

**U.S. Bank**

CRA Public File

Written Comments and Corporate Responses

Louisville/Jefferson County, KY-IN MSA Rating Area  
Q1 2023

**CRA Public File – Written Comments  
Q1 2023  
Louisville Rating Area**

**Social Media Comment**

**Facebook Private Comment on January 4, 2023**

Seriously cannot believe Springhurst location drive thru closed again. This is so ridiculous!!

**U.S. Bank Response on January 4, 2023**

Hello. I understand the continued frustration the closures are causing. We are still working on getting the location staffed. We appreciate your patience as we work through this difficult time.

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**From:** [REDACTED]  
**Sent:** Thursday, January 26, 2023 9:50:24 AM  
**To:** [REDACTED]  
**Subject:** [EXTERNAL] Closing my branch

[WARNING] Use caution when opening attachments or links from unknown senders.

[REDACTED],

This may seem very odd that I am writing you. However, there have been some events that you as President need to know.

I did all my business with the same credit union since I was a child. When I retired, my son asked that I move to a bank closer to my home. He suggested US bank since that is where he has his accounts.

I moved my accounts, my mortgage, and acquired a credit card. Not for better rates, but for convenience. In opening my accounts, I explained all of this to the wonderful ladies at my branch.

About three weeks later I was told the branch was closing. I was livid. The ladies there worked with me on using the online banking.

My problem is when I went to my branch this week it was closed. No ATM as promised, nothing. I called and was told that my limit was too low to take out the money needed for my car repairs. I was assured that all fees would be waived and I could get the money out by noon.

At noon, I went back and could not get all the money I needed. I called and after being transferred three times was cut off. Making another phone call, from the parking lot, I was switched again, only to find out I could not get the money until the next day.

Your representatives said Moneypass should not charge the fee but if they did, she had notes to refund them. I went to Park, which is Moneypass. It did charge though and now I have fees.

This morning I called and explained all of this only to be told they would call me back. This is ridiculous that your own customer service can not tell me where in 40047 I can find an a participating ATM, raise my limit temporarily, and take off these charges without a call back. I should not have to make this many phone calls to get my own money out of my account.

My suggestion is that you send your depositors a letter explaining the closing and where they can use an ATM. Allow for temporary ATM increases since your nearest branch is now in Louisville.

I appreciate your time and hope to sometime receive a call back from someone.



[usbank.com](https://www.usbank.com)

February 3, 2023

[REDACTED]  
[REDACTED]  
[REDACTED]

Re: Your recent inquiry

Dear [REDACTED]:

Thank you for your email to chairman, president and CEO of U.S. Bancorp, [REDACTED]. It is our understanding you are reaching out regarding our decision to close the Mount Washington Kroger branch, located in Mount Washington, KY. We appreciate you taking the time to write and share your thoughts with us.

We take the closure of a branch and the removal of an ATM very seriously; we consider many factors when making the decision. In this case, the demand for services necessitated a change in our approach. We understand the closure of our branch and the removal of the ATM is a disruption for our customers and our employees. Please be assured, we are working to make the transition as smooth as possible for all involved and apologize for any inconvenience this matter may have caused you.

A full list of U.S. Bank branches and ATMs can be found at [usbank.com/locations](https://www.usbank.com/locations). In addition to our branches, we offer many ways to bank. Customers can also bank via phone by contacting our 24-hour service center at 800-USBANKS (872-2657), as well as through increased options and functionality with online and mobile banking. For example, our mobile and digital banking platforms feature mobile check deposit and peer-to-peer money transfer through Zelle®. You can also speak with a banker live over video by sharing your screen through our co-browse feature, which allows you to navigate online and mobile banking together.

As you mention in your email, U.S. Bank customers also have access to the MoneyPass® ATM Network, a surcharge-free ATM network, which allows our customers to transact at thousands of additional ATMs across the country. A full list of locations can be found at [moneypass.com/atm-locator.html](https://www.moneypass.com/atm-locator.html). We also offer checking account options that provide fee-free access to all ATMs.

In the section of the Deposit Account Agreement titled ATM Surcharges, it explains that when you use an ATM machine that is not identified as ours with the U.S. Bank name, and the ATM does not participate in the MoneyPass Network, you may be charged a fee by the ATM operator, or any network used to complete the transfer.

In addition, the section of the Consumer Pricing Information (CPI) brochure titled Miscellaneous Checking, Savings or Money Market Fees, it states that an ATM Transaction means each withdrawal, balance inquiry, denied transaction, fund transfer, or deposit, and that a Non-U.S. Bank ATM Transaction will incur a fee of \$2.50. Please know, U.S. Bank ATM

U.S. Bancorp Confidential

Transactions do not incur a fee. The Agreement mentioned above can be located online at [usbank.com](https://www.usbank.com) and a copy of the CPI has been enclosed for your reference and is also available online.

We are proud to have served our customers in at the Mount Washington Kroger location and hope that we can continue to serve the community at one of our other locations and through our convenient digital and voice offerings. We appreciate and value you as our customer, we hope that you will give us the opportunity to maintain our relationship.

If you are interested in having your account reviewed for an ATM increase, you may contact U.S. Bank 24-Hour Customer Service at 800-USBANKS (872-2657), where representatives are available to assist you seven days a week and we accept relay calls. 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,



Executive Communications  
U.S. Bancorp

Enclosure

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Q2 2023

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**Social Media Comment**

**Twitter Public Comment on April 9, 2023**

Hey @usbank, it's bad enough you close the branch closest to my house in Sellersburg, Indiana. Now when I need cash, the next closest ATM 20 minutes away is closed. Why should I stay with you?

**U.S. Bank Response on April 10, 2023**

Good morning. We understand that closing a branch is a disruption, but we are dedicated to helping our customers and employees during this transition. We don't want to lose your business, but understand the importance of having a branch or ATM near by. Best regards.