

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

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CRA Public File
Written Comments and Corporate Responses
State of Ohio
Q2 2024

Written comment received via email on 4/8/2024:

(Name redacted),

Received your letter about the Malvern branch closing in July. Writing was on the wall when we got the notice to empty our safe deposit boxes, so not really a surprise. I hate to see this branch close, I have been banking here for over 30 years. I am the rare breed that doesn't even own an ATM card, I only go into the bank to get money!

Because I work in Cuyahoga Falls, I have often used the branch in the ACME in Cuyahoga Falls, but quite honestly the turnover in employees just made me a number. I am a lifetime salesman, and I know my customers and that is what I loved about the Malvern branch. Everyone in there knew my kids names as they grew up. It was a family atmosphere.

I completely understand that if 1,000 customers reached out and complained, it wouldn't make a difference. I certainly know my accounts are not enough to save the branch either. That said, my wife and I will be closing all of our accounts in the next month and moving to a local bank that hopefully values our business. I am aware that this decision came from way above your head probably, but since you were on the letter, I chose to notify you of our decision.

Regards,

(Name redacted)

Corporate response sent via email on 4/11/2024:

Dear (name redacted):

Thank you for your email to District Manager, (name redacted), regarding our decision to close the Malvern branch in Malvern, Ohio. 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.

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.

We are proud to have served our customers at the Malvern 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

Written comment received via LinkedIn on 4/09/2024:

Good morning (name redacted):

I apologize for reaching out over via LinkedIn, but I did not know a better way to reach you. I received your letter over the weekend regarding U.S. Bank closing the branch in Shelby. I wanted to run a couple thoughts by you. Personally, I have been a U.S. Bank customer for over two decades. Additionally, I am the Finance Director for (name redacted). That is really the avenue I want to discuss today. Last year, (name redacted) moved the majority of their funds to U.S. Bank when the local PNC Branch closed. We now have about (amount redacted) with that branch. If you close that branch, (name redacted) will have to pull our funds and deposit them in another local bank. Not that we are unhappy with your service, but (name redacted) has a longstanding policy of keeping funds in local institutions. Based on my rough math, it seems like the earnings that U.S. Bank gets from those funds will cover the operating costs of that branch. Is there any chance that the powers that be would consider reevaluating closing that branch? If you would like to discuss it, my email is (email redacted) and my phone at (name redacted) is (phone number redacted). You can reach me on my cell phone as well at (phone number redacted). I will also keep an eye on my linkedin ccount. Thank you so much for your time!

Sincerely,
(name redacted)

Verbal response on 4/16/2024:

A U.S. Bank vice president contacted (name redacted) to discuss their comment about the closure of U.S. Bank's branch in Shelby, Ohio on April 16, 2024.

Written comment received on 5/11/2024:

Dear (name redacted),

I am disappointed that US Bank has decided to close its operation at the Kroger on North Houk Road. This has been my go-to bank since moving to Delaware in 2020. My late wife and I appreciated having a branch office so convenient after four (4) years of having to drive twenty (20) miles to Galion from Caledonia in order to conduct business through US Bank. We were very grateful for on line banking which mitigated much of that inconvenience. Prior to July 2016, she and I used the Wheeling Avenue office in Cambridge Ohio for eleven (11) years which was only four (4) miles from our home in Guernsey County. In fact, prior to 2006, (name redacted) had banked for another eight (8) years with your institution and the bank(s) that it bought out there in Cambridge. So we have a very satisfied history with US Bank.

Thank you for the information giving me the location of other US Bank branches/offices nearby. I shall continue to rely on your institution for my banking needs, even though the nearest office is more than ten (10) miles distance at Meijers in Lewis Center (and a branch of the Richland Bank is just a few hundred years west of here).

Sincerely,

(name redacted)

Written response sent on 06/05/2024

Dear (name redacted):

Thank you for your letter addressed to District Manager, (name redacted), which was shared with the executive offices of U.S. Bancorp, regarding our decision to close the Delaware N Houk branch in Delaware, Ohio. 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.

Please be assured, we value your loyalty and your decision to bank with us, and we appreciate that you continue to choose us as your banking partner. 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. Thank you again for taking the time to share your comments with us.

We are proud to have served our customers at the Delaware N Houk 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

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

Social Media Comment

Facebook Public Comment on June 6, 2024

Why did you leave sugarcreek

U.S. Bank Response on June 6, 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.

