

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of California Rating Area

Q1 2023

CRA Public File – Written Comments
Q1 2023
State of California Rating Area

Social Media Comment

Twitter on March 25, 2023

My US Bank branch in Belmont, CA is closing. The accounts are still active and I can use other branches. I can no longer walk to my bank next door to my office. Bummer.

U.S. Bank Response on March 27, 2023

Hello! Union Bank will soon join U.S. Bank. To enhance our service capabilities, we'll be consolidating some locations. Customers can manage their account any time through online banking at <http://usbank.com>, our app, Customer Service at 800.872.2657, & any ATM.



March 17, 2023

[REDACTED]
U.S. Bank National Association

[REDACTED]
Minneapolis, Minnesota 55402

Re: Application by U.S. Bank National Association, Cincinnati, Ohio to close a branch in
Laguna Beach, California

OCC Control No.: 2023-LB-BranchClosing-330881

Charter No.: 24

Dear [REDACTED]:

Enclosed is a copy of an email dated March 4, 2023 from [REDACTED], responding to the Customer Notice of Branch Closing for the branch office located at 310 Glenneyre Street, Laguna Beach, California 92651, known as the Laguna Beach Branch. Please place the comment letter in the bank's public file.

If you have any questions, please contact me at karen.cervera@occ.treas.gov.

Sincerely,

Karen M. Cervera
Licensing Specialist

Enclosure: Public Comment Letter

From: [REDACTED]
To: [Licensing](#)
Subject: [EXTERNAL]Closure of Laguna Beach U.S. Bank Branch
Date: Saturday, March 4, 2023 4:58:44 PM

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Since you have no authority to approve or prevent the branch closure I guess I am spinning my wheels on this comment. However, as an affected customer I am voicing my objection to the closure. This will be a great inconvenience to the customers in Laguna Beach. This branch has been open and available for many years. It is one of the few banks that actually still has long term employees that recognize their customers and offer good customer service. I would like to know the justification for the closure beyond the fact that Union Bank will be joining U.S. Bank.

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

From: [REDACTED] on behalf of [REDACTED]
To: [REDACTED]
Subject: Your recent inquiry
Date: Wednesday, March 22, 2023 12:41:00 PM

Dear [REDACTED]:

Thank you for your comments received through the Office of the Comptroller of the Currency (OCC), regarding our decision to close the U.S. Bank Laguna Beach branch in Laguna Beach, California. We appreciate you taking the time to write and share your thoughts with us.

Union Bank will be joining U.S. Bank. To enhance our service capabilities, we'll be consolidating some of our locations as a result of having multiple locations near each other. We understand the closure of our branch is a disruption for our customers and our employees. We are committed to retaining all front-line branch employees and helping you during this transition.

After conversion is completed at the end of May, U.S. Bank customers will have access to Union Bank branches converting to U.S. Bank branches, including the Union Bank Laguna Beach branch located at 229 Broadway, which is less than one mile from our U.S. Bank Laguna Beach branch location.

A full list of U.S. Bank branches and ATMs can be found at usbank.com/locations. At this time, Union Bank branches and ATMs can be found by visiting their website, unionbank.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.

We are proud to have served our customers at the Laguna Beach location and hope that we can continue to serve the community at our above-mentioned location and through our convenient digital and voice offerings. We appreciate and value you as our customer, and 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



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.

From: [Fonseka, Malin](#)
To: [Fonseka, Malin](#)
Subject: Closing of US Bank Lakewood Vons branch at 4226 Woodruff Ave., Lakewood, CA - 330954
Date: Wednesday, March 1, 2023 12:32:39 PM

From: [REDACTED]
Sent: Tuesday, February 28, 2023 5:14 PM
To: Licensing <licensing@occ.treas.gov>
Subject: [EXTERNAL]Closing of US Bank Lakewood Vons branch at 4226 Woodruff Ave., Lakewood, CA

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

I just received a letter indicating the US Bank Vons branch at 4226 Woodruff Ave., Lakewood, CA, would be closing as a result of a merger with Union Bank. My experience has been whenever there is a merger/acquisition of banks, service gets worse. In Colorado we had terrific service from World Savings until it was acquired by Wachovia and service degraded. Then Wachovia was acquired by Wells Fargo and service became terrible. Once again, the convenience and good service received from the Vons branch will disappear. I am saddened that good service is no longer a priority with banks. Another example. We had a CD come due at Bank of the West. I went to get it renewed at a higher rate and was informed that the advertised best rate was only for new customers not existing customers. I moved it to the US Bank Vons branch which gave the best rates to existing customers as well as new customers. I dread that this customer-friendly policy may change,

I wish banks could emphasize good customer service.



March 1, 2023

[REDACTED]

Dear [REDACTED]:

Re: Branch Closing – Woodruff Avenue, Ca(Vons) Branch
U. S. Bank National Association, Charter No: 24
CATS Control No: 2023-LB-BranchClosing - 330954

We acknowledge receipt of your email dated February 28, 2023 regarding U.S. Bank National Association's plan to close its branch office located at 4226 Woodruff Avenue, Lakewood, California 90713 effective May, 2023. The bank's decision to close the branch office is a business decision that does not require the approval of the OCC. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

We have sent a copy of your letter to [REDACTED], U.S. Bank National Association, [REDACTED], Minneapolis, Minnesota 55402. Please pursue further inquiries directly with [REDACTED] and make sure to indicate the name of the branch in all correspondence.

We have forwarded copy of your letter to the OCC's Community Affairs Department in Washington, D.C. Community Affairs will advise you if we intend to convene a meeting with community representatives to explore the feasibility of obtaining alternative financial service facilities. If you have any questions, please contact Karen Bellesi, Director, Community Development at karen.bellesi@occ.treas.gov.

