

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

Chicago-Naperville-Elgin, IL-IN-WI MSA Rating Area
2022

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Q1 2022

**CRA Public File – Written Comments
Q1 2022
Chicago Rating Area**

Social Media Comment

Facebook Private Comment on January 6, 2022

WHY IS THE LOCKPORT BRANCH CLOSED!!!! IT HAS BEEN CLOSED FOR WEEKS!

LOCKPORT ILLINOIS. I AM GOING TO CLOSE THIS ACOUNT AND GET A MORTGAGE WITH SOMEONE ELSE IF IT DOESN'T OPEN BACK UP. NEED CONTACT!!!!

U.S. Bank Response on January 6, 2022

The well-being of our customers, colleagues and communities continues to be our top priority. We've temporarily closed this branch to disinfect and deep clean the site and expect the location to reopen shortly. You can find a list of nearby locations using the Branch Locator at [usbank.com](https://www.usbank.com) or on the U.S. Bank mobile app. Customers can also bank digitally using our website and mobile app, or by calling 800.USBANKS. [REDACTED]

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Q2 2022

Email received on 5/11/2022:

Dear USB Leadership,

LONG TIME US Bank Customer here,

I attempted to make an ATM CASH deposit on Saturday 05/07 at your Orland Park IL ATM –

BRANCH PERMANENTLY CLOSED. The Cash slot would not open to accept deposits. So then was forced to drive out of my way to deposit at another ATM. Used to the extreme lack of dependability over the years at this particular ATM I chalked it up to the usual poor service. I went back to THE SAME ATM today, 4 DAYS LATER!!! STILL UNABLE TO MAKE AN ADDITIONAL CASH DEPOSIT !!!!

I must AGAIN DRIVE OUT OF MY WAY TO DEPOSIT CASH!!!

WHO IS IN CHARGE OF THESE THINGS??? HOW DO YOU HAVE ATM's for 4 days that basically don't work??? Isn't an error generated and corrected?

ABSOLUTELY INCREDIBLY FRUSTRATING BEYOND BELIEF!!!

Gas @ \$5 per gallon and you cant have easy access to your ATM's. Inexcusable.....

U.S. Bank Response on 5/12/2022:

A U.S. Bank Assistant Vice President and Performance Coach Consultant contacted the customer on 5/11/2022. The customer described the issues he had with the ATM. The U.S. Bank employee submitted an ATM service request to have the ATM repaired. After the ATM was repaired on 5/12/2022, a U.S. Bank District Manager called the customer to let them know that the ATM had been serviced. The District Manager also provided their contact information, so the customer has it for future reference.

Email received on 5/18/2022:

One week later from my original issue below and THIS ATM IS STILL NOT WORKING PROPERLY !!!!! WHY??????

WHAT DONT YOU PEOPLE UNDERSTAND????

Absolutely zero regard for customers time.

(The customer also attached a video of the ATM.)

U.S. Bank Response on 5/19/2022:

A U.S. Bank employee contacted the customer on 5/19/2022. She informed him that a technician serviced the ATM machine and found the air conditioning unit turned off, which caused the machine to not function properly. She also explained to the customer that U.S. Bank is looking into a long-term solution for this older machine. The U.S. Bank employee also discussed alternatives to using the ATM for deposits; the customer will contact her when he is ready to talk about Zelle and other alternatives to deposit funds into his account.

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Q4 2022

From: [REDACTED]
Sent: Sunday, November 6, 2022 3:49:06 PM
To: [REDACTED]
Subject: [EXTERNAL] branch closing

Dear [REDACTED]:

I have been a US Bank customer for almost 30 years. My first branch was in the Andersonville neighborhood of Chicago and for the last 16 years, I have patronized the branch at 225 N. Michigan Avenue in Chicago (the Chicago River branch). The employees at this branch, [REDACTED] and [REDACTED], are fantastic. They pay attention to what the customer wants and offer 5-star service. I have witnessed them helping people who aren't even customers with the same concern and care they show those who have accounts in the bank. For example, a man wanted to purchase a cashier's check to pay a jobfinding service for materials. [REDACTED] explained that this was most likely a scam and prevented the man from essentially losing a lot of money to a worthless cause. The Chicago River branch location is very convenient for those of us in the New Eastside neighborhood. The next closest US Bank branch is half a mile away which is a difficult walk when you have to battle Chicago's windy and wintry weather. Apparently, there won't even be an ATM in the 225 N. Michigan location. [REDACTED], the District Manager, said that "banking preferences and behaviors are changing." I can't imagine US Bank customers preferring to do business at branches that are further away from where they live/work. I am disappointed that the Chicago River branch of US Bank is closing. I think it is a poorly thought-out decision. I will explore what other banking options I have that are close to where I live.

Sincerely,

[REDACTED]

On 11/7/2022, a U.S. Bank employee contacted the customer by phone to discuss their written comment.

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Q4 2022
Chicago Rating Area**

Social Media Comment

Twitter Public Comment on November 23, 2022

Don't believe everything @usbank says. Closed 11/23 (shows photo of unidentified U.S. Bank branch)

U.S. Bank Response on November 23, 2022

Good morning. Thanks for bringing this to our attention. Do you mind providing the branch details, so we can check why they are closed today? Look forward to your response.

Twitter Public Comment on November 23, 2022

225 N Michigan Ave. Chicago. Closing permanently in Jan.

U.S. Bank Response on November 23, 2022

I spoke with the branch manager and found the location is closed today due to being short staffed. I apologize for the inconvenience this caused for you. To locate a different branch in your area, please visit <https://t.co/mO07sWm1cS>, & enter your zip code. Hope that helps!

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Social Media Comment

Facebook Public Comment on December 1, 2022

Forget about driver up banking at US BANK ROSEMONT IL drive up window never open management at this bank doses not even care.

U.S. Bank Response on December 1, 2022

Hello. Thanks for sharing. I assure you we do care about serving our customers. This branch is working diligently to get drive up service back to its normal operation. We apologize for any hardship this is causing for you. For your convenience, many transactions can be completed digitally, 24 hours a day. This can be done at any of our ATMs, on our website at [usbank.com](https://www.usbank.com) or the mobile app, or by calling our 24-Hour Customer Service at 800-872-2657. I hope this helps and that you have a great day.