

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

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State of Idaho
Q1 2024

From: (redacted text)
Sent: Saturday, February 10, 2024 10:49 AM
To: (redacted text)
Subject: [EXTERNAL] local banking resource.

My name is (redacted text). I live in a small town in Hagerman ID. which is geared more towards retired folks. Several years ago the local US Bank branch was closed during the pandemic. I understand this was a business decision probably based on performance as well as other factors, However this was the only bank in town with the next closest branch 12 miles away. This is not a big problem for me but we have many older folks that kind of distance can put a burden on them, I understand that a full service branch is probably not financially feasible however installing an atm machine for simple banking would be a great asset for are town.

I was thinking possible locations could be city hall, Post office or the senior center that would probably happy to have your atm at no cost to US bank, At this time we only have 4 atms in town all privately owned with fees of \$2.50 to \$3.00 to access cash as well as a bank service charge of \$ 2.50 for out of network atm, this can put a burden on many folks who rely on a small pension or just social security.

My hope is US bank take the time to consider the option of supplying our community with a more financially reasonable option.

Thank you, (redacted text)

From: (redacted text)
Sent: Friday, February 16, 2024 2:16 PM
To: (redacted text)

Subject: Your recent inquiry to U.S. Bancorp

Dear (redacted text):

Thank you for your email addressed to Public Affairs and Communications, (redacted text). We appreciate the opportunity to respond to you on behalf of (redacted text), regarding your request to place a U.S. Bank ATM in Hagerman, Idaho, due to a past U.S. Bank branch closure.

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.

Thank you again for taking time to write and share your suggestion with us. It is our sincere hope that the information detailed within this response is helpful. If you have further questions, please contact U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657), where representatives are available to assist you 24 hours a day, seven days a week (we accept relay calls).

Sincerely,
(redacted text)
Executive Communications
(redacted text)
U.S. Bancorp

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Letter received on 4/1/2024:

Director for Large Bank Licensing, OCC
7 Times Square, 10th Floor Mailroom
New York
New York 10036

Dear Sirs:

Re: Bank Closing @ Buhl, Idaho

I wish to voice my opinion on the news we received that the US Bank in Buhl Idaho 83316 was closing June 17, 2024.

Why? This branch has more transactions than the main bank in Twin Falls and because Buhl is expanding fast we feel the branch needs to stay here. It leaves only 1 bank in Buhl and some do not like the choice. We know you do not have a choice to close the bank but can you put pressure on them to leave it open? For US Bank headquarters you are making a big mistake. Once you lose your customer base you will never get it back. And the employees @ Buhl are much friendlier than Twin Falls. Why not close Wendell Branch? I am considering moving my accounts.

Major mistake.

(Name redacted)
Buhl Idaho
(Phone redacted)

cc: US Bank Hdqutr – Minneapolis

PS: US Bank Hdqutes.

You will notice the heading of the OCC address goes to the 10th floor mailroom – they don't give a rat's behind about what happens to little people who keep you in Business. We are appealing to you to please don't shut down Buhl. Buhl is growing fast and we like our Bankers, (names redacted) and the whole lot. Please don't shut us down.

April 3, 2024

Re: Your recent inquiry to U.S. Bancorp

Thank you for your letter received by the executive offices of U.S. Bancorp, regarding our decision to close the Buhl branch in Buhl, Idaho. We believe customer feedback is essential and 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 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.

A full list of U.S. Bank branches and ATMs can be found at usbank.com/locations. Please know, we offer many ways to bank, including banking via phone by contacting our 24-hour service center at 800-USBANKS (872-2657) as well as increased options and functionality with mobile banking and online 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 Buhl 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,

Executive Communications
U.S. Bancorp

**CRA Public File – Written Comments
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State of Idaho Rating Area**

Social Media Comment

Facebook Public Comment on April 4, 2024

I hate that the Buhl office is closing! Filer now Buhl!

U.S. Bank Response on April 4, 2024

Good morning. 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.

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Social Media Comment

Facebook Public Comment on May 29, 2024

This bank is losing money closing banks in East Idaho

U.S. Bank Response on May 29, 2024

Thanks for your comment. 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>.
Best regards.

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Social Media Comment

Instagram Public Comment on November 6, 2024

I'm switching soon, you guys have shut down half your branches lately and made it near impossible to do anything in person. Yet there's a new Idaho central or Mountain American credit union popping up every month.

U.S. Bank Response on November 6, 2024

Hello (name redacted), we understand that closing a branch is a disruption and we are dedicated to helping our customers during the 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. 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. If you are 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)