also appreciate you sharing your feedback on the Reno Main Branch. 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.

Thank you again for taking the time to share your concerns.

[REDACTED]  
District Manager

**CRA Public File – Written Comment**  
**Facebook**

<b>Source</b>	<b>Date</b>	<b>Comment</b>
Commenter Public	9/12/2019	Yet you let my local branch close!!! I can't do anything now without traveling a good distance. YOU failed your community. #shame #bankshame
U.S. Bank Public	9/13/2019	Hello [REDACTED] we are terribly sorry to hear that the branch has closed in your area. We understand the importance of having a local branch that is convenient for you at all times. If you would like to provide any feedback then please send a private message with your phone number so that we may contact you as quickly as possible. All the best.
Commenter Private Message	9/13/2019	(Name) in Reno, NV (phone number)
Commenter Private Message	9/13/2019	I work 11-7 every day. I will however have next Wednesday and Thursday off. Thank you.
U.S. Bank Private Message	9/13/2019	Hello [REDACTED], thank you for providing that information. We will make note and reach out to you then. Hope you have a great weekend.
Commenter Private Message	9/13/2019	You as well.