

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Nevada Rating Area

Q4 2020



Re: Closed facilities

Oct 12, 2020

Dear :

THANK for the note US BANK is no longer serving from the Farm Rd Albertson's. Your main building on Durango doesn't serve their customers either, only through drive up. I have taken my banking to CHASE and transferred my direct payroll deposit, and in the process of changing my S.S. direct deposit as I find US BANK to be none customer friendly. I have also had many a run in with US BANK when using my debit card out of state causing many embarrassing episodes. Another reason I am closing my account.

CHASE has treated me like a gold star person since the day I walked in their door and as such, now has all my banking business because their kiosks and banks are not close or locked down. Thank you for helping me find a better banking service. I tell everyone I see how much better CHASE is than US BANK.

Sincerely,

A very disappointed customer





usbank.com

November 4, 2020

[REDACTED]

Re: Recent correspondence

Dear [REDACTED]:

Thank you for your letter regarding the decision to close the El Capitan & Farm Las Vegas branch in Las Vegas, NV. We appreciate you taking the time to write 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 necessitated a change in our approach. These changes are to allow for reinvestment in new ways to meet the changing needs of our customers.

We understand that the closure of our branch is a disruption for our customers and our employees. We are working to make the transition as smooth as possible for all involved.

If you are looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at usbank.com/locations. In addition to our branches, U.S. Bank offers many ways to bank:

- **Mobile app:** use your smartphone or mobile device to deposit checks and manage your finances securely. Get more information on mobile at usbank.com/mobile.
- **Online banking:** visiting usbank.com to check your balances, transfer money, pay bills and view statement.
- **Speak with a banker:** contact our 24-Hour Customer Service Department at 800.USBANKS (872.2657) to manage your account or speak to a customer service associate.

[REDACTED], we are proud to have served our customers at the El Capitan & Farm Las Vegas branch, and hope that we can continue to serve the community at one of our other locations in the area. We appreciate and value you as our customer, we hope that you will give us the opportunity to maintain our relationship at a new location.

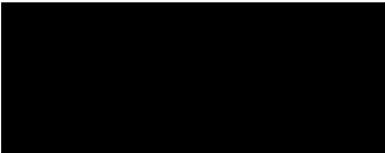
Should you have any additional questions regarding your account or this branch closure, we invite you to contact our dedicated call center at 888.713.9299. We are here to help.

[REDACTED]

[REDACTED]

Executive Communications
U.S. Bancorp

DEC 14 2020


Dec 7, 2020Dear ,

Often the guy at the top does not realize when lower management is making an expensive blunder. Ive been there myself when I was a CEO.

You are about to close a very busy branch in Smiths Grocery store in Gardnerville Nv in Douglas county the wealthiest area in Northern Nv. Its the hot spot to move to if you are fed up with Calif. Multi million dollar house are being built. Our airport is crowded with private jets We are 15 miles from Lake Tahoe at the base of the Sierras.

Your main branch is located on a dangerous highway 395. There is no traffic light to access traffic. Thus people avoid it and use the Smith branch which is in the highest traffic store in the county. Many of the population are retired people who avoid the main branch because of the traffic danger.

We are told its being closed so that you can build some branches in Texas. Did they tell you that Chase jut built a brand new bank across the parking lot from Smiths where you use a traffic light to access it or leave. I can tell you they will advance a marketing program to get your customers to switch to them. Srs who use DART transit can ride there but not you remainig branch.

SO while you will lose custmrs in a growing market what will be your aqusiton costs for Texas customers.?

I hope I have shed some light on a dumb move by someone. Jan 1 is the closing date.

Very truly yours




December 17, 2020

usbank.com

[REDACTED]
[REDACTED]

Re: Your recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Gardnerville Smith's Branch, in Gardnerville, NV. We appreciate you taking the time to write and share your thoughts.

Please know, we understand the situation you described in your correspondence was inconvenient and we apologize for any frustration you may have experienced. Please be assured, U.S. Bank places high value on customer's feedback and we will continue to evaluate their needs and suggestions. As such, we want to thank you for being a loyal customer and for contacting us regarding this matter.

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 necessitated a change in our approach. These changes are to allow for reinvestment in new ways to meet the changing needs of our customers.

We understand that the closure of our branch is a disruption for our customers and our employees. We are working to make the transition as smooth as possible for all involved.

If you are looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at usbank.com/locations. In addition to our branches, U.S. Bank offers many ways to bank:

- **Mobile app:** use your smartphone or mobile device to deposit checks and manage your finances securely. Get more information on mobile at usbank.com/mobile.
- **Online banking:** visiting usbank.com to check your balances, transfer money, pay bills and view statement.
- **Speak with a banker:** contact our 24-Hour Customer Service Department at 800.USBANKS (872.2657) to manage your account or speak to a customer service associate.

[REDACTED], we are proud to have served our customers at the Gardnerville Smith's Branch, and hope that we can continue to serve the community at one of our other locations in the area. We appreciate and value you as our customer, we hope that you will give us the opportunity to maintain our relationship at a new location.

Should you have any additional questions regarding your account or this branch closure, we invite you to contact our dedicated call center at 888.713.9299. We are here to help.