Written comment received on 06/09/2024

Dear (redacted name),

A gentleman wrote that you are closing the Farmersville Ohio branch in July 2024. I'm very disappointed that USBANK is doing this. You are leaving two communities, Farmersville & Germantown with no banks

The nearest branches are in unfavorable locations for me & your local customers

Furthermore it appears short sighted in that the town is consolidating schools & building a large high school just 1/2 mile from your Farmersville location

In addition there are significant housing developments being built in this area

I think if you were to advertise in the local papers that you have full banking services during regular hours & an ATM 24/7 you would significantly increase the business at the Farmersville branch!

Please reconsider and don't close the Farmersville Ohio USBANK branch office

Thank you for your consideration

(redacted name)

Email or text: (redacted phone number)

Corporate response sent on 06/12/2024

Dear (redacted name):

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

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

May 2024

To U.S. Bank Associates:

The purpose of this letter is to explain how very upset I am with the closing of the U.S. Bank Branch at Shelby, OH.

I have had accounts with the U.S. Bank for years. When my husband, (name redacted), died in 2016, (name redacted) at the Worthington Branch was very kind and helpful. Because of this, I have been very loyal to U.S. Bank. When I remarried and moved to Lexington, near Mansfield, OH, I had to find a new location of the U.S. Bank. There is no U.S. Bank in the Mansfield area. So, I established myself at Bellville's U.S. Bank Branch. One day, I went there and that U.S. Bank Branch was closed permanently! No warning! So, I was looking for a new U.S. Bank location. I found the Shelby U.S. Bank Branch! The team there is fantastic! So, my loyalty continued! (Name redacted) has been very kind and helpful!

Now, you are closing this important U.S. Bank Branch! Now, I must decide. Do I stay with U.S. Bank? Or, do I transfer to another bank?

Your letter telling me about this closing, and I should go to the Lucas Branch. But, Lucas is a small community, and how long will it remain open? Do you hear mistrust in my words?

I believe that people in small communities are important, too. I lived in Worthington for 42 years. So, I know about city life. The people in small communities are important, too!

Hopefully, you will reconsider this closing of the Shelby, U.S. Bank Branch.

Sincerely,
(name redacted)

Corporate response sent 6/27/2024

Dear (redacted name):

Thank you for your letter regarding our decision to close the Shelby branch in Shelby, Ohio. 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.

Please be assured, we value your loyalty and your decision to bank with us, and we appreciate that you have continued to choose us as your banking partner. 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. Thank you again for taking the time to share your comments with us.

A full list of U.S. Bank branches and ATMs can be found at [usbank.com/locations](https://www.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://www.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 Shelby 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.

Thank you again for taking the time to share your comments with us, including your positive experiences with our Shelby branch team. 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

Written comment received through the Office of the Comptroller of the Currency on 6/25/2024

I am very unhappy about your decision to close your bank at the Kroger in Delaware Ohio. Many people are. It's so convenient and easy with no other locations nearby. I think you'll lose a lot of customers. I've already redeemed my CD and transferred that money elsewhere. When my others mature will probably do the same. It seems you no longer want my business. But it was only \$45000 and I also have a mortgage with you.

Corporate response sent on 7/30/2024

Dear (name redacted):

Thank you for your email regarding our decision to close the Delaware N Houk in Delaware, Ohio. 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.

We offer many ways to bank in addition to our branches. Our U.S. Bank Mobile App or online at usbank.com allow for customer to access their accounts anytime, anywhere, including the ability to check balances, transfer money, pay bills, view statements and much more. Additionally, customers can also connect with a banker via the phone by contacting 800-USBANKS (872-2657) 24 hours a day, or by scheduling a phone or virtual appointment on usbank.com or through the U.S. Bank mobile app. Virtual appointments allow for two-way video streaming for face-to-face conversations about a variety of needs, including existing accounts or other products and services. While on the phone or at a virtual or in-person appointment customers can also securely share their screen with a banker using the cobrowse feature so they can view and navigate online and mobile banking together.

A full list of U.S. Bank branches and ATMs can be found at usbank.com/locations. 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 Delaware N Houk 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.

Thank you again for taking the time to share your comments with us. 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

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Written comment received 7/19/2024 through the Office of the Comptroller of the Currency (OCC):

Hello,

I am writing to express my disagreement and extreme disappointment with the decision to close the US Bank office in the Delaware, Ohio Kroger. The closest branch that I am now being referred to is located in Lewis Center, which is 25 minutes from my home. The other location is located in Dublin, Ohio, which is also a 25 minute drive. Either of these locations will require a round trip of one hour simply to use the bank machine, which is a huge inconvenience to me and to all of the local customers.

