

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Idaho

2021

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Idaho

Q1 2021

CRA Public File – Written Comments
Q1 2021
State of Idaho Rating Area

Social Media Comment

Facebook Private Comment on February 13, 2021

I'm very unhappy with the closing of the downtown Pocatello Idaho branch. Now the ATM is also gone. The ATM in Albertsons and at the Yellowstone branch are not convenient, and please don't tell me to use the online account, that is not my comfort zone. Are you going to open another ATM in Pocatello Idaho

U.S. Bank Response on February 13, 2021

Good morning [REDACTED]. We understand that closing a branch and removing the ATM 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, 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. Take care and stay safe. [REDACTED]

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Idaho Rating Area

Q2 2021



April 14, 2021

usbank.com

[Redacted]

Re: Your recent inquiry

Dear [Redacted]:

Thank you for your letter addressed to chairman, president and CEO of U.S. Bancorp, Andy Cecere, as well as to the U.S. Bancorp Board of Directors. We appreciate the opportunity to respond to you on behalf of Mr. Cecere and our executive offices regarding the decision to close the Marsing branch in Marsing, Idaho.

Please be assured, U.S. Bank takes the closure of a branch very seriously. We take many factors into consideration when making the decision, including how the branch is used and the location of other branches. In this case, the demand for services necessitated a change in our approach. These changes are to allow for reinvestment in new ways to meet the changing needs of our customers.

We understand that the closure of our branch is a disruption for our customers and our employees. We are working to make the transition as smooth as possible for all involved.

Please understand, we are planning to remove the ATM in conjunction with the branch closure and we apologize for any inconvenience this may cause. If you are looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at usbank.com/locations. In addition to our branches, U.S. Bank offers many ways to bank:

- **Mobile app:** use your smartphone or mobile device to deposit checks and manage your finances securely. Get more information on mobile at usbank.com/mobile.
- **Online banking:** visiting usbank.com to check your balances, transfer money, pay bills and view statement.
- **Speak with a banker:** contact our 24-Hour Customer Service Department at 800.USBANKS (872.2657) to manage your account or speak to a customer service associate.

We are proud to have served our customers at the Marsing location, and hope that we can continue to serve the community at one of our other locations. We appreciate and value you as our customer, we hope that you will give us the opportunity to maintain our relationship at a new location.

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, as we are here to help.

Sincerely,


[Redacted Signature]

Executive Communications
U.S. Bancorp

April 19, 2021

APR 27 2021

US Bancorp Board of Directors and CEO
Office of the Corporate Secretary


800 Nicollet Mall
Minneapolis, MN 55402

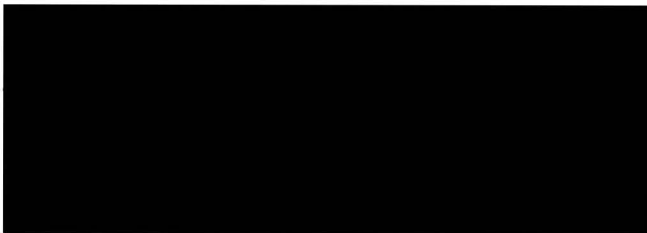
Dear Board of Directors:

Attached is the original article from the Owyhee Avalanche highlighting the ramifications of the closure of the US Bank in Marsing. This economic decision by you, the Board of Directors of US Bancorp, already has had significant social, economic, and commercial ramifications for the small town of Marsing and as well as rural Owyhee County. As highlighted in the article, the Marsing bank is the only place for the City of Marsing and Owyhee County government as well as local businesses to easily bank. In addition, the town will lose it's only 24 hour ATM.

While on-line banking is convenient for some, there are many remote places in Owyhee County that do not have internet access. In the town of Marsing, there are many elderly without cars as well as migrant farmworker families who walk to use the banking facilities. Your decision has an impact beyond US Bancorp's economic position. It is impacting lives and businesses in rural SW Idaho.

We respectfully request reconsideration of the decision to close the branch in Marsing, Idaho. We also urge you to reconsider this recent change in US Bancorp's focus and availability for rural customers and communities in the West. Urban customers have access to banking facilities of their choice, ATM's, internet and other amenities. There is only 1 bank and 1 ATM open 24 hours in Marsing. There is no county-wide cable or internet. This closure is directly impacting the lives of all Owyhee County and SW Idaho residents! RURAL LIVES MATTER!!!