Sincerely,

[REDACTED]

Executive Communications
U.S. Bancorp

[← Active complaints](#)

Primary consumer information

FULL NAME

PHONE

ADDRESS

Methods of identification provided by the consumer

BILLING ADDRESS

Product information

OR SERVICE

CONSUMER IDENTIFIED COMPANY NAME

Checking or savings account (Checking account)

US BANK

ISSUE

Managing an account
Problem using a debit or ATM card

What happened

I went to a local bank branch yesterday and my ATM was removed from my though the machine. A glitch in the computer did not allow me to cancel and transaction and retrieve my card; therefore, my account information was left vulnerable - left for someone else to possibly access for about 60 seconds. I was forced to come back to the bank, I was denied access to my account over the phone. As a security measure, my pin number was locked down. I had also failed to receive notice from the bank that a significant number of branches would be closing. I was not notified that all the branches in the Smith's grocery stores would be removed. I tried my bank at least 9 times for 5 hours to get through over the phone, and I was denied access. I was able to reorder a new debit card through the branch manager, but she continues to push mobile banking. I feel that the bank is intentionally doing this to force me to use mobile banking. It took several hours to reach someone over the phone in order to re-establish access to my account. I think it is an UNreasonable expectations for customers to be forced to use the mobile banking options. I have doubts about the security of mobile banking.

ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE COMPANY?

Yes

Desired resolution

Fair Resolution: I want US Bank to be forced to stop locking down debit cards in an attempt to direct consumer to mobile banking.

Response recipients

SUBMITTED BY

WHO WILL RECEIVE RESPONSES?

Primary consumer

Primary consumer

What is the company's response?

[Response definitions](#)

COMPLAINT STATUS

COMPLAINT STATUS

Pending Action By Company

SENT TO COMPANY

10/15/2020 13:10 ET

DUE DATE

10/30/2020

ACTIONS

 Respond

 Print

- In progress
- Closed with explanation
- Closed with monetary relief
- Closed with non-monetary relief
- Alerted CFPB
- Duplicate CFPB complaint reported
- Incorrect company
- Sent to regulator

[Terms of service \(terms-of-service\)](#)

 An official website of the United States Government



October 21, 2020

Customer Care Unit
P. O. Box 64991
Saint Paul, MN 55164-9505

usbank.com

Re: Consumer Financial Protection Bureau case # [REDACTED]

Dear [REDACTED]

We received your request for assistance filed with the Consumer Financial Protection Bureau concerning an issue with a U.S. Bank ATM, the assistance which you received when resolving the issue, and U.S. Bank closing some branch offices. We appreciate the opportunity to respond to your concerns. U.S. Bank is committed to the products and services we offer, but more importantly the customers we serve each and every day.

First and foremost, please accept our sincere apologies for any inconveniences you may have experienced with your account. Our goal is to provide products and services that are easy to use, creating a positive banking experience, and regret any instance where we do not deliver what a customer expects from us. We apologize for the lengthy wait times as you were attempting to reach us by phone. Please know that it was not our intention to attempt to push you towards mobile banking; we apologize if that is how it felt to you. We were simply attempting to offer you all options available to access your accounts.

We are sorry to understand that your U.S. Bank Debit Card ending in 9752 was captured by a U.S. Bank ATM. Please be aware that when this occurred, no one had any access to utilizing that card. The card was not in danger of compromise. When we closed the captured card, this closed the PIN associated with the card. We further apologize if this was not fully explained to you.

We understand that closing a branch is a disruption, but we are dedicated to helping our customers during this transition. Customers' banking preferences and behaviors are changing, influencing how and where we operate. As a result, we are consolidating some of our physical locations. A full list of U.S. Bank branches and ATMs can be found at usbank.com/locations. In addition to our branches, U.S. Bank offers many ways to bank, including through our OmniChannel Customer Service Department at the number referenced below and at the ATM.

We hope you find this information helpful. If you have further questions, please contact U.S. Bank OmniChannel Customer Service directly at 800.USBANKS (872.2657) where representatives are available to assist you seven days a week.

Sincerely,

[REDACTED]
Senior Customer Care Specialist
U.S. Bank OmniChannel Customer Service

cc: Consumer Financial Protection Bureau

**CRA Public File – Written Comments
Q4 2020
State of Nevada Rating Area**

Social Media Comment

Facebook Public Comment on December 15, 2020

Vegas used to have many branches all over including in Smiths and other supermarkets. You have closed most of them and even removed the ATMs. It seems you want to make it more difficult for people to access their money. There are some things you can't do from a phone or ATM. I think there are only 4 or 5 that have the lobby open. That is not acceptable for a city/area with over a million people. I have had an account for nearly 30 years. Not happy.

Open up !!! It seems the bank is just using the Pandemic as an excuse to close locations and ATMS and laying off people to enhance the bottom line. Banking is an essential business.

U.S. Bank Response on December 15, 2020

Good morning [REDACTED]. Thank you for sharing your feedback. We understand that closing a branch is a disruption, but we are dedicated to helping our customers and employees during this transition. Customers' banking preferences and behaviors are changing, influencing how and where we operate. As a result, we are consolidating some of our physical locations. Customers can manage their accounts any time through online banking at usbank.com, the U.S. Bank mobile banking app, our Customer Service at 800.872.2657, and at the ATM. If you're looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at usbank.com/locations. [REDACTED]