

**U.S. Bank**

CRA Public File

Written Comments and Corporate Responses

State of Montana Rating Area

Q1 2023

**From:** [REDACTED] on behalf of [REDACTED]  
**To:** [Community Reinvestment Act Written Comments Shared](#)  
**Subject:** FW: [EXTERNAL] New Contact Us submission for U.S. Bancorp  
**Date:** Wednesday, January 4, 2023 12:07:55 PM

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**From:** [REDACTED]  
**Sent:** Wednesday, January 4, 2023 9:16 AM  
**To:** Investor Relations Shared [REDACTED]  
**Subject:** [EXTERNAL] New Contact Us submission for U.S. Bancorp



[REDACTED] sent a message using the contact form at [REDACTED]

**The sender's name**

**The sender's email**

**Subject**

closed doors to my bank after 40+ years of going through them...

**Message**

[REDACTED] and I have been Banking with U.S. Bank for were guessing 44 years or more, now especially since Covid all of the world has changed including how we can enter our U.S. Bank in Missoula , Mt...and prior to Covid you closed one branch in Missoula..already.... leaving us with just one bank with no warning mailing. If all we have is a drive through experience with the people at our Bank, what happens when we need a loan, do we go to the drive thru for that too and talk to the speaker at the drive thru, and get our paperwork through that tube..?  
The founding Fathers of U.S. Bank, which was probably another name would roll over in their grave had they known one day, in-person banking was no more.

imagine Wyatt Earp going to his bank and the doors are locked, he says what the >> later the bartender tells him Wyatt you have to go behind the bank on you're horse and put you're cash in a tube where someone inside us bank puts their mouth over it and sucks like crazy to get you're money into in the Bank, he would say heck no ! I'm going to wells fargo down the street..

Seriously are you leaving Missoula ?  
and Hamilton Mt ? if so then we want to know about it now !!!! so we can go to another bank who lets us in their doors..  
Final question America fills Stadiums with thousands of people, but you cant let loyal customers through you're doors to conduct face to face business,,why is that ?

Sincerely [REDACTED]

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[REDACTED]

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**From:** [REDACTED]  
**Sent:** Monday, January 9, 2023 8:45 AM  
**To:** [REDACTED]  
**Subject:** Your recent inquiry

Dear [REDACTED]:

Thank you for your email to the Investor Relations division of U.S. Bancorp, regarding our decision to close the Missoula Russell branch, located in Missoula, Montana. We appreciate you taking the 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; as such, 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). A review of our website reflects two branches in Missoula. The Missoula Downtown branch is located at, 209 E Spruce, Missoula, Montana 59802, and the Missoula Southside branch is located at, 2801 Brooks St, Missoula, Montana 59801.

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 at the Missoula Russell branch and 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]  
Executive Communications  
[REDACTED]

U.S. Bancorp  
[REDACTED]  
[REDACTED]

[www.usbank.com](http://www.usbank.com)

*In order to comply with privacy requirements, 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 content.*