Sincerely,

Malin Fonseca
Secretary to the Director for Licensing

Cc: Official File`

A U.S. Bank District Manager contacted the customer by phone to discuss their written comment on 3/8/2023. The District Manager shared that U.S. Bank's commitment to service will remain in place with the addition of Union Bank branches to U.S. Bank. The customer stated that they are a big fan of the convenience that instore branch locations offer.

CRA Public File – Written Comments
Q1 2023
State of California Rating Area

Social Media Comment

Facebook Public on March 17, 2023

US Bank just acquired union bank and are now closing down many of their branches especially in affluent areas throughout LA and Beverly Hills which is a bad sign.

If you have over \$250,000 which is not FDI insured above that, it's suggested to pull out and put somewhere else since a few banks have failed lately. And with U.S. Bank closing some its doors, it's not a good sign.

I was a bit nervous and spooked when the one in Silicon Valley just went under but this New information regarding US Bank has got me even more spooked.

U.S. Bank Response on March 20, 2023

Hi, we recognize your concerns and are happy to clarify that we are not exiting that community. You can read more about our branch plans by visiting <http://usbank.com/unionbank>. We've also posted an update to our blog about the strength and stability of U.S. Bank here: <https://usbank.com/content/dam/usbank/documents/pdf/about-us-bank/company-blog/usbank-strength-stability-fact-Sheet.pdf>. All the best.

From: [REDACTED]
Sent: Wednesday, March 1, 2023 3:04 PM
To: Licensing
Subject: [EXTERNAL]Re: US Bank branch closings.

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

2 branches are closing near me.
24975 pico canyon road, stevenson ranch, CA 91381
23850 copper hill drive, valencia, CA 91354

Sincerely, [REDACTED]

On Wed, Mar 1, 2023, 11:38 AM Licensing <Licensing@occ.treas.gov> wrote:

Good afternoon,

Thank you for the comment on the U.S. Bank NA branch closing. Please note that this comment was provided to the Office of the Comptroller of the Currency, the bank's regulator.

Your email did not disclose the address of the branch. Please reply to this email with the address of the closing branch.

Thank you for the prompt response to this message.

Regards,

OCC Licensing Team

Office of the Comptroller of the Currency

Thanks,

Karen

From: [REDACTED]
Sent: Wednesday, March 1, 2023 12:47 PM
To: Licensing <Licensing@occ.treas.gov>
Subject: [EXTERNAL]US Bank branch closings.

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear sirs, I am disappointed that I received a notice from US Bank that my 2 nearby community branches would be closing due to the merger with Union Bank. Unfortunately, these 2 branches had Saturday banking service.

I do not anticipate this merger to utilize Saturday banking services. I work Monday-Friday and am unavailable to go to my local branch from 9a-5p. I also do not use on-line banking nor the ATM services.

I am complaining about this merger unless US Bank follows through and establishes Saturday banking services in my community of Santa Clarita, CA within a 5-mile zone.

sincerely, [REDACTED]

A longtime US Bank customer

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CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

From: [REDACTED] on behalf of [REDACTED]
To: [REDACTED]
Subject: Your recent inquiry
Date: Tuesday, March 21, 2023 2:18:00 PM

Dear [REDACTED]:

We value your decision to bank with us and welcome the opportunity to address the concerns you raised regarding access to banking services on Saturdays in Santa Clarita, CA. We appreciate you taking the time to write and share your thoughts with us.

Union Bank will be joining U.S. Bank. To enhance our service capabilities, we'll be consolidating some of our locations as a result of having multiple locations near each other. We understand the closure of our 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.

As part of the conversion, we intend to align our hours of operations at Union Bank branches that will convert to U.S. Bank branches, including Saturday hours. This includes the Union Bank Valencia branch located at 24240 Valencia Blvd in Valencia, which will be available to U.S. Bank customers on May 30, 2023.

A full list of U.S. Bank branches and ATMs can be found at usbank.com/locations. At this time, Union Bank branches and ATMs can be found by visiting their website, unionbank.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.

We are proud to have served our customers in Santa Clarita and hope that we can continue to serve the community at our above-mentioned locations and through our convenient digital and voice offerings. We appreciate and value you as our customer, and we hope that you will give us the opportunity to maintain our relationship.

[REDACTED]
Executive Communications
[REDACTED]

U.S. Bancorp
[REDACTED]

| usbank.com

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CRA Public File – Written Comments
Q1 2023
State of California Rating Area

Social Media Comment

Facebook Public on January 5, 2023

Some feedback: had to close my account because the branch near my house closed and 2 others don't open on Saturday at all in the LA area.

U.S. Bank Response on January 5, 2023

Hello. I am sorry to hear you we lost your business. We appreciate your feedback and hope that you will consider us in the future, should you have a banking need.

Santana, Thomas

From: Licensing
Sent: Friday, March 17, 2023 9:21 PM
To: Santana, Thomas
Subject: FW: [EXTERNAL]US Bank branch closing

-----Original Message-----

From: [REDACTED]
Sent: Monday, March 6, 2023 4:09 PM
To: Licensing <Licensing@occ.treas.gov>
Subject: [EXTERNAL]US Bank branch closing

CAUTION: External Email

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

CAUTION: External Email

I am writing to ask you to relook at the planned closure of US Bank branch in Los Osos, Ca. This is a small branch located in a grocery store.

The letter states due to the merger/acquisition of Union Bank....to improve service.

This does just the opposite for us. There will be no service in Los Osos as Union Banks closest branch is San Luis Obispo, Ca.

Further, our non incorporated town of 16000 population has several areas designated low income/disadvantaged. This does not improve our banking service. Further, it makes it more difficult.

