

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

Portland-Vancouver-Beaverton OR-WA Rating Area
2021

U.S. Bank

CRA Public File

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Portland-Vancouver-Beaverton OR-WA Rating Area

Q1 2021

CRA Public File – Written Comments
Q1 2021
Portland Rating Area

Social Media Comment

Facebook Public Comment on March 18, 2021

As stated in an email I sent to U.S. Bank – You closed your branch in Forest Grove – I will be closing out my accounts as soon as all deposits are moved. 24 yrs and you close with out a notice – not even a ATM - FU

U.S. Bank Response on March 18, 2021

Hello [REDACTED] we're sorry to hear we're losing your business after 24 years. 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, 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]

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Written Comments and Corporate Responses

Portland-Vancouver-Beaverton OR-WA Rating Area

Q2 2021

From: [REDACTED]

Sent: Wednesday, April 07, 2021 11:37 AM

To: [REDACTED]
[REDACTED]
[REDACTED]

Subject: [EXTERNAL] Closing the Dayton Branch permanently

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

I had emailed [REDACTED] and she kindly gave me a personal call. I appreciated the gesture but we need a better response from you and your manager - the people who made the decision to inconvenience an entire town with their banking needs.

As I mentioned in my previous email I have stayed with US Bank because I started my account in Dayton 50+ years ago and stayed with US because you supported my town.

We were under the impression that our branch, which had already been downsized to less hours, was temporarily closed due to COVID as many other bank lobbies had been. Woodburn and Eugene, for instance, needs an appointment or you stay in the drive through for an hour or more according to my clients. And now we have been told that our branch will permanently be closed.

This has been a subject of many people in our town who are seniors, business owners, employed and driving to McMinnville or Newberg is either not possible or is very inconvenient.

The discussion is that if they need to drive to McMinnville why stay with US Bank. First Federal, and other banks, have drive thru, and frankly have a better reputation of community support than US Bank. I do not want to change banks after all of these years because that means closing my credit card and moving my checking and savings account but I may need to if Dayton is closed.

Customers who have deposit boxes are unhappy with the need to now contact McMinnville and make an appointment to be able to collect their possessions.

People are concerned about what happens with the ATM that is used frequently. Will it remain and for how long. I am assuming since US Bank owns that building that you will want to sell that as well.

We would like for you to review this decision. We realize that we are a small community but we have supported US Bank to be best of our ability and we deserve the same from you.

We are waiting for your response. I will be forwarding your information to our Dayton Community Board just as I have let you know the information I have gleaned from the Board.



Subject: Regarding your recent inquiry

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Dayton branch in Dayton, Oregon. We appreciate you taking the time to write and share your thoughts.

Customers' banking preferences and behaviors are changing, including a rapid migration toward digital and mobile banking platforms, and a desire for greater simplicity. As we evolve along with our customers, we reevaluated our physical footprint, and in some instances, consolidated branch locations, including the Dayton branch. Although some branches are closing, we are continuing to open and enhance others, as well as rapidly enhancing our digital capabilities.

The branch was temporarily closed as part of operational changes made in response to the pandemic, and due to the unique circumstances, this location will not reopen prior to closing. We understand the closure of any branch is a disruption for our customers and our employees, and we are working to make the transition as smooth as possible for all involved.

Please understand, we are considering options that may allow the ATM referenced in your communication, to remain in the area. 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.

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]
Executive Communications
ecu@usbank.com

U.S. Bank
U.S. Bank Plaza
200 S 6th St, Minneapolis, MN 55402 | [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.

CRA Public File – Written Comments
Q2 2021
Portland-Vancouver-Beaverton OR-WA MSA Area

Social Media Comment

Facebook Private Comment on June 18, 2021

Ok that's fine and dandy they can show you and ok you go home and a few days later they want to deposit money into their account. They have no clue how to turn the computer on let alone get on to the app. Some seniors have never been on a computer or have a smart phone. My husband doesn't have a smart phone and he has a computer and he never can remember how to get on it. He has never figure out how to get on facebook. US Bank closing our Bank in Forest Grove has cause a lot problems for the seniors.

U.S. Bank Response on June 18, 2021

Good morning [REDACTED]. 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). [REDACTED]

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Q3 2021

**CRA Public File – Written Comments
Q3 2021
Portland Rating Area**

Social Media Comment

Facebook Public Comment on August 13, 2021

As a previous US Bank employee when it was located in Oregon, I have had my account for over 40 years. Time to close. They closed the branch on Main Street in Oregon City where businesses used to bank. You can't get coinage for your store online. You can't make deposits from your store online. You can't talk to your personal banker online. If that wasn't enough, US Bank has also closed the next closest bank in Gladstone. You can drive high up in a hill, and wait in a half hour line through a drive through because there is only one teller. What a total let down US Bank. You've SCREWED over the communities where you got your start.

U.S. Bank Response on August 13, 2021

Good morning, [REDACTED]. 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). All the best, [REDACTED]

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Written Comments and Corporate Responses

Portland-Vancouver-Beaverton OR-WA Rating Area
Q4 2021

**CRA Public File – Written Comments
Q4 2021
Portland Rating Area**

Social Media Comment

Facebook Public Comment on October 7, 2021

Well isn't that nice... They closed the two branches in Tigard, OR that were closest & most convenient for me.

U.S. Bank Response on October 7, 2021

Hello, [REDACTED]. 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). [REDACTED]