Delaware county is one of the fastest growing counties in Ohio, so this decision to leave the area is baffling. If US Bank cared at all about its customers, then they would at least keep a bank machine within a reasonable drive time for their current customers. While I do use online banking often, sometimes it is necessary to go to the branch to get cash to pay trade workers, obtain cash for birthday gifts to kids, to get documents notarized, and to make cash deposits. Also, the staff at this branch were very helpful in helping me to gather a large amount of cash at the last minute for a real estate transaction I needed to close quickly, a couple of years ago, which also required an in-person visit to the branch. Clearly, US Bank now cares more about profits than about their customers with their latest decision to impose this major inconvenience. I will be closing my accounts with US Bank, which is another major inconvenience, as I have several direct deposits and multiple autopayments set up. I have been a loyal customer with US Bank for many years, and have referred many friends and family members, which I now regret because they will all be experiencing this same level of inconvenience. Clearly, US Bank values profits over people. Your complete lack of consideration for your customers speaks volumes about the company values you now hold.

(Name redacted)

Corporate response sent 8/1/2024:

Dear (name redacted):

Thank you for your email regarding our decision to close the Delaware N Houk branch in Delaware, Ohio. 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.

We offer many ways to bank in addition to our branches. Our U.S. Bank Mobile App or online at usbank.com allow for customer to access their accounts anytime, anywhere, including the ability to check balances, transfer money, pay bills, view statements and much more. Additionally, customers can also connect with a banker via the phone by contacting 800-USBANKS (872-2657) 24 hours a day, or by scheduling a phone or virtual appointment on usbank.com or through the U.S. Bank mobile app. Virtual appointments allow for two-way video streaming for face-to-face conversations about a variety of needs, including existing accounts or other products and services. While on the phone or at a virtual or in-person appointment customers can also securely share their screen with a banker using the cobrowse feature so they can view and navigate online and mobile banking together.

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We are proud to have served our customers at the Delaware N Houk 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.

Thank you again for taking the time to share your comments with us. 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

Written comment received 8/15/2024:

To Whom it may concern,

I am writing to you today as a concerned citizen of Russia, Ohio. Our branch is supposed to close on October 5th of this year and I'm concerned with the status of the ATM.

(Redacted information. Comment writer suggested an idea for keeping an ATM in Russia.)

I am not emailing you to try to keep the bank open, however I am only concerned about a way for the people to get cash when needed. I hope you contact me and we can discuss options for this to work as I feel the ATM gets used quite frequently in town.

Thank you for considering this idea and I look forward to hearing from you soon.

Thank you,

(Name redacted)

(Phone redacted)

Corporate response sent 8/29/2024:

Dear (name redacted):

Thank you for your email to U.S. Bank. I appreciate the opportunity to acknowledge your communication.

We appreciate that you've taken this time to reach out to us regarding the closure of the Russia, Ohio branch. Please understand, we have a formal process for researching and responding to inquiries such as yours. As a result, we have requested that your communication be reviewed by those that are in the best position to respond directly to you. It's our expectation that you will receive a phone call or a written response will be sent as soon as our research is completed.

Please know, we are aware of the importance of addressing your inquiry in a timely manner; therefore, we will strive to expedite a response and we appreciate your patience during this time.

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

Corporate response sent 9/13/2024:

Dear (name redacted):

Thank you again for your email regarding our decision to close the Russia, Ohio branch, as well as your request to leave the ATM. We appreciate you taking time to write and share your thoughts with us.

We take the closure of a branch and the removal of an ATM very seriously and we consider many factors when making such decisions. In this case, the demand for services necessitated a change in our approach. As such, we have determined that the ATM will be removed, along with the closure of the branch. We understand this is a disruption for our customers, our employees and the community. We assure you we are working to make the transition as smooth as possible for all involved and apologize for any inconvenience this matter may have caused you.

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 are proud to have served our customers at the Russia 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.

Thank you again for taking the time to share your comments with us. 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

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

Social Media Comment

Facebook Public Comment on August 5, 2024

They all seem to be closing around my area but loved the service I received in my small town!
Thanks to the great people who ran US BANK IN ANNA OHIO HATE THAT IT IS CLOSING!