Please request US Bank to reconsider.

Thank you,

[REDACTED]

Sent from my iPhone

CAUTION: External Email

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CAUTION: External Email



March 29, 2023

[REDACTED]
Attorney
U.S. Bank, National Association
[REDACTED]
Minneapolis, Minnesota 55402

Re: Closing of the "Los Osos" branch located at 1240 Los Osos Valley Rd., Los Angeles, California by U.S. Bank, National Association, Cincinnati, Ohio

OCC Control No.: 2023-Branch Closing-330901

Charter No.: 24

Dear [REDACTED]:

Enclosed is a copy of protest letters from [REDACTED], objecting to the closing of the Bank's branch identified above. Please place this letter and any related correspondence in the bank's CRA public file for future OCC review.

Should you have any questions, contact me at (202) 993-4950 or by email at Thomas.Santana@occ.treas.gov.

Sincerely,

Thomas J. Santana
Licensing Specialist

Enclosure (2)

[REDACTED]

From: [REDACTED]
Sent: Thursday, April 6, 2023 8:31 AM
To: [REDACTED]
Subject: Your recent inquiry

Dear [REDACTED]

Thank you for your comments received through the OCC, regarding our decision to close the U.S. Bank Los Osos Ralphs branch in Los Osos, California. We appreciate you taking the time to write and share your thoughts with us.

Union Bank will be joining U.S. Bank. To enhance our service capabilities, we'll be consolidating some of our locations, as a result of having multiple locations near each other. We understand the closure of our branch is a disruption for our customers and our employees. We are committed to retaining all front-line branch employees - with many moving to other nearby locations so customers will continue to see familiar faces - and helping you during this transition.

After conversion is completed at the end of May, U.S. Bank customers will have access to Union Bank branches converting to U.S. Bank branches. This includes the San Luis Obispo Union Bank branch located at 995 Higuera Street San Luis Obispo, which is approximately 11 miles from the Los Osos branch.

A full list of U.S. Bank branches and ATMs can be found at usbank.com/locations. Union Bank branches and ATMs locations can be found by visiting their website, unionbank.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.

We are proud to have served our customers in Los Osos and hope that we can continue to serve the community at one our above-mentioned locations and through our convenient digital and voice offerings. We appreciate and value you as our customer, and 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] [usbank.com](https://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.

Santana, Thomas

From: Licensing
Sent: Thursday, March 23, 2023 6:29 PM
To: Santana, Thomas
Subject: FW: [EXTERNAL]Closing of US Bank in Los Osos, CA

From: [REDACTED]
Sent: Thursday, March 9, 2023 8:56 PM
To: Licensing <Licensing@occ.treas.gov>
Subject: [EXTERNAL]Closing of US Bank in Los Osos, CA

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

As an 18year customer of US Bank I am writing to voice our comments about the closure of this US Bank Branch. We were extremely disappointed when we heard about this as the community here is primarily made up of retirees, many well over the age of 65 &70. A lot of them do not have computers, and do not drive, depending solely on Ride-On or friends/neighbors to get around. The bank employees here know their customers by name and vis-versa. They are eager to help in any way they can & in many cases this is very important to us seniors. We are in our early 80's & fortunately still drive but I do not do any business in San Luis as it is very difficult to navigate over there and I am sorry to say that I, personally, really do not like there customer service. The gas prices these days are outrageous, so it just adds more cost to an already inflated cost of living. I have spoken with others & they voice the same concerns & hopefully they will write to you. We would really appreciate any help you can do to keep this branch open, and thank you for hearing us out.

Sincerely,

[REDACTED]

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

[REDACTED]

From: [REDACTED]
Sent: Thursday, April 6, 2023 8:31 AM
To: [REDACTED]
Subject: Your recent inquiry

Dear [REDACTED]

Thank you for your comments received through the OCC, regarding our decision to close the U.S. Bank Los Osos Ralphs branch in Los Osos, California. We appreciate you taking the time to write and share your thoughts with us.

Union Bank will be joining U.S. Bank. To enhance our service capabilities, we'll be consolidating some of our locations, as a result of having multiple locations near each other. We understand the closure of our branch is a disruption for our customers and our employees. We are committed to retaining all front-line branch employees - with many moving to other nearby locations so customers will continue to see familiar faces - and helping you during this transition.

After conversion is completed at the end of May, U.S. Bank customers will have access to Union Bank branches converting to U.S. Bank branches. This includes the San Luis Obispo Union Bank branch located at 995 Higuera Street San Luis Obispo, which is approximately 11 miles from the Los Osos branch.

A full list of U.S. Bank branches and ATMs can be found at usbank.com/locations. Union Bank branches and ATMs locations can be found by visiting their website, unionbank.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.

We are proud to have served our customers in Los Osos and hope that we can continue to serve the community at one our above-mentioned locations and through our convenient digital and voice offerings. We appreciate and value you as our customer, and 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] [usbank.com](https://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.

Email received on 3/3/2023:

From the online ratings, U.S. Bank (USB) directs comments to this email address. We are a current customer of Union Bank (UB) Montebello, which has been purchased by USB. UB recently discovered that USB intends to close the office by May 2023. Looking ahead we were looking for another close by USB to bank with. Based on the reviews of all the USB in the area, not one of them speaks of a friendly helpful staff working efficiently for the customers. It's generally about waiting and problems.

USB is making a mistake in closing the Montebello/Via Campo office. It is the staff that attracts other customers to the bank and that is what the staff at UB does. We are part of the ones who have been there a long time for this reason. If the cost of the real estate is the savings then the entire staff should be transitioned TOGETHER to a CLOSE BY office to maintain the confidence of the existing customers finding their "friends" at USB.

