

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Montana

2024

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Q1 2024

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

Social Media Comment

Facebook Public Comment on March 9, 2024

To bad they shut down 2 branches near us and the closet one is now 3 hours away

U.S. Bank Response on March 11, 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 <http://usbank.com> or the mobile app, or by calling our 24-Hour Customer Service at 800-872-2657. All the best.

Facebook Private Comment on March 12, 2024

Who do I speak with. I learned that the branch at Glendive MT and Dickenson MT has been placed on the closure list. I do not think you know how important this branch (Glendive at least) is to the community around here. By closing this branch is forcing a lot of your customers to seek banking elsewhere and not at US Bank. They needed a branch to go into and we are in the middle of really nowhere. By choosing to close the Glendive branch has really hurt a lot of us including this veteran that uses US Bank for his needs as well as trips to Washington that none of the local bank's offer.

U.S. Bank Response on March 12, 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 12, 2024

Hello again. We appreciate that you took the time to share your feedback about the branch closures. If you'd like to discuss the situation in more detail, please feel free to respond with your phone number. All the best.

Email received on March 15, 2024:

Dear (name redacted) and (name redacted):

I hope this message finds you well.

I am writing to you to voice my concerns about our local branch of US Bank closing in June. I am writing to you for personal reasons and as the (redacted) for our teachers' union.

I am not certain how much research was done prior to making the decision to close our local branch, but the inconveniences for your customers was not taken into consideration. When comments are made that we can go to the nearest local branch to complete transactions, I honestly think that was a slap in the face. If any research was conducted, you would clearly see that is not real conducive.

My questions and concerns are these:

Will US Bank pay for mileage and gas for us to cash a check or deposit a check, because we are now 150 miles away from the closest branch? We live in Montana and yes, we are a big state.

At the end of the year, teachers receive their pay for the summer months and have fairly big salary checks that need to be deposited. Some are well over 10,000, so we are supposed to drive 150 miles to do that now? Again, will we be reimbursed for our mileage and gas, because that kind of transaction cannot be done online.

We don't have an ATM in town without a branch, so to use our debit cards to get cash, we will pay a fee. Will we be reimbursed for that fee?

We have a major company moving to town that will bring employees that are used to having a national banking chain. Was that taken into consideration when this decision was made?

Are we supposed to close our accounts and move to a different bank because we can't do our daily banking?

Your corporate office (redacted name) has made the decisions that have done nothing but cause issues for our local branch and now, we the customers are being negatively impacted.

So, what are people supposed to do for daily banking needs? There is no way for me to get to the nearest branch after work. They aren't open on weekends. So, I am supposed to take time off of work to drive 150 miles in order to do daily banking business?

I would appreciate someone reaching out to me to discuss this and to take into

consideration what you are doing to a community that is going to experience growth. Someone sitting in an office thousands of miles away made a decision without realizing the inconveniences it will have for the customers.

With regards,
(redacted name) (loyal customer for over 20 years)
Glendive, MT

Email response sent on March 25, 2024:

Dear (name redacted):

Thank you for your email senior vice president, Public Affairs and Communications, (name redacted), as well as to vice president, Public Affairs and Communications, (name redacted), regarding our decision to close the Glendive branch in Glendive, Montana. 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. 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.

We are proud to have served our customers at the Glendive 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
U.S. Bancorp

Email received on March 25, 2024:

I don't appreciate a form letter being sent out to address a real concern. So, you are agreeing to pay for our mileage and gas to travel 150 miles round trip to continue to do our banking business? What approach are you taking exactly?

You basically sabotaged the branch here and now, you are taking a different approach. Making things less convenient for your employees and customers is not an approach that keeps a business sustainable.

I guess I will be moving to a different bank.

Thank you,
(name redacted), Loyal customer for over 20 years.)

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Social Media Comment

Facebook Private Comment on March 15, 2024

I have recently learned of the planned closure of your Glendive branch. My parents took me to this branch site about 45 years ago to open a savings account. At that time, gifts of blankets or dishes were given to people that opened new accounts, something that is unheard of nowadays. I've had excellent service from your local employees for all of these years. None of my transactions are performed online. I've never used an ATM for deposits and I don't intend to start now. If the Glendive branch office closes, my accounts will be transferred to a bank that does maintain a physical presence in this community and that hires local residents to work here.

Respectfully,
(name redacted)

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I utilize frequently our local US Bank customer service reps to withdrawn funds beyond Zelle's limits and transfer to other accounts. In fact, over a decade ago we refinanced our home mortgage with our local Glendive Montana branch in order to have the ability to speak with an actual person rather than 1-800 phone calls on hold and being transferred. I am very disappointed with the upcoming plan to close our local options.

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