U.S. Bank Response on August 5, 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 <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.

Written comment received on 8/23/2024:

Good morning (name redacted),

I read with interest the story in yesterday's Cincinnati Business Courier about (name redacted) retiring. I've never met him but heard good things about him. Seems like every month brings significant change anymore, kind of the way of the world these days.

Since you visited here last Fall and have met the people up here, I'm writing to you to give you an update on activity since the announcement of our local US Bank branch closure. A number of the businesspeople in the community and our Village Administrator have been communicating about what our options may be going forward for a bank in our town. As a group we divided and conquered, reaching out to multiple banks to gauge interest in locating here, and committed our group's support for whomever would do so. There is initial interest on multiple banks' parts, but as you know there is a lot of work between here and there before anything like that could happen. It's interesting how the visibility of other banks has kicked up in our community though, I've received multiple letters in the mail from banks from surrounding towns and have been told there are two new sponsors for this year's community festival on Labor Day weekend, both of which are banks that had previously never been involved. So the posturing has started.

We have also initiated a campaign to the Office of the Comptroller of the Currency in New York, the email that I personally sent to them is copied and pasted at the bottom.

You may say "just use the Versailles branch". And we can in the short term. But in the long term it's more about support of our community than it is about driving to another town. Especially our senior citizens. I have an 85 year old dad that can't use mobile banking and struggles to log onto internet banking. He visits the branch instead. Russia people support each other, we look out for each other, just as anyone in a large family would. I know it sounds cliché but it's 100% true. (Name redacted) can tell you that. So the bank that commits to us will be the one everyone supports. That's just how it works around here. Before the local branch was US Bank (and its previous names Star Bank and Firststar), it was Bank One (Chase) and prior to that it was Citizens Baughman National Bank. In each case, every business in town moved to the new local bank when the predecessor pulled out or was acquired, because they were local, hired local people, supported our charities and our school, and were upstanding members of our community.

I'm not telling anyone how to run their business, rather giving you background on the thinking around here. The people in this town have done business with US Bank for a long time and committed our loyalty to you despite the struggles we have sometimes. Other banks regularly call on us to get our business (with services and offers we don't get from US Bank that look very enticing) but our message is always the same...

1. We support the bank who supports our community

2. We have an awesome relationship with our rep (name redacted) who we ask to go above and beyond sometimes and he always does, in addition to being pro-active in looking out for our best interests. We feel like (name redacted) is an extension of our business and rely on him accordingly.

#1 is apparently going away. While #2 is still in play, we don't know what we don't know about other options because we have kept them at arm's length, as have others. I'd imagine going forward with US Bank not supporting our community anymore we owe it to our businesses to at least explore those now. But ultimately, whomever locates here will probably get most, if not all, of the business from companies in this town.

Sorry for the long email but it's better to do so now so you know the circumstances (and could potentially reconsider?) vs in a couple months when every business here closes out their US Bank accounts.

Thank you for taking the time to read this.
(Name redacted)

Subject: Closing of Russia, OH US Bank

To whom it may concern,

It has been announced that we soon will lose our village's only financial institution in October with the closure of US Bank. This is a tragic disservice to our town, and extremely detrimental to all the new development momentum which has been taking place in our community. We are a thriving close-knit community who takes care of each other and supports our businesses. Within the past year, three of our manufacturing businesses (including ours) have undertaken large expansions, our school raised over \$3M of private donations (both from businesses and individuals) for a significant expansion, and then soon after overwhelmingly passed a levy for the balance needed for the project. We also recently completed significant improvements our beautiful village park with the addition of a large pavilion, a splash pad, a modern children's play area, and a gazebo for gathering. Each business here supports the current local US Bank branch... we are a very parochial community. In addition, almost every senior citizen uses this branch, as the next closest town is miles away and not easily accessible for them, and many do not use internet / smartphones. This is a major setback for the residents and businesses in this community!

I hope you can help us get to the powers to be to re-consider this awful decision. I'm deeply concerned about the economic future of our community if not.

(Name redacted)

Corporate response sent on 9/5/2024:

Dear (name redacted),

Thank you for your email to (name redacted), Ohio Commercial Banking Market Leader, regarding our decision to close the Russia branch in Russia, Ohio. 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 clients and our employees and we assure you we are working to make these transitions as smooth as possible for all involved.

