

U.S. Bank
CRA Public File
Written Comments and Corporate Responses
State of Arkansas
2024

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State of Arkansas

Q1 2024

**CRA Public File – Written Comments
Q1 2024
State of Arkansas Rating Area**

Social Media Comment

Facebook Public Comment on March 8, 2024

Why USBANK closing Sheridan Arkansas Branch??? We are small businesses here in Sheridan, AR and we were banking with USBANK for almost 18 years if you close this branch I don't want to drive outside of Sheridan to deposit cash or to take a loan. I prefer to deal with people face to face when it gets to deposits cash or take a loan I might need to find another local strong bank to banking...but I wish yall to stay in Sheridan.

U.S. Bank Response on March 12, 2024

Hello. We understand the changes in operation are a disruption. We're trying to make the transition as smooth as possible. 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 <https://usbank.com> or the mobile app, or by calling our 24-Hour Customer Service at 800-872-2657. All the best.

**CRA Public File – Written Comments
Q1 2024
State of Arkansas Rating Area**

Social Media Comment

Facebook Public Comment on March 10, 2024

Why are they closing branches in small towns like Sheridan Arkansas.

No comments on why your closing a small town branch which leaves its customers with no branch within 40 miles.

U.S. Bank Response on March 12, 2024

Hello. To enhance our service capabilities, we have consolidated some locations. Customers can manage their account any time through online banking at <http://usbank.com>, our mobile banking app, our Customer Service at 800.872.2657, and at the ATM. A full list of U.S. Bank branches and ATMs can be found at <http://usbank.com/locations>. All the best.

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Social Media Comment

Facebook Public Comment on March 13, 2024

Making a big mistake closing the branch in Sheridan, AR. The town will triple in size over the next 5 years. Many people are talking about closing accounts and moving to other local banks, if anything, a satellite office with ATM would be great. Please reconsider.

U.S. Bank Response on March 13, 2024

Hello. We appreciate your feedback. We understand the changes in operation are a disruption. We're trying to make the transition as smooth as possible. 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 <http://usbank.com> or the mobile app, or by calling our 24-Hour Customer Service at 800-872-2657. All the best.

Email received on 3/15/2024:

(redacted name),

My husband, (redacted name), and I have been with US Bank since we retired and moved back to Sheridan. I know that US Bank would never close the branch here in Sheridan without thinking of their older customers. That is not just years with the bank, but older age members should be considered. My husband will turn 80 you in June. He usually goes to the ATM to get out \$200 almost every week. Where is he to go now? You are closing our bank here in Sheridan and not leaving an ATM for us to get our money. This is not acceptable! We have our main account in Texas and they offer us places we can use for getting cash with no charge to us. We will not drive 30 miles one way to another branch location. Please let us know when exactly you are closing and we will then need to decide what we want to do. No ATM here in town shows your customers you don't care for them enough to make it easier for us to get cash out of our accounts.

Sincerely,

(redacted name)
(redacted address)

Email sent on 3/29/2024:

Dear (redacted name):

Thank you for your email which was shared with the executive offices of U.S. Bancorp, regarding our decision to close the Sheridan North Oak branch in Sheridan, Arkansas. 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.

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

We believe customer feedback is essential and is a resource we use when considering future enhancements. As such, we continuously evaluate the needs and suggestions of our customers. Please be assured, we have shared your comments with the proper levels of leadership for review and consideration.

We are proud to have served our customers at the Sheridan North Oak 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,

(redacted name)
Executive Communications
U.S. Bancorp

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Social Media Comment

Facebook Private Comment on March 28, 2024

When I moved to Sheridan, I made sure that there was a US BANK branch in that same town as I have been banking with US BANK for decades. NOW I hear a guy, (name redacted), has ordered the closing of your Branch in Sheridan, Ark., which means I'll now have to drive 20 plus miles to do banking in MALVERN! I have enjoyed a Great relationship with US BANK in Sheridan for 5 years now and will have to either Drive of go to REGIONS Bank Branch to do business! I AM NOT HAPPY! I'm now looking for another BANK in Sheridan.

U.S. Bank Response on March 28, 2024

Hi, we look forward to assisting you. Please don't send personal or confidential information like your Social Security or account numbers. We're here to help Mon-Fri 7AM-11PM CT and Sat-Sun 10AM-7PM CT. If you need immediate assistance outside our business hours, please contact our 24-hour banking agents by calling 800-USBANKS (872-2657).

Facebook Private Comment on March 28, 2024

(Customer provided their address and phone number.)

U.S. Bank Response on March 28, 2024

Hello. Thanks for taking the time to share your feedback. We certainly don't want to lose your business. We understand the changes in operation are a disruption. We're trying to make the transition as smooth as possible. 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 <http://usbank.com> or the mobile app, or by calling our 24-Hour Customer Service at 800-872-2657. We appreciate that you included your contact info. If you'd like to discuss the situation in more detail, please feel free to let us know and an ambassador will reach out directly. All the best.

U.S. Bank

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Q2 2024

**CRA Public File – Written Comments
Q2 2024
State of Arkansas Rating Area**

Social Media Comment

Facebook Private Comment on June 4, 2024

Please add more locations in Hot Springs, AR. All but two have closed and the two they are remaining are always backed up and short handed.

U.S. Bank Response on June 4, 2024

Hello. To enhance our service capabilities, we have consolidated some locations. Customers can manage their account any time through online banking at <http://usbank.com>, our mobile banking app, our Customer Service at 800.872.2657, and at the ATM. A full list of U.S. Bank branches ad ATMs can be found at <http://usbank.com/locations>. Thank you.

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Q4 2024

**CRA Public File – Written Comments
Q4 2024
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Social Media Comment

Facebook Public Comment on October 13, 2024

I love US BANK been a customer there for several years. Even though you closed the Bank branch in Sheridan Arkansas. I wish you would at least put a drive thru ATM here in town like you did in Benton Arkansas at the Walmart.

U.S. Bank Response on October 13, 2024

Hello (name redacted), thank you for sharing your feedback. We understand that closing a branch is a disruption and we are dedicated to helping our customers and employees during this transition. Customers' banking preferences and behaviors are changing, influencing how and where we operate. As a result, we are consolidating some of our physical locations. If you're looking for a branch, a full list of U.S. Bank branches and ATMs can be found at <http://usbank.com/locations>. I wish you the best, (name redacted).