

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Wisconsin Rating Area

Q2 2023

CRA Public File – Written Comments
Q2 2023
State of Wisconsin Rating Area

Social Media Comment

Facebook Public Comment on April 23, 2023

Why did one of the banks close in Eau Claire?

U.S. Bank Response on April 24, 2023

Hello. 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 <http://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 <http://usbank.com/locations>.

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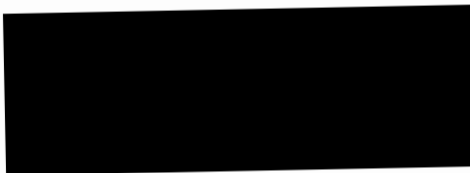
RECEIVED
8/2/23

6/19/23

To Whom it May Concern,

The closing of the main branch of US Bank in downtown Portage, WI in September 2023 is a VERY poor decision. It seems there is no consideration for the downtown/south side businesses and individual customers and the inconvenience this will cause them. You have closed the drive up building behind the main bank a couple of years ago. Why can't this be reopened? It still houses the ATM machine so you do still own it. Please consider this for the convenience of customers and you keeping a good relationship with them.

Thank you,



[REDACTED]

[REDACTED]

[REDACTED]

Malin Fonseca
Secretary to the Director for Licensing



usbank.com

August 24, 2023

[REDACTED]
[REDACTED]
[REDACTED]

Re: Your recent inquiry

Dear [REDACTED]:

Thank you for your comments received through the Office of the Comptroller of Currency (OCC), regarding our decision to close the Portage Downtown branch in Portage, Wisconsin. We appreciate you taking the time to write and share your thoughts.

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. 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. 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 Portage Downtown 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
U.S. Bancorp

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