In doing our due diligence, and based on USB local reputation today, we are already looking for another bank to do business with that seems to care. Our relatives and friends that also bank with UB have the same feelings and are discussing the same findings.

A Union Bank Wilcox/Via Campo Customer

[REDACTED]

U.S. Bank responded with the following email note, sent on 3/3/2023:

Hello,

Thank you for reaching out to share your feedback with us. We understand that the closure of this branch is a disruption for our clients and employees, and we are working to make the transition as smooth as possible for all involved. As a Union Bank client, you've come to trust our team of financial pros and that won't change. As a new U.S. Bank client, you'll still get the personal service you've always counted on, plus new tools that make banking easier. Please know frontline branch employees at closing branches will be reassigned to new roles and continue to serve our clients after the branch closes. U.S. Bank is committed to our employees and communities, and the principle of being the most trusted, ethical choice for our clients. We appreciate and value you as our client, and we hope that you will give us the opportunity to maintain our relationship.

Western District Office
Director for District Licensing
1050 17th Street, Ste. 1500
Denver, CO 80265
Attn. Director

As a long-time depositor (50 plus years) of Union Bank (Montebello Branch, 850 North Wilcox Ave, Montebello, CA 90640), I was shocked to learn of its planned closing. During those many years, my wife and I have enjoyed an outstanding relationship with the bank managers and personnel. During the last decade or more, we were assigned a service representative, [REDACTED] who made our banking needs less complicated and trouble-free. Her concern for our banking needs and well-being was a relief, especially with the death of a family member. I recently learned we will be losing our banking location (a mile distance from our home) and possibly our service representative; I found it deeply troublesome and disturbing. We also learned that the nearest branch location will be approximately 5 miles further away, an inconvenient distance for seniors like us, and a location that does not offer additional amenities and shopping opportunities. With our current branch location, we have access to restaurants, an Albertson Market, a CVS, a Kohls, and Ross, and a Best Buy, to name a few. I often when running errands, besides stopping at Union bank, will include shopping and/or dining at the mentioned establishments.

I have no idea why you chose the San Gabriel branch, a branch that is not located in a shopping center. With my age approaching 80, the idea of driving further away to do my banking and investment transactions is a trip I do not look forward to, knowing it will be single purpose and provide no shopping options. That said, I hope you will reconsider not closing the Montebello branch, the ideal location for seniors.

Sincerely,

[REDACTED]

A Union Bank branch manager contacted the customer on 3/24/2023 to let them know that the closest U.S. Bank branch is approximately one mile away from the closing branch. The branch manager also let the customer know that frontline Union Bank employees will be retained and transitioned to other positions within the market.

March 3, 2023

[REDACTED]

Re: Branch Closing – Redlands Stater Bros. Branch
U. S. Bank National Association, Charter No: 24
CATS Control No: 2023-LB-BranchClosing-330996

We acknowledge receipt of your email dated February 28, 2023 regarding U.S. Bank National Association's plan to close its branch office located at 1775 E. Lugonia Ave., Redlands, California 92373 effective May, 2023. The bank's decision to close the branch office is a business decision that does not require the approval of the OCC. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

We have sent a copy of your letter to [REDACTED], U.S. Bank National Association, [REDACTED], Minneapolis, Minnesota 55402. Please pursue further inquiries directly with [REDACTED] and make sure to indicate the name of the branch in all correspondence.

We have forwarded copy of your letter to the OCC's Community Affairs Department in Washington, D.C. Community Affairs will advise you if we intend to convene a meeting with community representatives to explore the feasibility of obtaining alternative financial service facilities. If you have any questions, please contact Karen Bellesi, Director, Community Development at karen.bellesi@occ.treas.gov.

Sincerely,

Malin Fonseca
Secretary to the Director for Licensing

Cc: Official File

From: [Fonseka, Malin](#)
To: [REDACTED]
Cc: [Fonseka, Malin](#)
Subject: Closing of Branch U.S. Bank NA, Redlands Stater Bros. Branch, Redlands California - 2023-LB-BranchClosing-330996
Date: Thursday, March 2, 2023 11:52:03 AM
Attachments: [OCC Licensing Response to Comment Letter.pdf](#)

Hello,

Attached, please find our response to your complain regarding the closure of the above branch.

Thank you!

From: [REDACTED]
Sent: Tuesday, February 28, 2023 10:44 PM
To: Licensing <Licensing@occ.treas.gov>
Subject: [EXTERNAL]US Bank proposted branch closing

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

I don't understand why I am to complain or comment about a US Bank branch closure here. You have no authority to act on the complaint. I want action. Will the bank even know a complaint or comment was made?

My son received notice today that the US Bank branch he uses exclusively (when not out of state at school), and which I often use on his behalf, will be closed. The notice says the closure is a result of consolidating services when Union Bank joins US Bank. This cannot be the reason for closing this branch. Union Bank has no nearby branches. I have been a Union Bank customer for many years and our local branch was closed years ago. The only reason we didn't leave Union Bank then was because there was a branch near my husband's workplace. I was looking forward to joining US Bank because I would now have access to a local branch.

I hope the staff at this branch are truly representative of the other staffers we will be forced to work with when this one closes. The staff have been congenial and very helpful. Even before my son became a client, they helped me many times by providing change for doing laundry. (I don't know if you have ever used a coin laundry, but it can be very difficult to find a business willing to give up its quarters.) Despite my son's social anxiety, he has been comfortable with the staff from the beginning. They seem truly willing to help- to answer questions and to address concerns.

The branch under discussion is US Bank branch at 1775 E Lugonia Ave, Redlands, CA.

