

**Branch Complaints**  
**April 1, 2022 - December 31, 2022**

DATE	MAIN SUBROOT CAUSE DETAIL	FEEDBACK_TYPE	FEEDBACK SUMMARY	DETAIL FEEDBACK	RESOLUTION_DETAILS
12/01/22	Branch Closures	Feedback Only	Customer want to be able to visit a banking office or an ATM in Ramona.	Summarize the clients concern, Customer stated that her banch is closed so when she has issues, she can't visit the office or do a ATM deposit if she's not able to do the deposit in the app How did the issue impact the client? She's doesn't have a branch to visit What steps did you take during the call to assist the client with the issue/concerns? Feedback What is the client?s desired outcome? Customer wants to be able to visit a branch Was the issue resolved? No  ***** Customer authenticated using the following items: PIN *****	The customer is upset because she cannot make a deposit at the local branch located in Ramona due to the branch being closed. The customer stated that there are no other branches that are open that are near the customer, The customer was informed that she can make a deposit by using the union bank mobile app or by mailing in the check/cash to the union bank, Bank by mail address. The customer stated she is unhappy with union bank service and she is not happy that all the local branches have been closed.
12/10/22	Business Hours	Complaint Resolved	Client not pleased she drove all the way to a branch and it is closed even though it stated online that the branch is opened on Saturdays.	Auth using pin Summarize the clients concern - Client said it stated that the Branch on 39305 PASEO PADRE PARKWAY, Fremont, CA, 94538 shows as it's opened on the website and she drove there and it is not. "How did the issue impact the client?" - Client drove from all the way in San Jose to Fremont and the branch is not opened. "What steps did you take during the call to assist the client with the issue/concern?" - I apologized and advised that no branches are opened on Saturdays anymore. Submitting feedback. "What is the client?s desired outcome?" - Client wanted to know what branches are opened on Saturdays. Client is suggesting that the hours be updated online as it is misleading. "Was the issue resolved? - no	The customer called upset that she went to the branch on a Saturday because the website show the branch was open but when she got there the branch was closed. The agent apologized and explain that no branches are not open on Saturdays. The customer accepted the resolution but suggested that the hours be updated online. On the Union bank if the cusotmer search the branch location it reflect the correct hours of operations M-F 9am-5pm PST.
12/10/22	Business Hours	Feedback Only	█████ went to the Yorba Linda branch to withdraw funds on Sat 12.10.22 because the website reflected the branch was open 9-1 on sat Due to the branch being closed she had to use the ATM. She experienced a strange car waiting at the ATM with hooded genteman inside so she quickly took her cash and card but left her receipt	█████ went to the Yorba Linda branch to withdraw funds on Sat 12.10.22 because the website reflected the branch was open 9-1 on sat Due to the branch being closed she had to use the ATM. She experienced a strange car waiting at the ATM with hooded genteman inside so she quickly took her cash and card but left her receipt █████ would like for accurate info to be displayed on the UB website as to the branch hours I apologized for her exoerience confirmed she was ok and assured her the atm receipt does not contain any identifying info such as acct or debit card info. I also advised the branches are closed on Sat at this time █████ did not request a callback	Client went to the Yorba Linda branch to withdraw funds on Sat 12.10.22 because the website reflected the branch was open 9-1 on Saturday?s, but the branch was closed. Because the branch being closed, she had to use the ATM and experienced a strange car waiting at the ATM with hooded gentleman inside, so she quickly took her cash and card but left her receipt. Agent assisted client with making sure she was okay and informed her the ATM receipt does not contain any identifying information such as account or debit card details. Also advised the branches are closed on Saturday, at this time.
12/13/22	Branch Closures	Feedback Only	█████ says she does not use UB often due to the branches in the Coachella valley area (La Quinta, Palm Desert, and Indio) have been closed	█████ says she does not use UB often due to the branches in the Coachella valley area (La Quinta, Palm Desert, and Indio) have been closed █████ has to use other financial institutions which causes her additional fees. █████ wants additional ATMS available to her area. I advised ██████ of the recent acquisition and of the possibility of additonal ATMS in the future M ██████ did not request a callback	Client states she does not use Union Bank often because the branches in the Coachella valley area (La Quinta, Palm Desert, and Indio) have been closed. She must use other financial institutions which cases her additional fees. Agent informed client of the acquisition and of the possibility of additional ATM?s she can use, US Bank ATM, in the future. Client accepted resolution, issue resolved, no callback required.