Sincerely,



CC: Governor Brad Little
Idaho State Senator Patty Lodge

Established 1865

The Owyhee Avalanche

VOL. 36, NO. 15 \$1

HOMEDALE, OWYHEE COUNTY, IDAHO

WEDNESDAY, APRIL 14, 2021

Marsing US Bank closure impacts citizens, governments

Homedale lobby finally reopened Monday

After more than 60 years, there no longer will be a bank in Marsing come summer.

In a recent letter to customers, US Bank announced that its branch at 430 Main St., will close on July 22.

The letter emphasized that the closure will not affect customers' accounts and that there will be no interruption in service despite no

physical branch.

"The decision to close was not taken lightly," US Bank corporate communications manager [REDACTED] said last week. "We understand that the closure of any branch is a disruption for customers and our employees, and we are working to make the transition as smooth as possible for all involved."

The Marsing bank, which does not feature a drive-up teller window, originally opened in

— See *US Bank*, page 5A



Bill Pastoor conducted some Republic Services business at US Bank's drive-up window Monday at the Homedale branch. He said he wasn't aware that the lobby had reopened. Bank employees said there were a couple customers waiting at the front doors first thing but that overall business inside was slow.

From page 1A

✓ US Bank: Marsing announcement comes days before Homedale reopens

1957 and has served customers, under one corporate banner or another, since that time.

Despite the ever-evolving changes in COVID-19 protocol, the bank has allowed customers inside the building to conduct business since the week of Thanksgiving 2020.

Meanwhile, the Homedale US Bank branch finally opened its lobby after more than a year of drive-up and appointment-only service in Owyhee County's largest municipality.

According to bank tellers [REDACTED] and [REDACTED], the Homedale branch is not expected to be affected by the Marsing closure — except for a ~~minor increase~~ in business as Marsing residents look for a place to conduct their banking.

Marsing will become the second Owyhee County US Bank branch to close in less than five years.

The Grand View branch closed in March 2017 and now houses the headquarters for local business Integrity Factoring Group.

According to [REDACTED], the closure is part of a consolidation plan that began in early 2019 to optimize branch delivery networks in response to changing customer preferences.

Although some branches are being closed, the company's strategy is to open and enhance other branches and continue to increase its digital capabilities.

Once the Marsing branch is closed, Homedale will be the only US Bank branch within 14 miles of the town. US Bank has a branch in downtown Caldwell and three branches in Nampa.

Folks living in Grand View and Bruneau who continue to bank with

The Homedale US Bank is now the only brick-and-mortar financial institution in Owyhee County.

The impending Marsing branch closure will affect more than citizens.

Marsing city and Owyhee County government officials will reassess banking options because both entities use the US Bank in Marsing.

"We will stay with them for now," Owyhee County Treasurer Annette Dygert said. "We have remote deposit machines that (allow the county to) deposit all of the checks, and then we take the cash once a week."

Dygert noted that the Division of Motor Vehicles office in Marsing makes deposits each day at the Marsing branch, and that the county will need to figure out a different option in the near future.

Marsing city clerk Jolyn Green also said that the city will continue to utilize the bank's services.

Any changes, including moving the city's business elsewhere, will require a change to city code by the city council.

Green does not conduct her personal banking with US Bank, but she said that her daughters have savings accounts there, and will likely have to move them elsewhere.

"We are proud of our history in Idaho and the relationship we have with our customers, employees and the local community," [REDACTED] said. "We look forward to continuing to serve our customers in the area through other branches nearby, including Homedale and Caldwell branches, and on our mobile and digital banking platforms."

[REDACTED] noted that US Bank's branch locator, [usbank.com/locator](https://www.usbank.com/locator), is updated daily in case customers need help in that regard.



April 27, 2021

usbank.com

[Redacted]

Re: Your recent inquiry

Dear [Redacted]:

Thank you for your additional letter addressed to chairman, president and CEO of U.S. Bancorp, Andy Cecere, as well as to the U.S. Bancorp Board of Directors. We appreciate the opportunity to respond to you on behalf of Mr. Cecere and our executive offices regarding the decision to close the Marsing branch in Marsing, Idaho.

