

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

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Q1 2024

Written comment received through the Office of the Comptroller of the Currency on 3/13/2024:

To: U.S. Bank

From: (redacted text)

Date: 04-04-2024

Subject: Irvine, Kentucky Branch Closing 05-01-2024

I (redacted text) oppose the branch closing at U.S. Bank. I don't believe that they should close U.S. Bank. I liked the bank's customer service and the employees were really polite and professional. They were really nice team of employees that kept the bank parking lot, bank clean, organized, and safe.

The Irvine, KY branch has been the best bank I've ever done business with. Irvine branch and the staff will greatly be missed.

Sincerely,

(redacted text)

(redacted text)

(redacted text)

March 15, 2024

(redacted text)
(redacted text)
(redacted text)

Re: Your recent inquiry

Dear (redacted text):

Thank you for your correspondence received through the Office of the Comptroller of the Currency (OCC), regarding our decision to close the Irvine branch in Irvine, Kentucky. 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.

A full list of U.S. Bank branches and ATMs can be found at usbank.com/locations. We understand that mobile banking and banking via phone by contacting our 24-hour service center at 800-USBANKS (872-2657), are not your desired ways to conduct your banking. Please know we offer many ways to bank, through increased options and functionality with 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 cobrowse 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 are proud to have served our customers at the Irvine 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 text)
Executive Communications
U.S. Bancorp

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**CRA Public File – Written Comments
Q3 2024
State of Kentucky Rating Area**

Social Media Comment

Facebook Public Comment on September 22, 2024

Why are you closing the tompkinsville ky branch

U.S. Bank Response on September 22, 2024

Good morning, (name redacted). We understand that closing a branch is a disruption, but 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. Customers can manage their accounts any time through online banking at <http://usbank.com>, the U.S. Bank mobile app, our Customer Service at 800.872.2657, and at the ATM. 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>. All the best. (name redacted).

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

Social Media Comment

Facebook Public Comment on October 13, 2024

Best bank ever, but you boys shut my Franklin Ky branch down.

U.S. Bank Response on October 13, 2024

Thank you for taking the time to share your feedback, (name redacted). We understand that closing a branch is 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. 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 hope this helps and that you have a great day. Kind regards, (name redacted).