

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

Portland-Vancouver-Beaverton OR-WA Rating Area

Q4 2020

From: [REDACTED]
Sent: Monday, October 12, 2020 9:47 AM
To: Cvent Strategy and Corporate Affairs Invitations Shared [REDACTED] >
Subject: Re: Financial Wellness Webinar Series

The following message was sent by [REDACTED] regarding the Financial Wellness Webinar Series event. You can reply directly to this message to contact the individual.

Thought you were closing 26 branches. Why pretend to be a viable bank. I'm coming down and closing out. It has been very inconvenient to use the bank at 102& Washington after closing my branch. Why should I continue to use you? Yesterday I walked to my branch to use the ATM and it was broken. I was sure I couldn't get at the 102 branch. Store ATM wouldn't give me the money I needed. Going to try again today.



October 23, 2020

usbank.com

[REDACTED]

Re: Your recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the decision to close the 67th and Glisan branch in Portland, OR. 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 67th and Glisan 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

From: [REDACTED]
Sent: Thursday, December 10, 2020 11:55 AM
To: [REDACTED]
Subject: [EXTERNAL] Forest Grove, Oregon Branch Closure

Dear [REDACTED],

I saw your email address in the news release about the Series H Preferred Stock redemption. Although my comments and concerns do not relate to the redemption, I am hopeful that you will route my comments to the appropriate officer. I am a long time USB shareholder.

We operate a law practice in Forest Grove, Oregon focused on estate planning and administration. For 48 years, we have operated our office accounts and estate administration accounts at the Forest

Grove Branch of USB. Also, I have maintained my personal accounts at USB. The decision to close the branch at the intersection of Pacific Ave. and Main St. ends banking at that location that has been conducted continuously for approximately 100 years. It appears that not even ATM service will be available in our community.

We are now in the position, with our fellow USB customers, of driving approximately 3 miles to the neighboring town of Cornelius, Oregon in order to bank. For various reasons related to our law practice, it is not practical to electronically conduct our banking business. Moreover, USB claims that its system allows its customers to bank at convenient locations. Recently, I waited in line for 15 minutes at the Cornelius, Oregon office to make a series of deposits. While that waiting time was uncharacteristically long, having to drive to and from the branch made the experience particularly annoying.

I am not routing my comments to our soon to be former Forest Grove branch manager because I am sure that she has already heard a chorus of complaints. She is a wonderful person who has provided outstanding service. Ironically, before managing the Forest Grove branch, Patirce managed the Cornelius, Oregon branch. Her decision to move has resulted in her being out of a job while her old office continues in operation. However, she is a fine, productive employee and I am sure that she will find another suitable position - perhaps, not at USB.

I feel a bit sheepish receiving USB dividends made possible in part by closing branches and laying off employees - especially at this time. A few years ago, Wells Fargo closed its Forest Grove office opting for a grocery store branch office. After losing about half of its deposit base, it re-opened its Forest Grove office. It is possible for USB to reconsider the closure of its Forest Grove office. We hope not to be obliged to change banks. We are patient people and I am hoping for a reversal of the closure decision.

I am obliged if you have been kind enough to read my comments and even more grateful if you forward my comments to a suitable bank officer in Oregon. HAPPY hOLIDAYS!

Best regards,

A large black rectangular redaction box covers the signature area, obscuring the name and any handwritten notes.

NOTICE: This communication may contain privileged or otherwise confidential information. If you are not the intended recipient, or believe that you have received this communication in error, please do not print, copy, retransmit, disseminate, or otherwise use the information. Also, please indicate to the sender that you have received this e-mail in error, and delete the copy you received. Thank you.

We represent clients - large and small - in the organization and operation of businesses and charitable organizations; in estate planning and administration, including trust administration; and in real property transactions.



December 17, 2020

usbank.com

[Redacted]

Re: Your recent correspondence

Dear [Redacted]:

Thank you for your email regarding the decision to close the Forest Grove branch, in Forest Grove Oregon. 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 Forest Grove 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 Signature]

Executive Communications
U.S. Bancorp

From: [REDACTED]
Sent: Monday, November 16, 2020 3:05 PM
To: [REDACTED]
Subject: [EXTERNAL] Concerned customer

Hi, my name is [REDACTED],

I hope this message gets to the appropriate management at US Bank. my husband and I have banked with US Bank for several, several years and have been treated with up and high appreciation from employees, my concern is this:

1. Closing the branch at Main Street, Oregon City, Oregon
 2. Closing the branch on McLoughlin Blvd, Gladstone
- These 2 branches are close in distance

Then having us, to have to go to the branch at 1600 Molalla Ave, Oregon City, Or. will not be able to handle all the customers. Since the Main St branch has been closed for several months, the hilltop branch, has been over crowded, outside and inside, and now that Gladstone is closed it is just a total mess .

I do not understand why a company would close 2 branches so close in distance. There are several businesses on Main St. Oregon City, that is putting them out for not having the branch open.

I hate to see customers moving to other banks, so they can have faster and better service

Thank you





November 19, 2020

usbank.com

[REDACTED]

Re: Your recent correspondence

Dear [REDACTED]:

Thank you for your letter regarding the decision to close the Main Street branch, in Oregon City Oregon and the McLoughlin Blvd branch, in Gladstone Oregon. 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 Main Street branch, and McLoughlin Blvd 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

CRA Public File – Written Comments

Q4 2020

Portland-Vancouver-Beaverton OR-WA Rating Area

Social Media Comment

Facebook Public Comment on November 1, 2020

Thanks for continuing to inconvenience your customers by closing the branch at 3rd and Burnside in Gresham, Oregon.

U.S. Bank Response on November 1, 2020

Good morning [REDACTED]. 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](https://www.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](https://www.usbank.com/locations). [REDACTED]