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

[REDACTED]

From: [REDACTED] on behalf of [REDACTED]
Sent: Thursday, March 9, 2023 1:37 PM
To: [REDACTED]
Subject: Your recent inquiry

Greetings:

Thank you for your comments received through the OCC, regarding our decision to close the U.S. Bank Redlands CA Stater Bros branch in Redlands, California. We appreciate you taking the time to write and share your thoughts with us.

Union Bank will be joining U.S. Bank. To enhance our service capabilities, we'll be consolidating some of our locations as a result of having multiple locations very near each other. We understand the closure of our 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. We are committed to retaining all front-line U.S. Bank and Union Bank branch employees at closing branches, who will be reassigned to new roles and continue to serve our customers after the branch closes.

A full list of U.S. Bank branches and ATMs can be found at usbank.com/locations. A review of our website reflects a branch in Redlands California. The Redlands CA Orange branch located at 640 Orange St Redlands, CA 92374-3210 is 2.54 miles from the Redlands CA Stater Bros branch on Lugonia Ave. Furthermore, after conversion is completed at the end of May, U.S. Bank customers will have access to Union Bank branches converting to U.S. Bank branches. At this time, you can find Union Bank branches and ATMs by visiting their website, unionbank.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.

We are proud to have served our customers at the Redlands CA Stater Bros location and hope that we can continue to serve the community at our above-mentioned location and through our convenient digital and voice offerings. We appreciate and value you as our customer, and 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]

[usbank.com](https://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.

March 1, 2023

[REDACTED]

Dear [REDACTED]

Re: Branch Closing – San Anselmo
U. S. Bank National Association, Charter No: 24
CATS Control No: 2023-LB-BranchClosing - 331003

We acknowledge receipt of your email dated February 28, 2023 regarding U.S. Bank National Association's plan to close its branch office located at 305 San Anselmo Avenue, San Anselmo, California 94960 effective May, 2023. The bank's decision to close the branch office is a business decision that does not require the approval of the OCC. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

We have sent a copy of your letter to [REDACTED], U.S. Bank National Association, [REDACTED], Minneapolis, Minnesota 55402. Please pursue further inquiries directly with Mr. Thompson and make sure to indicate the name of the branch in all correspondence.

We have forwarded copy of your letter to the OCC's Community Affairs Department in Washington, D.C. Community Affairs will advise you if we intend to convene a meeting with community representatives to explore the feasibility of obtaining alternative financial service facilities. If you have any questions, please contact Karen Bellesi, Director, Community Development at karen.bellesi@occ.treas.gov.

Sincerely,

Malin Fonseca
Secretary to the Director for Licensing

Cc: Official File

From: [Fonseka, Malin](#)
To: [Fonseka, Malin](#)
Subject: FW: [EXTERNAL]US Bank Closing a Branch
Date: Wednesday, March 1, 2023 11:04:43 AM

From: [REDACTED]
Sent: Tuesday, February 28, 2023 2:10 PM
To: Licensing <Licensing@occ.treas.gov>
Subject: [EXTERNAL]US Bank Closing a Branch

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

US bank is merging with Union Bank and closing their San Anselmo branch. Six communities (Fairfax, San Anselmo, Ross, Kentfield, Larkspur, Greenbrae, and Corte Madera) will have no US Bank or Union Bank branches. You would think that there would more branches with two banks merging. Not the case here. Strongly object to this move.

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

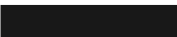


usbank.com

March 10, 2023



Re: Your recent inquiry

Dear 

Thank you for your comments received through the OCC, regarding our decision to close the U.S. Bank San Anselmo branch in San Anselmo, California. We appreciate you taking the time to write and share your thoughts with us.

Union Bank will be joining U.S. Bank. To enhance our service capabilities, we'll be consolidating some of our locations as a result of having multiple locations near each other. We understand the closure of our branch is a disruption for our customers and our employees. We are committed to retaining all front-line branch employees and helping you during this transition.

After conversion is completed at the end of May, U.S. Bank customers will have access to Union Bank branches converting to U.S. Bank branches, including the San Rafael Union Bank branch located at 369 3rd St in San Rafael, which is 2.46 miles from the San Anselmo branch.

A full list of U.S. Bank branches and ATMs can be found at usbank.com/locations. A review of our website reflects a branch in Mill Valley and an ATM in Novato. The Blithedale branch located at 767 E. Blithedale Ave in Mill Valley is 5.22 miles from San Anselmo branch and the ATM located at 5720 Nave Dr in Novato is 6.25 miles from San Anselmo. Union Bank branches and ATMs locations can be found by visiting their website, unionbank.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.

We are proud to have served our customers in San Anselmo and hope that we can continue to serve the community at one our above-mentioned locations and through our convenient digital and voice offerings. We appreciate and value you as our customer, and 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,



Executive Communications
U.S. Bancorp

CRA Public File – Written Comments
Q1 2023
State of California Rating Area

Social Media Comment

Twitter Comment on January 5, 2023

@usbank why is your Sonoma California branch always closed? It looks like it's been abandoned. The other branch recommended on this flyer is 18 miles away in the next county. #bankfail

U.S. Bank Response on January 5, 2023

I apologize for the inconvenience this closing is causing. While this branch is temporarily closed, you can find a list of nearby locations using the Branch Locator at <https://t.co/G7dHfguD6P> or on the app. You can also bank digitally using our website, app, or 800.USBANKS.

Twitter Comment on January 5, 2023

@usbank Not good enough. Why does this branch always seem to be closed? No reason to bank with you (after 35 years) if you can't be bothered to open up. Some things can't be done "digitally."

U.S. Bank Response on January 6, 2023

We appreciate that you've allowed us to serve your banking needs for the last 35 years. This location is facing staffing issues, which has resulted in the temporary closure. We're working diligently to add staffing so we can resume normal branch operations.