First and foremost, we appreciate your comments and assure you we have shared your correspondence with the appropriate members of leadership for review. We value your feedback and will continue to evaluate the needs and suggestions of our customers. Please understand, the closing of the above-mentioned branch in no way represent a lack of appreciation of your business and we regret that the decision of this matter has not met your approval.

Our records reflect that a letter was mail to you on April 14, which provided information pertaining to our decision, along with alternative banking options. We have enclosed a copy of this letter for your review, as we believe it fully addresses your concerns.

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, as we are here to help.

Sincerely,

[Handwritten signature]
[Redacted]

[Redacted]
Executive Communications
U.S. Bancorp

Enclosure

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Idaho Rating Area

Q4 2021

U.S. Bank Division

Nov-3-2022

To whom it may concern.

Of course you have heard this many times - I was strongly opposing the closing of this branch. My husband and I have been associated with the original Idaho State Bank and branch opening in Cambridge Ida () We were pleased upon moving to Hagerman a new branch was opening. () The loyalty with customers like us made it possible for your potential to purchase an established bank.

Our small community like many others are aware of online banking and realize it has affected Bank teller service. However everytime during this pandemic when I have used the drive thru - 9 times out of 10 there has been a line waiting --- even across the street (restaurant parking lot for access service).

Our town is not like so many others --- our buildings are not empty and new business are opening. Your closure puts a burden on such endeavors and the elderly in the fact it necessitates leaving our valley with 3 access all uphill grades. In addition for the farmers and dairymen + families to have to leave their occupation for more extended periods time (especially critical during spring and fall). On line banking does not always netiquette like in person. Internet connection is not always the best in our rural valley.

In researching I did come upon information that I had not been aware of --- the fact 70% of U.S. Bank is owned by the Chinese - has given me Pause for thought.

We've been very pleased with our time as a customer and I wish to emphasize that you have a wonderful accomodating employees team at your Hagerman branch. I feel it would be an asset to keep the branch open and continue their employment in their chosen community.

Respectfully Submitted



December 3, 2021

U.S. Bank Division

To whom it may concern

Of course you have heard this many times – I was strongly opposing the closing of this branch. My husband and I have been associated with the original Idaho State Bank 2nd branch opening in Cambridge Ida. We were pleased upon moving to Hagerman a new branch was opening. The loyalty with customers like us made it possible for your potential to purchase an established bank.

Our small community like many others are aware of online banking and realize it has affected Bank teller service. However everytime during this pandemic when I have used the drivethru – 9 times out of 10 there has been a line waiting --- even across the street (restaurant parking lot for access service.)

Our town is not like so many others --- our buildings are not empty and new businesses are opening. Your closure puts a burden on such endeavors and the elderly in the fact it necessitates leaving our valley with 3 access all uphill grades. In addition for the farmers and dairymen and families to have to leave their occupation for more extended periods time (especially critical during spring and fall). Online banking does not always like in person. Internet connection is not always the best in our rural valley.

In researching I did come upon information that I had not been aware of --- the fact 70% of U.S. Bank is owned by the Chinese – has given me pause for thought.

We've been very pleased with our time as a customer and I wish to emphasize that you have a wonderful accommodating employee team at your Hagerman branch. I feel it would be an asset to keep the branch open and continue their employment in their chosen community.

Respectfully Submitted,



Hagerman Ida

Corporate Response to written comment from [REDACTED]:

A district manager contacted the customer by phone on 12/8/2021 to discuss their concerns with the branch closure.

From: [REDACTED]

Sent: Tuesday, November 16, 2021 10:27 AM

To: [REDACTED]
[REDACTED]

Subject: [EXTERNAL] PLEASE FORWARD TO CEO [REDACTED]

[WARNING] Use caution when opening attachments or links from unknown senders.

