

U.S. Bank
CRA Public File
Written Comments and Corporate Responses
Omaha, NE-IA MSA
2024

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Omaha, NE-IA MSA
Q4 2024

Email received on 10/25/2024:

US Bank,

I recently received a letter stating that the Blair branch will be closing. This is very upsetting to my wife and me. My wife has banked with US Bank for over twenty years. We have had loans with US Bank and my wife has US Bank credit cards. We regularly use the Blair branch for cashing checks, withdrawing cash, CD's and cashier's check. Losing this capability will no doubt make us consider closing our accounts and moving to another bank as we have savings accounts at other banks already.

I urge you to reconsider this decision. Blair is a growing city, which means you'll be losing out on new customers. One of the reasons we have kept our US Bank accounts is because they are accessible and located everywhere.

I hope you hear from many other customers that are impacted by your decision.

(name redacted)

Email sent on 11/07/2024:

Dear (name redacted):

Thank you for your email regarding our decision to close the Blair branch in Blair, NE. 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 this case, the demand for services necessitated a change in our approach. We understand the closure of our branch is a disruption for our customers and our employees and we regret to learn of any inconvenience this change may cause for you and others. We assure you we are working to make the transition as smooth as possible for all involved.

We are exploring options to retain ATM coverage longer term in Blair. 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.

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.

We are proud to have served our customers at the Blair 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.

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
(email redacted)

Email received on 10/25/2024:

Please forward this to the appropriate persons.

To whom it may concern,

My name is (name redacted). I have Lived in Blair for 20 years. I like the small town feel that this community has to offer. I have been a career (redacted information) with the (redacted information) for over 25 years and I also have had my own (redacted information) business for the last 14 years.

My personal and business banking options are both trusted in your services. I choose your bank due to the fantastic support, friendly heartfelt smiles, and great customer care. I choose this location due to the convince, track record, and reputation that I have known US bank to have. (Name redacted), (name redacted), and (name redacted), and the rest of the staff at that location have offered this to me every time I do my business with them. The knowledge and professional customer services that they all offer are truly at the top tier of what banking should be. I am writing this letter to urge you to keep the bank branch open.

Being a business owner myself, I do know that at certain times a business owner needs to "trim the fat" and make adjustments to ensure that the business runs smoothly and efficiently. While that general "overview" looks good from afar, it fails to take into account the one thing that makes this bank run at optimal levels... The employees running the bank branch. I can go into any other US Bank and NOT receive the service at the levels that are offered at this location.

Yes, it will be a major inconvenience if this branch is to close for myself and the many people of this small town of Blair. Most of your customers I have spoken with will not remain loyal customers should this decision to close this branch remain in effect. This is in no way a threat, but simply a chance for you to see what you are actually doing to this small-town business branch. We are simply asking you to reconsider your decision to let this branch remain open. As well to be staffed with these fantastic employees! I would like to believe that a business with the name "US Bank" would want to take care of the many hard-working families that come together to make this community a strong and proud community in the central part of the USA. Please reconsider your decision.

Presented for your reconsideration.

(Name redacted)

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We are proud to have served our customers at the Blair 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.

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
(email redacted)

Email received on 10/25/2024:

(Name redacted) -

I wanted to send you an email regarding the branch closing here in Blair.

My husband (name redacted) and I have been banking with US Bank for approximately the last 30 years. We opened our first account here in Blair in 1994/5, and subsequently, have added 4 more accounts over the years, including my mother's account in California.

The convenience of having a local branch nearby is the main reason we started with US Bank. We wanted people to build a relationship with, to turn to when we had questions and who we trusted. (Name redacted) and (name redacted) are staples in our community banking family. I know they are always willing to help with answering questions or help solve challenges that arise. We have complete confidence in them and know that if we have any concerns, they are committed to helping us resolve them asap.

We are very disappointed in the prospect of this location being closed down. If that should that happen, we will most likely close out all our US Bank business and take our banking elsewhere.

Thank you for your time. I hope the powers that be will choose to let this branch remain open for many years to come.

(Name redacted)

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Sincerely,
(name redacted)
Executive Communications
(email redacted)

Email received on 11/27/2024:

(Name redacted),

I hope this message finds you well. I am writing to express my concerns regarding the upcoming closure of the Blair branch of US Bank. Over the years, you and your team have consistently provided outstanding customer service and support, which I have greatly appreciated. The convenience of having a local branch and the personalized assistance from your team have been invaluable to me.

As a long-standing customer of US Bank, with personal checking, savings, credit cards, and CDs, as well as a business checking account and credit card, I have relied on your services for more than two decades. The closure of the Blair branch is a significant inconvenience, as it will require me to travel to Omaha for my banking needs, where I will not have the benefit of familiar faces and personalized service.

While I understand that decisions like these are not made lightly, I would like to request that US Bank's leadership team consider alternative options to a complete closure. Perhaps a smaller location or reduced hours could be viable solutions. At the very least, maintaining an ATM in Blair would be greatly appreciated.

I am more than willing to provide further comments or feedback if it would be helpful. Once again, thank you for the exceptional service you and your team have provided over the years. I wish you all the best in your future endeavors.

(Name redacted)

(Phone redacted)

Email sent on 12/04/2024:

Dear (name redacted):

Thank you for your email regarding our decision to close the Blair branch in Blair, NE. 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 this case, the demand for services necessitated a change in our approach. We understand the closure of our branch is a disruption for our customers and our employees and we regret to learn of any inconvenience this change may cause for you and others. We assure you we are working to make the transition as smooth as possible for all involved.

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Sincerely,
(name redacted)
Executive Communications
(email redacted)

Email received on 11/27/2024:

Hi (name redacted), would you please send the following email to the management of US Bank.
Thank you

TO: US Bank Top Management

I live in Blair, Nebraska and recently I received a letter saying that the US Bank branch in Blair, Nebraska is being closed. The people at your bank in Blair are amazing people. This is the first time in my long life I look forward to seeing employees at a bank When I need to do bank business. I believe it is a huge mistake to close this branch.

Residents of Blair Nebraska all have a special relationship with your employees. They will truly be missed.

Thank you for your consideration; I hope you change your mind.

(Name redacted)
Blair, NE

Email sent on 12/04/2024:

Dear (name redacted):

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

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