

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Missouri

2024

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Q1 2024

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

**Social Media Comment**

**Facebook Private Comment on March 11, 2024**

Hello. I just heard that the Eldon Missouri Location is being closed as of June 10<sup>th</sup>. I would like to know why the bank is not bring relocated to another part of the city? We have been customers goe 25 years and you have left us with nothing. Nor even a local ATM. This is how you treat people after 25 years. Why??? I would like an answer.

**U.S. Bank Response on March 11, 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).

**U.S. Bank Response on March 11, 2024**

Good afternoon. I would like to start by thanking you for your long standing relationship. We appreciate that you've allowed us to serve your banking needs for the last 25 years. We understand the changes in operations 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. If you'd like to discuss the situation in more detail, please feel free to send us a private message with your phone number. All the best.

**Facebook Private Comment on March 11, 2024**

There are NO ATMs here!!!! Three all charge fees!!!! 65702...

Customer provided phone number.

**U.S. Bank Response on March 11, 2024**

Thank you for providing your phone number. An ambassador will reach out shortly. Thanks again.

**Email received 3/28/2024:**

Sir –

My name is (name redacted) and I am a long standing US Bank customer. My US Bank experience started in a Kansas City North Mo Branch and the current branch that I enjoy using is located in Eldon Mo.

It was to my surprise that I received the letter that explained the Eldon Mo branch would be closing. These things usually come about because of a lease disagreement. I am quite taken aback, surprised, and disappointed by this news. My family is invested in the US Bank in so many ways. We have different kinds of accounts there as well as a rented safe deposit box. Note, that I am power of attorney for my Mom, (name redacted) (currently in an assisted living facility).

It will not be convenient to deal with US Bank without the Eldon branch. The nearest sister branch is 15 miles away or the next one is 30 miles away. Life, all of a sudden, has gotten more complicated for myself and my 95 year old mother. Changing to a competitor bank that is more convenient, would be an inconvenient and lengthy process. Both my Mom and I have many electronic deposits as well as electronic bill payments. Changing the safe deposit box is also a problem because the US Bank that is 15 miles away cannot accommodate my family's needs.

The bottom line here is that we enjoy the great service of the Eldon Branch Manager and employees there. This branch is so convenient for our needs to be met. The manager always gives us top notch service and I would recommend her for promotion. Her banking knowledge is always right on the mark. Please reconsider the closing of the Eldon Mo branch. Keeping the bank open here would be an asset to this community and the long standing customers.

Thank you for your reconsideration.

(Redacted name)  
(Redacted address)  
(Redacted address)  
(Redacted phone)  
((Redacted phone)  
(Redacted email)

**Email sent 4/3/2024:**

Dear (redacted name):

Thank you for your email to chairman, president and CEO of U.S. Bancorp, (redacted name), regarding our decision to close the Eldon branch in Eldon, 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.

A full list of U.S. Bank branches and ATMs can be found at [usbank.com/locations](https://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://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 Eldon 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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**Written comment received 5/7/2024 regarding closure of the U.S. Bank branch in Salisbury, Missouri. Comment was provided in the context of a wider discussion via email:**

You can remind the higher level management that moving completely out of a market can inconvenience bigger customers even though the volume might not flow through that bank.

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

**Social Media Comment**

**Facebook Public Comment on August 4, 2024**

I switched from US Bank cause they closed the Marceline one first then a year later closed the one in Salisbury, I will not bank where there is not a local back. And when I went to change account the teller said we've had several close accounts today.

**U.S. Bank Response on August 5, 2024**

Hello, (name redacted), thank you for taking the time to share 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. I hope this helps and that you have a great day. Kindly, (name redacted).