Dear US Bank, your decision to put a few people out of work and disturb hundreds of people's lives in the probable name of saving a few bucks, especially when your CEO earns over \$11,000,000.00 a year is what is wrong with America now. You can't tell us that US Bank isn't profitable so GREED can be the only reason for this closing and it would be well appreciated if you would change your mind on this closing and help the PEOPLE in Hagerman out rather than just a small part of your bottom line. Thanks [REDACTED] Hagerman

['Hate to see it go': Hagerman U.S. Bank branch closing | Local | magicvalley.com](#)

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Wednesday, November 17, 2021 1:12 PM
To: [REDACTED]
Subject: Your recent inquiry

Dear [REDACTED]:

Thank you for your email received by the executive offices of U.S. Bancorp. We appreciate the opportunity to respond to you regarding the decision to close the Hagerman branch in Hagerman, Idaho.

Please be assured, U.S. Bank takes the closure of a branch very seriously. We take many factors into consideration when making the decision, including how the branch is used and the location of other branches. In this case, the demand for services necessitated a change in our approach. These changes are to allow for reinvestment in new ways to meet the changing needs of our customers.

We understand that the closure of our branch is a disruption for our customers and our employees. We are working to make the transition as smooth as possible for all involved.

If you are looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at usbank.com/locations. In addition to our branches, U.S. Bank offers many ways to bank:

- **Mobile app:** use your smartphone or mobile device to deposit checks and manage your finances securely. Get more information on mobile at usbank.com/mobile.
- **Online banking:** visiting usbank.com to check your balances, transfer money, pay bills and view statement.
- **Speak with a banker:** contact our 24-Hour Customer Service Department at 800.USBANKS (872.2657) to manage your account or speak to a customer service associate.

We are proud to have served our customers at the Hagerman location, and hope that we can continue to serve the community at one of our other locations. We appreciate and value you as our customer, we hope that you will give us the opportunity to maintain our relationship at a new location.

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, as we are here to help.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

U.S. Bank
U.S. Bank Plaza

[REDACTED] | usbank.com

In order to comply with privacy requirements, please know any emails from our office containing confidential information will be sent via Secure Mail, which will require that you follow the instructions received in your mailbox to retrieve the message.

[REDACTED]

October 19, 2021

Dear [REDACTED]
US Bank, District Leader
1305 Fowler St. Ste 201
Richland, WA. 99352

It was with great sadness and concern that we received your October 13 letter notifying [REDACTED] that US Bank was ceasing operations in the 121-year-old National Register of Historic Places listed Holohan-McKinlay Building in downtown Historic Wallace, Idaho.

What is puzzling to us is the timing of the closure. Wallace is by no means in an economically depressed state. This closure occurs despite a thriving economic climate with dozens of new and expanding businesses, a red-hot real estate market, strong performance in area mines and international media attention on the area as a tourism destination.

This closure will place unnecessary hardship on our business community, local government and the multitude of senior citizens and other townsfolk who prefer the convenience of in person banking. (This is especially true during our winter season, when a 30-mile round-trip to the nearest US Bank could be truly life-threatening on frozen North Idaho highways).

Also affected will be the tens of thousands of tourists who annually visit Wallace for its world class trails, ski resorts and local attractions.

The [REDACTED] wishes you would reconsider this action that would leave our community without a financial institution.

Thank you.

[REDACTED]

Cc: Director for Large Bank Licensing,
OCC (Office of the Comptroller of the Currency)
Mail Stop 10E-2
400 7th Street SW
Washington, DC 20219

[REDACTED]

Corporate Response to written comment from [REDACTED] from the [REDACTED]
[REDACTED]:

A Community Banking regional president met by phone with [REDACTED] and several others from the community on 10/28/2021 to discuss the concerns outlined in this letter.

From: [REDACTED] >
Sent: Wednesday, November 10, 2021 8:37 PM
To: [REDACTED]
Subject: [EXTERNAL] Re: US Bank Closure in Wallace, Idaho

[WARNING] Use caution when opening attachments or links from unknown senders.

Thank you for your prompt reply, [REDACTED].

I'm encouraged to hear an ATM presence is being considered. It will not, however, fill the needs of the various retail, restaurants and bars requiring daily operational support to make deposit, get change, etc.

Please advise next steps in the rehoming process for the prints. I'm happy to help.

Best regards,

[REDACTED]

On Wed, Nov 10, 2021 at 4:09 PM [REDACTED] wrote:

[REDACTED],

Thank you for taking the time to share your thoughts with me, We understand the closure of the branch is a disruption to our customers and employees. We are working to make the transition as smooth as possible. We are looking into several options to ensure we retain an ATM locally. This process has just begun so I have little information at this time to share with you. I wanted to ensure you I received your email and I am sharenting it with the appropriate individuals, your thought will be heard.

