

U.S. Bank
CRA Public File
Written Comments and Corporate Responses
Kansas City, MO-KS MSA
2024

U.S. Bank
CRA Public File
Written Comment and Corporate Response
Kansas City, MO-KS MSA
Q3 2024

Written comment received on 7/8/2024:

This may not be in your wheelhouse, but perhaps you will be so kind as to forward it to whomever wheelhouse it is.

We received notice today that our bank in Higginsville, MO will be closing in October. This will force us to go 27 miles into Warrensburg, MO or 30 miles into Blue Springs, MO to access a US Bank. Some of our residents in the Higginsville's area have no transportation to go into either of those towns since we can access almost everything here within walking distance. Some of our residents live in John Knox Village, a retirement village and must rely on their transportation for banking, shopping, doctor appointments, etc. A lot of others live in smaller towns around here - Corder, Mayview, Alma - that don't have banks and come into Higginsville to bank. The inconvenient closure of US Bank will be quite impactful here.

Yes, there are other banks here; however, none of them are US Bank with nationwide access, and I do travel. They are local only with few branches, if any, outside of this area. I'd rather not change banks! However, if I don't, I'll be facing withdrawal fees at other banks, and a long drive if I have to go into US Bank to cash or deposit a check or put money into my grandson's account so he has some money when he runs low. And what becomes of the businesses and farmers that bank at US Bank-and the inconvenience they will have when US Bank closes?

I know brick and mortar buildings are 'old school' and 'on-line' banking is the latest in thing, but not everyone is 'on-line' (our internet here is highly unreliable and very expensive!) It's easier just walking into the bank. Not everyone is into 'on-line' banking either-my son is mistrustful of it, (he's autistic), my husband hates it, and my neighbor doesn't have internet access.

Why close our bank when Warrensburg has two and Blue Springs has several? Can't you close one of those and save ours? Or is small town USA not worth the bother? I know it's all about the bottom line and shareholders, but community and your account holders are worth something too.

Sincerely,
(name redacted)

Corporate response sent on 8/1/2024:

Dear (name redacted):

Thank you for your email regarding our decision to close the Higginsville branch in Higginsville, Missouri. We appreciate you taking time to write and share your thoughts with us.

We take the closure of a branch very seriously and consider many factors when making the decision. In recent cases, the demand for services necessitated a change in our approach. We understand the closure of a branch is a disruption for our customers and our employees and we assure you we are working to make these transitions as smooth as possible for all involved.

We offer many ways to bank in addition to our branches. Customers can connect with a banker via the phone by contacting 800-USBANKS (872-2657) 24 hours a day, or by scheduling a phone or virtual appointment on usbank.com or through the U.S. Bank mobile app. Virtual appointments allow for two-way video streaming for face-to-face conversations about a variety of needs, including existing accounts or other products and services. While on the phone or at a virtual or in-person appointment customers can also securely share their screen with a banker using the cobrowse feature so they can view and navigate online and mobile banking together. Our U.S. Bank Mobile App or online allows for customer to access their accounts anytime, anywhere, including the ability to check balances, transfer money, pay bills, view statements and much more.

A full list of U.S. Bank branches and ATMs can be found at usbank.com/locations. 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. We also offer checking account options that provide fee-free access to all ATMs.

We are proud to have served our customers at the Higginsville branch. It is our hope that we can continue to serve the community at one of our 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.

Thank you again for taking the time to share your comments with us. 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,
(name redacted)
Executive Communications
U.S. Bancorp