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12/19/22	Branch Closures	Complaint Resolved	Customer advised that she would be closing her account as she lives in Phelan and the branch that she previously used was closed.	<p>Customer was verified by: Date Of Birth, last debit/withdrawal and Union bank employee ID [REDACTED]</p> <p>Customer advised that she would be closing her account as she lives in Phelan and the branch that she previously used was closed. Customer was frustrated.</p> <p>A feedback was created and a card pin was sent out to her.</p> <p>4. What is the client's desired outcome? Customer wanted to be able to get a card pin sent.</p> <p>5. Was the issue resolved? Yes.</p> <p>6. Was the call escalated? No</p> <p>7. Call back? N/A</p>	Agent assisted the client by submitting a maintenance case to send the client a Pin in the mail due to closed branch. Client accepts the resolution, also submitted a suggestion.
12/19/22	Branch Closures	Complaint Resolved	Client is not happy with her account being transitioned to home street bank	<p>pin verified</p> <p>Summarize the clients concern: Client recieved an email stating her bank branch in hisperia will be converted to the Home street bank. client sates she is worried about this change and she is not familiar with this bank.</p> <p>"How did the issue impact the client?" client is scared and is considering closing out her account in all her accounts with union before transition is completed.</p> <p>"What steps did you take during the call to assist the client with the issue/concern?" educated the client of the reason for the bank changes, however she was not interested in finding out about the new bank.</p> <p>"What is the client's desired outcome?" client states she will visit the banking office to close her accounts</p> <p>"Was the issue resolved?" no issue not resolved</p>	Customer is not happy her account will be transitioned to the Homestreet Bank. RCS educated the reason for the changes. Customer is not interested in the new bank. Customer was dissatisfied and does not accept the resolution.
12/20/22	Branch Closures	Complaint Resolved	Customer is upset we are closing hi branch in Big bear Lake branch.	<p>FEEDBACK CASE</p> <p>How has cx been impacted:Customer is upset we are closing hi branch in Big bear Lake branch. He would like to change his account to Palm Springs. He said hes been with UB since 1986 and he would like to continue with us. He wouldnt like to go to another bank.</p> <p>Describe what they'd like the outcome to be: Keep his accounts at UB</p> <p>Steps you took to help: Adviced the customer at this point nothing is finalized.</p> <p>Indicate if issue was resolved &amp; if call back is necessary. issue was not resolved and he would like a call back @ [REDACTED]</p>	Customer is upset about the closure of the Big Bear Branch. Customer requested to change his home branch to Palm Springs. Reached out to the customer and advised we are unable to complete a switch to the home branch at this time. Customer has accepted the resolution.

