

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Oregon

2024

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Q1 2024

**Email to USB received on 2/6/2024**

Hi (redacted name),

I know you are a busy man.

I hope you will take the time to read this email and respond to me. I am writing to you about the closing of US Bank John Day, Oregon Branch in April of 2024.

Why are you closing this branch ? We are a small rural community and there is not another US Bank Branch near us we depend on having US Bank in town we have a lot of elderly that bank with US Bank as well !! The closest US Bank is 1 1/2 hours away one way if that one is not also being closed, the next branch is 2 hours away and the next after that is 3 hours away.

In the winter it would be even longer drive to the bank because of snow etc. This is NOT FEASIBLE !!

Were your customers of the banks being considered for closure contacted to ask if the closure would impact them at all? If you did I was not contacted !

Was an impact study done on the area of how closing this bank would effect all the residents who bank with you and depend on you? We are suppose to go to another ATM for another bank to get our money out and be charged a fee from US Bank and a Fee from what ever bank we are withdrawing from?

This is awful that you would treat your devoted customers this way !! What about your elderly customers do they not matter? Do we not matter because we live rural ?

I have been with US Bank for 30 years, I am very disappointed in being treated like this to say the least!

What if any recourse do we have can we stop this closure if so how?

I appreciate your time !

(redacted name)

**Email response sent on 2/9/2024:**

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 Grant County branch in John Day,8 Oregon. 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](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 are proud to have served our customers in at the Grant County 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.

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

**Comment received through Accessibility feedback form on 2/7/2024:**

To (name redacted)

District Manager, (name redacted), just inform me by letter my US Bank in Lakeview, Oregon is closing the end of April 2024 because of consolidating some of your physical locations.

The nearest US Bank to Lakeview, Oregon is Alturas, California about 65 MILES AWAY.

(Name redacted), this is not good. Can you terminate the closing and maybe close some other US Banks that are say 9 miles away from each other in the same town or city?

Sincerely

(Name redacted)

Customer since 1994

**Email response sent on 2/12/2024:**

Dear (redacted name):

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

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We are proud to have served our customers in at the Lakeview 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.

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

**Comment received via email 2/18/2024:**

I am quite concerned about all the pending bank closures - a number of which are in Oregon. Are there going to be a lot in Washington State? I have two accounts here.

**Written response sent via email 3/1/2024:**

Dear (redacted name):

Thank you for your email addressed to vice president, Public Affairs and Communications, (redacted name), regarding recent branch closures in the Oregon area. 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, including several months' notice in advance of a closure.

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.

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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

ALERT!!!!

February 15, 2024

Director for Large Bank Licensing OCC  
7 Times Square 10<sup>th</sup> Floor Mailroom  
New York, NY 10036

To Whom It May Concern,

I am writing on behalf of MANY residents of John Day Oregon. We have received notice that our US Bank branch will be closing.

Please reconsider this decision based on the following:

- 1) It is **SEVENTY** miles one way to the nearest branch
- 2) There are two credit unions and one other bank in this town. All of these have been bought and changed names at least 8 times in the last 15 years. US bank has been here for 60+ years and is the **ONLY** universal bank that can be used everywhere.
- 3) We have an average age of 65+ living here and these people are not tech savvy so using online access isn't an option
- 4) Most of the large business and government agencies use US bank for their banking needs. They all do cash transactions which will not be available if the branch closes. There will be a large number of **LOST** customers due to no cash options.
- 5) There are other cities with multiple branches within the same city limits that could be closed and not affect the customers like the John Day customers will be affected. Our option is in the City of Burns 70 miles away.
- 6) This decision **NEEDS** to be reconsidered because John Day does not have other US Bank options. We need the ability to deposit and withdraw cash from US Bank. Online banking can't take care of all of our customer's banking needs in John Day.
- 7) The loss of at least two employee's jobs is at stake. There are not a lot of good paying job opportunities in John Day.

In closing the citizens of John Day urge you to **NOT CLOSE** the US Bank branch in John Day. Please send this to the department that has the authority to **PREVENT** John Day's branch from closing.

Thank you for your time and consideration.

(Redacted name)

Customer (redacted data)  
(Redacted address)  
(Redacted address)  
(Redacted phone)

**Written response sent mail 3/1/2024:**

March 1, 2024

(Redacted name)  
(Redacted address)  
(Redacted address)

Re: Your recent inquiry

Dear (redacted name):

Thank you for your correspondence received through the Office of the Comptroller of the Currency (OCC), regarding our decision to close the Grant County branch in John Day, Oregon. 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](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.

