

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

St. Louis MO-IL Rating Area

Q1 2021

December 17, 2020

Executive Office

JAN 04 2021

Dear [REDACTED],

I am a loyal US Bank customer, one of 2019 World's most ethical companies. I am also a Silver Elite member. Formerly at the 8th Street location, I now bank at the Richmond Center Schnucks branch at 6600 Clayton Road. US Bank plans to close this location along with others. Located in one of the nicest Schnucks stores, I do my banking before my grocery shopping. Personnel at the branch are excellent. I really hate to think the US Bank location gone. Is there any way to reverse this decision? I really, really, really hope so.

Sincerely yours,

[REDACTED]

Dear [REDACTED],

Please excuse this letter as handwritten. All of the public libraries in St. Louis are closed because of the pandemic. I had no opportunity to go to the library, use a computer and type this letter.

[REDACTED]

Typed version of handwritten letter on previous pages:

December 17, 2020

Dear [REDACTED],

I am a loyal U.S. Bank customer, one of 2019 World's most ethical companies. I am also a Silver Elite member. Formerly at the Richmond Center Schnucks branch at 6600 Clayton Road. U.S. Bank plans to close this location along with others. Located in one of the nicest Schnucks stores, I do my banking before my grocery shopping. Personnel at the branch are excellent. I really hate to think the U.S. Bank location gone. Is there any way to reverse this decision? I really, really, really hope so.

Sincerely yours,

[REDACTED]

Dear [REDACTED],

Please excuse this letter as handwritten. All of the public libraries in St. Louis are closed because of the pandemic. I had no opportunity to go to the library, use a computer and type this letter.

[REDACTED]

Corporate Response:

A U.S. Bank district manager reached out directly to [REDACTED] on January 5, 2021, to discuss the concerns raised in her letter. The conversation included [REDACTED] appreciation for U.S. Bank employees at the Richmond Center Schnucks branch as well as options for [REDACTED] to access her accounts.

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Social Media Comment

Facebook Private Comment on January 4, 2021

I live in st. clair Missouri and our lobby is STILL closed which is ridiculous because we are a small town with very little virus. The drive through line is always 15 cars deep. How much longer are you going to keep our lobby unnecessarily closed? Don't you think its about time for your customers to get full service banking or do you wish for customers to switch banks?

U.S. Bank Response on January 4, 2021

Hello [REDACTED], thanks for reaching out. We certainly don't want to lose your business. We've adjusted our operations to promote safety. You can find a list of nearby locations with open lobbies using the Branch Locator at [usbank.com](https://www.usbank.com) or on the U.S. Bank mobile app. Customers can also bank digitally using our website and mobile app, or by calling 800.USBANKS. Take care and stay safe. [REDACTED]

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Social Media Comment

Twitter Public Comment on January 5, 2021

@usbank really messed up closing all their Schnucks locations in St. Louis. No longer any locations near me and when I find one I'm in line for 30 min.

U.S. Bank Response on January 5, 2021

Hello, we understand closing a branch is a disruption. We're dedicated to helping during this transition. Banking preferences & behaviors are changing, influencing how & where we operate. As a result, we're consolidating. To find a branch, please visit usbank.com/locations

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Social Media Comment

Facebook Private Comment on January 13, 2021

Why did you close the branches inside the Schnucks markets?

U.S. Bank Response on January 13, 2021

Hello [REDACTED], thanks for reaching out. 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 [usbank.com](https://www.usbank.com), the U.S. Bank mobile banking 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 [usbank.com/locations](https://www.usbank.com/locations). Take care and stay safe. [REDACTED]

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St. Louis MO-IL Rating Area

Q4 2021

Received via email on 12/28/2021:

I'm not sure if you're the contact for this, but I just wanted the bank to be aware of this situation.

You closed our bank in Troy, IL and took out the ATM machine. We have no locations in town now to pull out cash without a fee. Is there any chance you would be working on this dilemma for your customers in Troy? I am considering changing banks because of this.

Sincerely,



Sent from myMail for iOS

Corporate Response:

A U.S. Bank district manager contacted the customer by phone on 01/04/2022 to discuss the comment.