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12/20/22	Branch Closures	Complaint Resolved	Customer does not want his accounts to move to Homestreet due to inconvenience of locations.	<p>██████████</p> <p>What is the issue?: Customer received notice through the Hesperia ATM that his branch along with Big Bear and Yucca Valley would be transitioning to Homestreet Bank. Customer does not want his accounts to move to Homestreet due to inconvenience of locations.. He would like to stay with Union Bank to become a part of US Bank due to the many branches and atms they have all over the states.</p> <p>Was the call escalated using the correct escalation procedure?:N/A</p> <p>What was done to assist the client (N/A for ideas?):Informed customer of the acquisition by Homestreet dtails and offered Feedback case.</p> <p>Does the client request a callback (N/A for ideas?):Yes. ██████████</p>	<p>Interim Response Letter ██████████</p> <p>Customer does not want his accounts switched to Homestreet Bank. Customer would like to remain with Union Bank to become apart of US Bank. RCS provided the customer with the details of the acquisition by Homestreet.</p> <p>Reached out to the customer, advised his at this time we are not making any changes and additional information will be provided the further along the conversion. Customer has accepted the resolution.</p>
12/22/22	Branch Closures	Complaint Resolved	<p>Customer is concern as to why her account is being Transfer to Homestreet bank and also to inform us that her account was not open in Hisperia and she does not want to bank with homestreet as US bank has a lot more branches and it wil be more convienient for both her and her husband</p> <p>customer would also like to know if her Employee Account will remain the same as an employee bank account</p>	<p>1. Summarize the client?s concern:</p> <p>2. How did the issue impact the client? customer is concern</p> <p>3. What steps did you take during the call to assist the client with the issue/ concern? Apologized Reviewed Account and feedback</p> <p>4. What is the client?s desired outcome? To have her account transfer to US bank</p> <p>5. Was the issue resolved? no</p> <p>call back # yes ██████████</p> <p>*****</p> <p>Customer authenticated using the following items: PIN</p> <p>*****</p>	<p>Customer was concerned about the account being converted over to Homestreet Bank. The customer requested to remain with Union Bank/US Bank. Reached out to the customer, we have advised at this time there is not action that can be taken and move forward we should have additional information. Customer has accepted the resolution.</p>
12/29/22	Branch Closures	Resolution Needed	Client expressed concerns about divested branches	<p>How did the issue impact the client?</p> <p>Client states she is concerned about one of her account which was opened at the Big Bear office but her other personal and business accounts as well as her activity is all done at the Century City office. She states the affect of the divested branches is unclear.</p> <p>What is the desired outcome?</p> <p>Client requests clarification if her accounts will be split, remain with Union Bank/US Bank, or her entire relationship will go to HomeStreet. Client requests clarification if she will still have 7 years access to her account records wherever her relationship is decided to.</p> <p>What steps have been taken to reach the desired outcome?</p> <p>Client emailed HomeStreet which was forwarded to OOP because she is still a client of Union Bank at this time.</p>	<p>Unreachable = n/a</p> <p>Resolution</p> <p>Concerns were forwarded to OOP via email after client reached out to HomeStreet Bank, forwarded to Union Bank because ██████████ ██████████ is still a Union Bank client until after transition. OOP engaged ██████████ leadership who confirmed ██████████'s household is assigned to Big Bear Branch and all accounts are scheduled to transition to HomeStreet. OOP confirmed HomeStreet will have access to 7 years of account statements and images. OOP confirmed we are unable to migrate affected clients in or out to be part of the merger or divested branches. OOP shared our findings with ██████████ verbally and she was appreciative of the information</p> <p>Customer Resolution Acceptance Resolution accepted.</p> <p>Remediation Required No</p>

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12/30/22	Branch Closures	Complaint Resolved	The customer is upset because she needs to withdraw cash but her branch in Palmdale is closed and we are unable to increase her ATM limit over the phone	<p>Customer PIN verified</p> <p>? Summarize the clients concern: The customer is upset because she needs to withdraw cash and her branch in Palmdale is closed. She is even more disappointed that RCS is unable to increase her ATM limit since the next nearest branch is over an hour's drive from her. The customer says the branch was not taking into consideration the fact that the Palmdale location is the only branch servicing that area and they have not been notified why the branch is closed or when they plan to reopen</p> <p>? "How did the issue impact the client?" The customer says she is unable to pay her staff due to the issue. She is being put out of her way to get her own money</p> <p>? "What steps did you take during the call to assist the client with the issue/concern?" I provided the client with her daily ATM limit. I offered alternative methods of retrieving funds to pay her staff, all of which the client refused. I explained the reason for the branch's temporary closure. I offered to submit a feedback</p> <p>? "What is the client's desired outcome?" For RCS to be able to increase her ATM limit or have the Palmdale branch re-open</p> <p>? "Was the issue resolved? N [REDACTED]</p>	<p>Interim Letter [REDACTED]</p> <p>Unreachable Letter [REDACTED].</p> <p>Customer was upset the Palmdale branch was not open for her to withdraw funds and her ATM limit is not able to be increased over the phone. The agent provided the client with her daily ATM limit and offered alternative methods of retrieving funds to pay her staff, all of which the client refused. The agent explained the reason for the branch's temporary closure. The customer suggested being able to increase the ATM limit with a retail customer service agent over the phone. We have submitted the customer suggestion. Customer has accepted the resolution.</p>