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We are proud to have served our customers at the Grant County 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

**Written comment received 3/13/2024**

US Bank  
(Name redacted) – District Manager  
(Address redacted)  
(Address redacted)

To Whom this Concerns,

Upon receiving written notice that US Bank is closing their Grant County Branch in John Day, Oregon, I feel compelled to express deep concerns.

My husband and I have been US Bank clients for approximately 47 years. Early in my husband, (name redacted) career as a young veterinarian, US Bank has been a vital and essential part of our veterinary practice in a small rural town, Burns, Oregon. In 1977 they approved a building loan for a “state of the art” veterinary clinic that served small animals and a haul-in facility for large animals. Being 28 years old and 2 years from veterinary school, the local US Bank manager, essentially “went to bat” to approve this loan recognizing a hard working young couples drive and desire to practice modern veterinary medicine and a communities need for this service. (Wouldn’t that be delightful if that was the case now.) For the next 40 years, they continued to be paramount in a thriving business that occasionally required short term operating loans.

Upon the sale of the clinic, semi-retirement and a move to John Day, Oregon, a town 70 miles north of Burns, Oregon we have continued our dedication and faith in US Bank. However, things have changed in the service that US Bank delivers. During the pandemic, US Bank was very slow to return to in-house service. Other banks in town returned in-house service much sooner. Until recent, the bank closed for lunch. Really, what bank closes for lunch!

The latest lack of customer service is their choosing not to use the teller counters. Employees stay at their desk, using their voice to “come on in”. It has been confusing to say the least. If you use the drive-up window, its not clear on long you wait and you can not see employees as they are at their desk not visible from the window. Your letter stated that clients’ banking preferences and behaviors are changing, influencing how and where we operate. Realizing this very well could be true, however, it’s my opinion that with the correct customer service and attention to detail, banks are still a necessary business. The closest US Bank will now be 70 miles away.

You may wonder why we just don’t change banks. The answer is simple, our hearts are with US Bank. Also the thought of changing automatic deposits, which includes social security and other financial transactions, learning new banking procedures, seems overwhelming and frustrating. We’ve been willing to put up with recent lack of professional and caring customer service to stay with US Bank.

I’m assuming this is probably “a done deal” but for a small rural country town it very disturbing and sad. Its not like there is another US Bank around the corner!

Sincerely,

(Redacted name)

(Redacted address)  
(Redacted address)  
(Redacted phone)

Cc: Director of Large Bank Licensing  
Licensing Public Comments@cocc.

**Written response sent mail 3/19/2024:**

March 19, 2024

(Redacted name)  
(Redacted address)  
(Redacted address)

Re: Your recent inquiry

Dear (redacted name):

Thank you for your letter to District Manager, (redacted name), regarding our decision to close the Grant County branch in John Day, Oregon. 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. As referenced in your letter, 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). 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](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 Grant County 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

U.S. Bank  
CRA Public File  
Written Comments and Corporate Responses  
State of Oregon  
Q2 2024

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

**Social Media Comment**

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

There are hardly any US banks in the state of Oregon. What are you talking about? I saw them closed down I guess I can't compete against the big boys like Chase, Wells Fargo, and Bank of America.

**U.S. Bank Response on April 4, 2024**

Hello. Thanks for commenting. 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.

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Email received May 5, 2024:

\*This email in the form of a letter, comes addressed to (redacted name), President of U.S. Bancorp, Minneapolis, Minnesota with copies to (redacted name), Executive Vice President and Chief Operations Officer of U.S. Bancorp, United States Senators Ron Wyden and Jess Merkely of Oregon. Representative Cliff Benz of the 2nd. Congressional District of Oregon, and Governor Tina Kotek of Oregon.

Dear (redacted name):

My name is (redacted name). My address is (redacted address). I am a 5<sup>th</sup> generation Oregonian, living in southeastern Oregon in what most refer to as the "Frontier". I am a retired lawyer, now aged 81. I tell you that so you will immediately know that I have little clout, little influence, and probably little time left on this earth. However, I still have my voice and I continue to have an interest in bettering my small community as well as the larger communities in which I live. I have a strong complaint against your corporation which I will know elucidate below:

I am a customer of U.S. Bank and have been both in Montana, my previous location and in Oregon, for many years. I have been banking at U.S. Bank in Oregon, Routing #123000220.