In regards to the historic pictures that hang in the branch, I would greatly appreciate you assistance in finding them a home within the community where they belong.

Best regards,

[REDACTED]
Vice President | District Manager [REDACTED]
[REDACTED]

U.S. Bank
Tri Cities Commercial Banking
[REDACTED]

From: [REDACTED]
Sent: Wednesday, November 10, 2021 12:55 PM
To: [REDACTED]
Subject: [EXTERNAL] US Bank Closure in Wallace, Idaho

[WARNING] Use caution when opening attachments or links from unknown senders.

Hi -

First, along with hundreds of other community members, I am disappointed to hear our Wallace Branch of US Bank is closing in January, creating a banking desert in the east side of our county . To double the pain, the ATM affiliated with the branch will also be removed, leaving our county seat without a bank or bank-affiliated ATM.

While these decisions were happening, an ATM was installed in Smeltonville, Idaho, four miles away from US Bank's branch in Pinehurst, Idaho.

These combined decisions will, if your account holders decide to stay with US Bank, require some of them to drive more than 50 miles roundtrip to do their banking.

Secondly there are several art prints in the branch depicting historic scenes from our mining district. It would be a shame to have these prints go to a corporate office where their meaning would not be appreciated.

I would be happy to find them homes here in the community - local museums, libraries, historians, for example.

Thank you for your time and consideration.

Best regards,



U.S. BANCORP made the following annotations

Electronic Privacy Notice. This e-mail, and any attachments, contains information that is, or may be, covered by electronic communications privacy laws, and is also confidential and proprietary in nature. If you are not the intended recipient, please be advised that you are legally prohibited from retaining, using, copying, distributing, or otherwise disclosing this information in any manner. Instead, please reply to the sender that you have received this communication in error, and then immediately delete it. Thank you in advance for your cooperation.

November 02, 2021

[REDACTED]

Executive Office

NOV 08 2021

RE: Closure of the US Bank Branch @ 528 Cedar St in Wallace, ID.

Dear [REDACTED]:

I'm writing this letter to you regarding your corporate decision to close this small branch in Wallace, Idaho. I am sure you don't know where Wallace, Idaho is located, nor do you really care.

US Bank is the only bank in Wallace, ID. Wallace is the County Seat of Shoshone County and is the hub for the banking of many small businesses and public entities along with many older citizens. The only US Bank branch in Shoshone County after the scheduled closure will be the Pinehurst, ID branch and will service an area of 30 miles from Mullan to Cataldo. This will create a severe hardship for elderly people to travel a maximum of 25 miles in the winter months. Please note, not all people are computer savvy, and many have hearing problems. They now enjoy personal customer service at the branch.

Now I wish to address my company and personal banking accounts with US Bank. I wish to bring your attention to the following account balances for our company.

General Account annual deposits - [REDACTED]

Premium Holding Account annual deposits - [REDACTED]

Average monthly combined account balance is [REDACTED]. Our personal account balance is \$[REDACTED]. We are a small fish in the banking world, however, if the Wallace branch closes, I will move these accounts.

I am sure your Wallace branch is very profitable. With millions on deposit and only 3 people working, it must have a great profit.

By closing the branch, the cost of maintenance doesn't go away. There are property taxes and other maintenance costs.

The US Bank Corp financial data indicates 3067 branches produced some of the \$2.03 billion profit to date, which is a 12.04% increase. I presume the Wallace branch added to some of it.

I strongly urge you or your staff to reconsider closing the Wallace, ID branch. Please consider the hardship this creates on elderly people and the inconvenience for business customers. Also, consider the loss of jobs.

Sincerely,

[REDACTED]

Corporate Response to written comment from [REDACTED]:

A Community Banking regional president tried to reach the customer by phone to discuss their written comment. Unable to reach the customer directly, the district manager left a detailed voice mail message on 11/13/2021 with an offer to discuss the concerns. The customer has not yet responded to the voice mail message.