CRA Public File – Written Comments
Q1 2023
State of California Rating Area

Social Media Comment

Twitter on March 19, 2023

Sad that the @usbank grocery store locations in Thousand Oaks are closing due to the @Union Bank merger. This has been a great convenience for senior citizens and really everyone else. Why can't we keep good things?

U.S. Bank Response on March 20, 2023

We understand the changes are a disruption. We're trying to make the transition as smooth as possible. You can manage your account 24/7 through online banking at <http://usbank.com>, our mobile app. To find a location, please visit <http://usbank.com/locations>.

Twitter on March 20, 2023

@usbank The new location is sort of hidden. Keeping grocery banking locations open allows for convenience and accessibility. Was there a study showing which of your Thousand Oaks locations were used the most?

U.S. Bank Response on March 20, 2023

We appreciate the feedback. Branch closure decisions aren't taken lightly and all factors are considered before the decision is made. We hope you'll find one of the other locations will be easy to use. All the best.

CRA Public File – Written Comments
Q1 2023
State of California Rating Area

Social Media Comment

Twitter on March 3, 2023

@usbank Merging with Union Bank...what a mess for customers with safe deposit boxes. Letter says to vacate by April 21 but no where to go. Union Bank won't let us open a box without an account until after May 31. Who thought this through?

@usbank virtually no interest on my cash in your bank and now this mess? Ur basically forcing people to leave the bank and find another who has some resemblance of care for customers. Whoever arranged this fiasco with safe deposit boxes should be fired. #DoBetter

U.S. Bank Response on March 3, 2023

Hello. Thanks for reaching out. We understand the concern with the changes to the safety deposit boxes. We'd like the chance to discuss this with you further. Please send an email to askusbank@usbank.com, which includes your phone number and reference number 7912.

Additional Follow-Up Message from Comment Writer:

This week I received a letter telling me that USBank will be joining Union Bank and that I need to vacate my safe deposit box by April 21, 2023, which is located at Westlake Village, CA. The letter says "We are dedicated to helping you manage the transition." Well that is a load of crap! This letter was from [REDACTED], District Manager.

First, I went to my local branch, located in my Vons store. They had no answers because they did not even know what was happening to them. All they knew was that they, and other local locations, were closing. I went to usbank.com/locations and only found current locations...you know, the ones that are closing. I then went to the Westlake location and spoke to a representative. It was there that I was told that USbank would be closing all its locations and moving to Union Bank locations, since the property is already owned. She told me to go to a local Union Bank location and I should be able to open another safe deposit box. I decided to empty my safe deposit box, since I figured many others would be looking for a new box location, as well. Off I went to the Union Bank location in Westlake CA.

Upon arrival I was told that the merger had not occurred yet and that I would be unable to secure a box until after May 31, 2023, unless I opened an account and put \$100K in the account and that money could NOT come from my USBank account. \$100K? How ridiculous is that!

So let me get this straight...I have to vacate my box by April 21, 2023 BUT can't get a new box at your future branch until after May 31, 2023? Do you not see the problem here? I may not have an MBA but any person with common sense can see this may be a problem for customers...or shall I say past customers?

An older lady in front of me was all confused as to her letter and whether or not her assets and social security deposits would be safe. You scared her with this letter! Your letter could have stated that all accounts would be seamlessly merged and no further action would need to be taken by a customer, other than the physical box.

First you pay a ridiculously low interest rate on my money and now you've created this safe deposit box issue with no real plan! How nice you would offer me a free year...but where am I supposed to put my stuff until you get your act together...under my mattress? If I want a safe deposit box, and can't wait until after May 31, 2023, I must now go to a competing bank to find one. If I'm going to do that, I might as well transfer any accounts with me. Was this your intent?

Seriously, someone should be fired for this. This is some serious poor customer service and management by those of you "smart people" at the top.

U.S. Bank Response on March 8, 2023

A U.S. Bank representative contacted the customer by phone to discuss their written comments. The representative offered to let the customer put their items back into the existing safe deposit box, and keep them there until two weeks after the branch closed. A regional market leader has also secured a like-sized box at a nearby Union Bank branch for the customer. The customer declined to put their items back in the existing box, and will call the market leader after May 31, 2023, to set up the new box at a Union Bank branch.

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of California Rating Area

Q2 2023

MAY 04 2023

October 14, 2022

**Resending 5/2/2023 with our
request to include in the CRA
Public Comment File.**

[REDACTED]
Chairman & Chief Executive Officer
US Bank
800 Nicollet Mall
Minneapolis, Minnesota 55402-7014

Dear [REDACTED]:

I offer my congratulations on the U.S. regulatory approvals to complete the \$8 Billion acquisition of MUFG Union Bank. The completion of this merger will have profound impact on the US Bank presence in California.

As an active US Bank customer and shareholder, I make it a point to stay informed about the actions taken by your bank in the greater Los Angeles market. I am active with the [REDACTED] and a member of the [REDACTED]. [REDACTED] have managed to maintain long-term working relationships with both US Bank and MFUG local banking executives, which I believe been mutually beneficial.

In June, it was known that California was allocated \$1.2 Billion dollars by the Department of Treasury, (DOT) and it has already received its 1st draw of \$357 Million dollars. Once again, California has the largest allocation of SSBCI funding in America.

In my view, the California State Treasurer's Office will play a significant role in ensuring the \$1.2 Billion dollar allocation is deployed in a timely fashion and meets the DOT 10x leveraging target. It could be a game changer for California businesses if US Bank would consider devoting \$100 Million of its \$100 Billion, 60% allocated to its California market, to collaborating with the [REDACTED] capital access programs. I am proposing that [REDACTED] launch a Loan Participation Program (LPP); additionally, the existing collateral support program is available to improve any eligible borrower's chance to address any unmet business credit needs.