You and/or your minions have made the decision to close this branch bank as of April 29, 2024. This branch, together with its ATM machine, its sign, its furniture and all other equipment are completely gone as of March 1, 2024. You have discontinued service to this small "Frontier" community which is now left without any full-service bank.

For myself and many, many other older people in Lakeview, Oregon, we must travel 100 miles one way over 2 high mountain passes or else travel 60 miles to the State of California in order to conduct much of our banking business at a U.S. Bank branch. Many of us in this community are older and are not accustomed to banking online. Many of us in this community deal in cash transactions, including the use of the U.S. Bank ATM machine. (If we were living in a larger city, the closure of one branch of your bank would not be such a calamity, as we could just go to another location.)

I understand that it is too late to bring back your branch bank #123000220, but I am proposing a solution:

PLEASE CONTRACT WITH THE LOCAL SAFEWAY/ALBERTSONS SUPERMARKET OR ANOTHER BUSINESS IN LAKEVIEW, OREGON TO PLACE ONE OF YOUR ATM MACHINES. THIS WILL ALLOW THOSE OF US WHO DO NOT USE INTERNET BANKING TO CONTINUE TO BE ABLE TO DEPOSIT CASH, RECEIVE CASH, AND DEPOSIT OTHER FORMS OF PAYMENTS TO OUR ACCOUNTS. IT WILL ALSO ASSURE THAT SOMEONE WILL BE IN CHARGE OF THE MACHINE AND WILL SERVICE THE MACHINE WITH THE NECESSARY CASH.

I realize that you will probably never read this email, since our little "Frontier" area is not important to you with your 77,000 employees and your \$22.9 annual salary, but your decision to close this branch bank has had and will continue to have far reaching, negative consequences for many people who have counted on your services for a long time and now find themselves bereft of those same familiar services.

Please hear my plea and respond to me at:

(Redacted name)

(Redacted address)

(Redacted phone)

(Redacted email)

Sincerely,

(Redacted name)

**Response sent via email on May 17, 2024:**

Dear (redacted name):

Thank you for your email to chairman and CEO of U.S. Bancorp, (redacted name) and to senior executive vice president, chief operations officer of U.S. Bancorp, (redacted name). We understand you have concerns regarding our decision to close a U.S. Bank branch in Lakeview, Oregon. We appreciate you taking time to write and share your thoughts with us and allowing us to respond on behalf of (redacted name), (redacted name) and our executive offices.

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.

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We are proud to have served our customers in Lakeview. 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.

District Manager, (redacted name), has made multiple attempts to contact you to discuss your concerns; however, he was unable to reach you directly. If you have further questions regarding his matter, please feel free to contact (redacted name) at (redacted phone number). Should you have any additional questions regarding your account or this branch closure, you may also contact our dedicated call center at 888-713-9299, we are here to help.

Sincerely,  
(redacted name)

U.S. Bank  
CRA Public File  
Written Comments and Corporate Responses  
State of Oregon  
Q3 2024

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

**Social Media Comment**

**Facebook Private Comment on August 7, 2024**

I am not getting anywhere on the phone...talked to several employees...no one can help. I am in Lebanon Oregon. I am getting calls by people who are unable to make contact with the local US Bank which has apparently closed without warning. I work for (name redacted) and am trying to help people. I know you are a big corp and not the type of company that is involved in your local community much, but can you tell me if you plan on opening or if this is a permanent closure? The website lists them as open (they are not), the 800 number just told me that the branch is open, again they are NOT. I even tried to call other branches...but without an account number there is no way I can seem to get through to anyone. Is help available here? Today I am trying to help a little old lady who is calling, just need to know what to tell her – please advise.

**U.S. Bank Response on August 7, 2024**

Hello, (name redacted). I have reached out to Branch management to check the status of the Lebanon branch. Once I hear back later today or tomorrow, I will let you know. We appreciate you reaching out. (Name redacted)

**U.S. Bank Response on August 7, 2024**

Hello again, (name redacted). I just heard back. Their building had a main water line pipe break. They are expecting to be back in the office on Monday if there are no other delays. I hope that helps! (Name redacted)

**Facebook Private Comment on August 7, 2024**

Thank you – I will pass the info on.

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

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

**Social Media Comment**

**Facebook Public Comment on October 15, 2024**

Yeah you guys closed our lakeview Oregon us bank...gotta travel 50 miles to Alturas an 50 miles back.. been a customer for at least 10 years... what a joke.

**U.S. Bank Response on October 15, 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. All the best. (name redacted).