

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Washington Rating Area

Q4 2019

**CRA Public File – Written Comments
Q4 2019
State of Washington**

Social Media Comment

Twitter Public Comment on October 20, 2019

Olympia only has 3 @usbank branches, and they're really going to close the only one on the west side. Downtown is my only option now or 8.5 miles away in Lacey- cool

U.S. Bank Response on October 20, 2019

Thank you for sharing your feelings about this change, [REDACTED]. If you have questions about your account or this closure, please contact our dedicated call center at 888.713.9299. Thank you.



Office of the Comptroller of the Currency

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

September 19, 2019

██████████
Project Manager
U.S. Bank National Association
Community Development Risk Management
777 East Wisconsin Avenue (MK-WI-J4N)
Milwaukee, WI 53202

Dear ██████████:

Please find an enclosed copy of our response and letter submitted to our office in regards to the closing of the branch located at 3215 Harrison Avenue NW, Olympia, Washington 98502 and known as the Olympia Safeway branch effective on October 29, 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,

David Reilly
Large Bank Licensing Lead Expert

Cc: ██████████, U.S. Bank National Association
Official File



September 19, 2019



Dear [REDACTED]:

We acknowledge receipt of your letter dated September 4, 2019 regarding U.S. Bank National Association's plan to close its branch office located at 3215 Harrison Avenue NW, Olympia, Washington 98502 and known as the Olympia Safeway branch effective on October 29, 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, 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, Director, Community Developments at 202-649-6420 or Karen.Bellesi@occ.treas.gov.

Sincerely,

David Reilly
Large Bank Licensing Lead Expert

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



OFFICE OF THE
SEP 16 2019
COMPTROLLER OF
THE CURRENCY

September 4, 2019

Director for District Licensing
Central District, Office of the Comptroller of the Currency
425 South Financial Place, Suite 2700
Chicago, IL 60605-1073

SUBJECT: US Bank Branch and ATM Closing at the Olympia Safeway, 3215 Harrison Avenue NW, Olympia, WA on October 29, 2019

To Whom it May Concern,

As a 24-year customer of US Bank, my husband and I were highly disheartened to learn of the branch closing at the address referenced above. This is the second ATM that has been removed from the west side of I-5 in Olympia/Tumwater since we relocated to this area in 2002.

I realize that in looking at a map, it seems the downtown branch would be easy to access from the west side of Olympia, but it is not. Navigating downtown with the stop lights at each intersection and one-way streets requires extra time and is out of the way of the thousands of people who work and live on the west side. I work on the west side of town and I live 15 miles to the west as well.

I routinely use the ATM in the Olympia Safeway for deposits, the bank tellers to get change for our business's cash drawer. Many years ago, I was able to use the ATM in Tumwater near the Costco/Albertsons until that was also removed.

Please do not give me another reason to move my accounts. My husband and I have repeatedly toyed with the idea of going to a credit union (with much better customer service), WSECU, where I already have an auto loan and savings account.

I do use all of the other banking features US Bank provides, but access to an ATM is still highly important to me and my husband; especially for our business account.

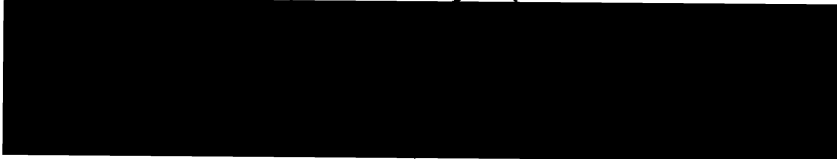
Please consider keeping at least an ATM on the west side of Olympia, or I definitely know I will get tired of taking the extra 10 minutes both ways to get to the downtown branch just to make deposits.



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I would also like to ask that you consider having an email address to send questions or concerns to instead of just an address at the bottom of your "branch closing" letter. It gives me the feeling that you really don't actually want any feedback about this closing, whether that is your intention or not.

Sincerely,



11/20/2019



usbank.com

Dear [REDACTED]

We have received your letter sent to the Office of the Comptroller of the Currency (OCC) regarding the decision to close the Olympia Safeway branch at 3215 Harrison Avenue NW in Olympia. 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 Olympia Safeway 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 Olympia Safeway branch, and hope that we can continue to serve the community at one of our other locations in the area, including the Olympia branch and ATM at 402 Capitol Way S. that is approximately 2 miles away and the ATM located at the Albertsons at 3520 Pacific Ave SE that is less than 5 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.

The experience of our customers is a top priority, and we also appreciate you sharing your feedback regarding locations for ATM. 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.

[REDACTED]
Vice President

[REDACTED]

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Social Media Comment

Instagram Private Comment on December 23, 2019

Recently Spokane downtown location opted to only have one ATM. The choice was to have only the outside drive thru ATM operational. This is not only unsafe for foot traffic but inconvenient – esp in freezing weather – and then it was out of money so inoperable. I do prefer using the ATM because it seems the bank is understaffed at most times of the day, and I'm usually there during a break with time constraints. Oftentimes I need to leave before being able to complete transaction. Is there any way to once again have the inside ATM operational. It would be appreciated not only by me, but by other patrons as well. #usbankcustomerservice

U.S. Bank Response on December 23, 2019

Hello [REDACTED]. Our objective is to serve our customers when and where they prefer, to make it easy to do business with us and become central in their financial lives. 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 and ATM locations in select markets. The mobile banking app has many convenient features. You can view account transactions, transfer funds, pay bills and make deposits. You can also issue person-to-person payments through Zelle. If you have questions about your account or this closure, please contact our dedicated call center at 888.713.9299.