Home user: [REDACTED]

[.:close.:](#)

Complaint ID: 6207 Date Submitted: 10/19/2021 11:47:14 AM Digital Signature: [REDACTED]

Contact Information:

Salutation: [REDACTED]		
First Name: [REDACTED]	Middle Initial: [REDACTED]	Last Name: [REDACTED]
Address: [REDACTED]		
City: [REDACTED]	State: [REDACTED]	Zip: [REDACTED]
Home Phone: [REDACTED]	Work Phone: [REDACTED]	
Email: [REDACTED]		
What is the best way to contact: Phone		
What is the best time to contact:		

Additional Contact Information:

Name of Representative:		
Relationship:		
Address:		
City:	State:	Zip:
Phone:		

Financial Institution Or Company Information:

Name of Financial Institution or Company: U.S. Bank		
Street Address: Cedar st		
City: Wallace	State: ID	Zip: 83873
Phone: Unknown		
Type of Accounts: Checking		
Have you tried to resolve your complaint with your financial institution or company: Yes		
If Yes, When: 10/19/2021 12:00:00 AM	How:	
Contact Name: Unknown	Title:	
Have you filed a complaint or contacted another government agency: No		
If Yes, Agency Name:		

Complaint Information:

To try to keep the brand in our town from closing. It is the only bank in our town. They want us to use the bank that is 35 miles round trip away.

Desired Resolution:

Keep our brank open.

Corporate Response to written comment from [REDACTED]:

A district manager contacted the customer by phone on 10/29/2021 to discuss their concerns with the branch closure.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Closing Accounts
Date: Friday, October 22, 2021 9:09:27 AM

[WARNING] Use caution when opening attachments or links from unknown senders.

I have been banking with USBank for almost 30 years and have been through many changes with USBank. The notification that my local branch will be closing is the final straw that I can no longer tolerate. For USBank to close the Wallace Idaho branch, located in the county seat of Shoshone County is unacceptable in my mind and will cause me to close all my USBank accounts and look for a new banking institution.

Living in a small town I've become accustomed to small businesses closing and face a daily reminder of how big business devalues its customers. Recently I became aware that USBank was opening a drive through ATM in the "local" Walmart. I say local as it is a 15 mile drive to a drive through ATM located in a multinational retail store, located 2 miles from another USBank branch location. I didn't realize the timing of this would coincide with the closing of my local branch, a two mile drive from my house and a short walk from my place of employment. I see the time of all this as a slap in the face as big businesses like USBank believe convenience will replace face to face customer service. It does not.

Thanks for the reminder that big corporations do not care about customer service or small town america. I may be a small customer with small accounts but I will be taking my business to another banking institution who cares about customer service and customer loyalty.

Sincerely,

--

[REDACTED]

Corporate Response to written comment from [REDACTED]:

A district manager tried to reach the customer by phone to discuss their written comment. Unable to reach the customer directly, the district manager left a detailed voice mail message on 10/29/2021 with an offer to discuss the concerns. The customer has not yet responded to the voice mail message.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Wallace Idaho branch closing-unfair and not responsible banking
Date: Wednesday, November 3, 2021 12:00:58 PM

[WARNING] Use caution when opening attachments or links from unknown senders.

1. Wallace is the county seat for Shoshone County, not Pinehurst. You are leaving the primary city of the Silver Valley without a bank. The building that you are in is historic and the decorating that the employees do according to the season lights up the community spirit and we all applaud US Bank for doing so..
2. On a more vital personal and human level, there are many senior and handicapped residents which my wife and I both are, who cannot travel to Pinehurst. We love banking at US Bank, but we would have no reason to without the branch that is here. I am in a wheelchair, and my wife is disabled with bad knees. Also, my wife does not drive, and I can no longer drive or even leave the house for the foreseeable future. Thankfully, the bank in Wallace is very close to us.
3. Closing the Wallace Idaho Branch is bad banking policy and shows that you have little respect for loyal customers.
4. Please don't close our branch.

Regards

[REDACTED]
[REDACTED]
Wallace, Idaho

Corporate Response to written comment from [REDACTED]:

A district manager tried to reach the customers by phone to discuss their written comment. Unable to reach the customers directly, the district manager left a detailed voice mail message on 11/5/2021 with an offer to discuss the concerns. The customers have not yet responded to the voice mail message.