It is very possible that Fiona Ma, California State Treasurer, and her team, could benefit from collaborating with the 8 banks that help to manage the \$1.3 Trillion dollars of banking business to bring their collective expertise to the deployment of \$1.2 Billion

[REDACTED]
Chairman & Chief Executive Officer
US Bank
October 14, 2022
Page 2

Recently, I have been engaged with the OCC's Project REACH Minority Depository Institution working group, in Los Angeles, and believe Acting Comptroller's Michael Hsu is leading a valuable effort to foster greater collaboration between TBTF institutions and MDIs.

I welcome the opportunity to replicate and scale the [REDACTED] successful \$10 Million 504 ACE Loan Fund I strategy which delivered improved access to capital for Socially and Economically Disadvantaged Individuals (SEDI) while returning 100% of investors equity, including \$1 Million to US Bank, and a 5.43% cash on cash return on investment.

As always, I welcome your leadership to turn my advisory comments to US Bank into implementable, measurable, and positive community development impacts.

Best regards,

[REDACTED]
President and CEO

Enclosures

Cc: Fiona Ma
California State Treasurer

Michael Hsu
Acting Comptroller of the Currency

[REDACTED]
US Bank Regional President



California State Treasurer Fiona Ma, CPA

News Release

FOR IMMEDIATE RELEASE

PR 22:31
September 21, 2022

Contact: Noah Starr
(916) 653-2995

Treasurer Fiona Ma Announces \$1.181 Billion U.S. Treasury Award for State Small Business Credit Initiative 2.0

SACRAMENTO — California State Treasurer Fiona Ma joins with California Governor Gavin Newsom and the California Infrastructure and Economic Development Bank (IBank) to announce the United States Department of the Treasury awarded the State of California \$1.181 billion in State Small Business Credit Initiative 2.0 (SSBCI 2.0) funding. SSBCI 2.0 was reauthorized and funded as part of The American Rescue Plan Act signed by President Biden on March 11, 2021. The California Pollution Control Financing Authority (CPCFA), chaired by Treasurer Ma, and IBank jointly applied for SSBCI 2.0 allocation based on their successful programs for the original SSBCI which ended in 2017: CPCFA's CalCAP for Small Business and CalCAP Collateral Support Program and IBank's Small Business Loan Guarantee Program.

SSBCI 2.0 is designed to increase access to capital and provide education for small businesses through partnerships with private sector and non-profit lenders, equity investors, and technical assistance providers. CPCFA and IBank will direct SSBCI 2.0 funding to financial institutions and investors when they serve small businesses by making loans and equity investments. Goals for SSBCI 2.0 investment include, but are not limited to, increasing investment in manufacturing businesses, businesses owned by socially and economically disadvantaged individuals (SEDI), and very small businesses (VSBs) characterized by having 10 or fewer employees.

"California has over four million small businesses with 500 or fewer employees, and 98 percent of those have 19 or fewer employees. With SSBCI 2.0 funding, CPCFA's CalCAP for Small Business will continue to leverage support for the very small businesses that comprise

the backbone of the world's fifth-largest economy. From 2010 to 2021, 91 percent of CalCAP for Small Business loan enrollments were for loans made to businesses with 10 or fewer employees," said Treasurer Ma.

Lender Enrollment is Open

The first tranche of approximately \$500 million will be divided equally between CPCFA and IBank. Both entities will then commence rulemaking processes to implement the funds.

Financial institutions interested in receiving support to serve small businesses through the CalCAP for Small Business loan loss reserve program and the CalCAP Collateral Support Program can enroll now with a simple one-page certification. Any business qualifying as a small business can apply with a participating financial institutions who can then enroll that loan in a CPCFA SSBCI 2.0 program, or a small business can request a financial institution with which they have an existing business relationship to enroll to participate. In order to meet a variety of small business needs, CPCFA plans to develop a loan participation program for future tranches.

CPCFA Executive Director Shela Tobias-Daniel stated, "CPCFA is pleased to have partnered with IBank for SSBCI 2.0. to bring funds to California to support small businesses. Together, CPCFA and IBank programs complement one another to serve various facets of the California small business community. We are excited to work with IBank and the California Office of the Small Business Advocate (CalOSBA) to reach more small businesses through financial institutions and other organizations that focus on small businesses such as chambers of commerce, regional Small Business Development Centers (SBDC), and affinity organizations that serve small businesses owners."

"This is a substantial amount of federal funding coming to California for the second time," said IBank Executive Director Scott Wu. "IBank and CPCFA will again invest it wisely to build upon the success from the first round of SSBCI, which supported more than \$1 billion in total financing to small businesses and created or retained more than 90,000 jobs for Californians."

###

Fiona Ma is California's 34th State Treasurer. She was elected on November 6, 2018, with more votes (7,825,587) than any other candidate for treasurer in the state's history. She is the first woman of color

and the first woman Certified Public Accountant (CPA) elected to the position. The State Treasurer's Office was created in the California Constitution in 1849. It provides financing for schools, roads, housing, recycling and waste management, hospitals, public facilities, and other crucial infrastructure projects that better the lives of residents. California is the world's fifth-largest economy and Treasurer Ma is the state's primary banker. Her office processes more than \$2 trillion in transactions, within a typical year. She provides transparency and oversight for the government's investment portfolio and accounts, as well as for the state's surplus funds. Treasurer Ma oversees an investment portfolio that has averaged well over \$100 billion during her administration—a significant portion of which is beneficially owned by more than 2,200 local governments in California. She serves as agent of sale for all State bonds and is trustee of billions of dollars of state indebtedness.

