

**U.S. Bank
CRA Public File
Written Comments and
Corporate Responses
ST LOUIS MO-IL MSA
Rating Area**

Comment received through Facebook on February 19, 2019:

We have typed the conversation, as it was posted, to ensure that the comments and responses are accessible to readers using accessibility software.

██████████: I think your decision to close the Wood River IL. bank stinks why didn't you close the Bethalto Branch where the staff is rude and hateful. Wood River bank serves South Roxana, Hartford, Roxana, and Wood River with friendly and professional service as opposed to the stuck up hateful staff at Bethalto. Just want you to know I plan to withdraw every penny I have in your bank and go somewhere else because I refuse to drive all the way to Bethalto to be abused by rude unprofessional staff there. I've been a customer for 30 years but when you close the Wood River branch I'm done with you.

U.S. Bank Representative: Hello, we apologize the Wood River, IL branch closure caused such an inconvenience. Thank you for being with U.S. Bank for so long, we would hate to lose you as a customer. I can assure you branch closures are very well thought through, to minimize the impact to our customers. Thank you for giving us your feedback about this specific branch. We do take customer feedback seriously. If you would like to discuss this matter further, please reply with your phone number and we'll call you in 24-48 business hours. Thank you. ██████████

██████████: There is no need for you to call me I refuse to do business with the snobs in Bethalto and many friends here in Roxana agree with me. My family members have confided that they will close their accounts also. There are other banks here that will be happy to have our business. I don't believe you're closing the Wood River for best intentions but to cater to the snobby Bethalto and I refuse to drive all that extra distance out of my way to deal with people I don't even like. We don't have to deal with the so called uppity snobs in Bethalto. So thanks for nothing.

U.S. Bank Representative: I am sorry that you feel this way. We would still want to escalate the quality of that branch, as no one should feel this way about any of our locations. If you change your mind, please provide your contact information, so we can address this concern. Thank you. ██████████

██████████: No thanks no interested in your excuses to choose our neighborhood over Bethaltos elite or at least they think they are. And that's why my husband and I decided we wanted no part of Bethaltos sanctimonious airs and moved away from it.

U.S. Bank Representative: Hello again, we are here to help. The offer for us to call is still available. If you decide you would like to discuss this further, please respond with your phone number. Thank you. ██████████