We are proud to have served our clients at the Russia branch. It is our hope that we can continue to serve the community at one of our other locations and through our convenient digital and voice offerings. We appreciate and value you as our client, we hope that you will give us the opportunity to maintain our relationship.

Thank you again for taking the time to share your comments with us. 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

U.S. Bank
CRA Public File
Written Comments and Corporate Responses
State of Ohio
Q4 2024

Comment received via email 11/12/2024:

Dear Sir,

I got notice today that you were closing the Lorain branch of US Bank. I've been dealing with that Branch for over 30 years. Numerous car payments. My mortgage which I paid in full checking and savings and what was the landing spot for my wife's and I's 401ks. I cannot express my deep disappointment in your closing of that branch. I was told that I could Bank in the Elyria Branch which is not only unhandy but in a terrible location. So unless you reconsider our future banking will have to be done with another company. My branch is always busy so I assume that it's for cost cutting. I can assure you that the customers you have there will most likely go to other institutions because of Elyria 's location its employees and that area is a site of a failing mall. It would be nice if you would do your research to find out why that mall failed. Because your business in Lorain county will fail too if you hitch it to that location. My entire family has been giving you our business at that location but we will not continue if you close it. I have a hundred other things that I'd like to tell you because I'm seriously angry. I look at my relationship with my banker the same as I look at my relationship with my doctor. It a shame that you don't see it the same way. I've also been a US Bank stockholder at different times but never again. Good luck in the hood.

(Name redacted)

(Phone number redacted)

Corporate response sent via email on 11/19/2024:

Dear (name redacted):

Thank you for your email to chairman and CEO of U.S. Bancorp, (name redacted). We appreciate the opportunity to respond to you on behalf of (name redacted), regarding our decision to close the Lorain Super Walmart branch in Lorain, Ohio.

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](https://www.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://www.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 Lorain Super Walmart 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.

We appreciate you taking time to write and share your thoughts with us. 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

**CRA Public File – Written Comments
Q4 2024
State of Ohio Rating Area**

Social Media Comment

Facebook Public Comment on November 10, 2024

Upset that you have left Delaware Ohio. Please consider opening up another branch here.

U.S. Bank Response on November 10, 2024

Good morning, (name redacted). Thank you for sharing 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. (name redacted).

**CRA Public File – Written Comments
Q4 2024
State of Ohio Rating Area**

Social Media Comment

Facebook Public Comment on November 28, 2024

The branch was closed recently with no notice in port Clinton Ohio and I am very upset, they never let me know they were closing!! I am not going out of town to do banking...what's worse is I have no Cash! I am very upset and have to switch to another bank but for this week I have no way to get cash! I'm hurting here and us and us bank doesn't care!!

U.S. Bank Response on November 28, 2024

Good morning, (name redacted). 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. To locate one of these ATMs in your area, please visit <http://www.moneypass.com> and enter your zip code. 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. (name redacted).

Comment received via a letter 12/16/2024:

12/7/2024:

TO: (name redacted), District Manager, US Bank

REGARADING: Closure of Wadsworth US Bank Branch

I was saddened to receive the recent letter informing me that U.S Bank would be closing the Wadsworth location on February 25. I have been a customer of this bank for over 30 years (both in Columbus and Wadsworth).

When I first moved to the Medina County/Wayne County area, I asked right away where branches would be so hopefully I could stay with the bank. Although I live just inside Wayne County, I do travel to Wadsworth frequently, as well as to the southern side of Medina. You closed the one Medina location close to me, but I took refuge in the Wadsworth location. Now it is closing and to go to the other Medina location is out of my way and inconvenient. Doylestown is just not possible ..

My question is WHY are you closing this location? It always seemed busy to me when I came in - both at the teller window and the ATM. Could it be possible to keep the ATM active? This would help so many of your customers.

Therefore, I am given no choice but to change banks, and am currently in the process of doing just that. My investments will remain with U S Bank, for now, but I am not guaranteeing in the future. I have always been happy with US Bank's services and am sorry to leave you, but again, no choice.

Sincerely,
(Name redacted)
(Address redacted)

December 20, 2024

(Name redacted)
(Address redacted)

Dear (name redacted):

Thank you for your letter addressed to district manager, (name redacted), regarding our decision to close the Wadsworth Walmart branch in Wadsworth, OH. 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://www.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://www.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 Wadsworth Walmart branch. It is our hope that we can continue to serve the community at one of our other 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.

Thank you again for taking the time to share your comments with us. 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