###

For more news about the State Treasurer's Office, please follow Treasurer Ma on Twitter at @CalTreasurer, Instagram at @CalTreasurer, and on Facebook at California State Treasurer's Office.

From: [REDACTED]
To: [REDACTED]
Cc: [REDACTED]
Subject: 5/4 Letter to U.S. Bank, [REDACTED]
Date: Wednesday, May 10, 2023 11:51:04 AM
Attachments: [REDACTED]

Hello [REDACTED]

Thank you for reaching out to U.S. Bank regarding the completion of our acquisition of MUFG Union Bank and concepts for leveraging SBCCI funding. Our CEO shared the attached letter and asked my team to review and reach back. First, please know that I have shared this letter with our CRA Exam Team who will add your letter, as requested, to our CRA public file.

Upon receiving the letter I reached out to my regional California Community Affairs leader, [REDACTED], and learned you are in contact with [REDACTED] as well as other leaders from our SBA and Impact Finance teams. As the business lines continue to move forward with our Union Bank conversion in the coming weeks, I understand that they have asked for some time to clear critical conversion work before continuing to discuss opportunities connected to SBCCI and that they will reach back this summer to continue the conversation.

My thanks to you for your partnership and continued dialogue with the California leadership team.

Regards,

[REDACTED]

[REDACTED]

Senior Vice President | Head of Community Affairs & Managing Director of the U.S. Bank Foundation
Pronouns: She / Her / Hers

[REDACTED]

U.S. Bank
Corporate Social Responsibility

[REDACTED] | usbank.com

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

Social Media Comment

Twitter Public Comment on April 9, 2023

@usbank this is a damn lie. You closed all three surrounded branches around my house here in California and now my main branch I opened account at is closing next month. False advertising at its finest.

U.S. Bank Response on April 10, 2023

Union Bank will soon join U.S. Bank. To enhance our service capabilities, we'll be consolidating some locations. You can manage your account at <http://usbank.com>, our app, Customer Service @ 800.872.2657 & an ATM. Branches can be found at <http://usbank.com/locations>.

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

Social Media Comment

Instagram Public Comment on April 12, 2023

How could you be growing here in California when you have closed all three surrounded branches around me? The closest one is my original opening branch and your closing that location this month I found out. It's not convenient whatsoever and now I'm in the process of moving my personal and business accounts from your establishment.

U.S. Bank Response on April 12, 2023

Hello, we're sorry to hear that you are closing your accounts. We understand that the closure of our branch is a disruption for our clients and employees. We are working to make the transition as smooth as possible for all involved. To provide enhanced service capabilities, we'll be consolidating some locations, in many instances as a result of having locations very near each other, while still offering convenient banking options nearby. Best regards.

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

Social Media Comment

Twitter Public Comment on May 31, 2023

@FresnoBiz @usbank They closed the se Fresno branch and now ya gotta go up to Clovis. Sucks. Lol.

U.S. Bank Response on May 31, 2023

Union Bank joined U.S. Bank. To enhance our capabilities, we've consolidated locations. You can manage your account at <http://usbank.com>, our mobile app, Customer Service @ 800.872.2657, & the ATM. A full list of branches and ATMs can be found at <http://usbank.com/locations>.

From: [REDACTED]

Sent: Tuesday, June 13, 2023 12:34 PM

Subject: [EXTERNAL] Branch Problems

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

US Bank, your slogans don't mean anything!

All of US Serving You. The Power Of Possible. Every Day You See US. **NOPE!**

All I see is US Bank branches closing. 3 have closed that were close to me.

And can someone tell me why 2 banks in the Inland Empire have metal detectors when **NO** other banks in the area have metal detectors?!?

This stops people (like me) from going in because I have a pacemaker which will be negatively effected by the metal detectors.

Do you really even care about the customers?

And if this is the wrong email address, what is the correct one? Why is it so hard to contact US Bank by email?

[REDACTED]

From: [REDACTED]
Sent: Wednesday, June 21, 2023 10:12 AM
To: [REDACTED]
Subject: Your Recent Correspondence

RE: Your Recent Correspondence

Thank you for contacting U.S. Bank. We appreciate the opportunity to respond to your concerns. We are committed to the products and services we offer, but more importantly the customers we serve each and every day.

We received your recent request regarding an account for which you are not an authorized signer. Please know, it is our policy to release account information or process account maintenance per the request of the account owner only.

Please have the account owner contact us at the phone number listed below or write to:

U.S. Bank
Attn: Customer Care Unit
PO Box 64991
Saint Paul, MN 55164-9505

As soon as the requested information is provided, we will be happy to assist in resolving the concerns. Please note, without more information we are unable to proceed and will consider this matter closed.

We hope this information is useful. If you have any questions, please contact U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657). We accept relay calls.

Sincerely,

[REDACTED]
Senior Customer Care Specialist
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

U.S. Bank
[REDACTED]

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

March 14, 2023


I am writing this letter in PROTEST to the closing of the USB Branch at 1240 Los Osos Valley Rd. in Los Osos, Ca.

In your letter of Feb. 24, 2023 you stated the takeover of Union bank will "...enhance our service capabilities..."blah blah. You have taken out the one bank in LosOsos location that I have used for 17 years even after other "consolodations".

YES the closing of this branch is an inconvenience for me. I am a senior, 77 years, and I do not always drive...so now the only branch you are leaving open is in DOWNTOWN San Luis Obispo..a hell hole to drive and park. The branch on Higuera is accessible, but you're closing it too. Even Morro Bay is better than downtown SLO! And are you "...retaining all front-line employees" ? How many have lost jobs?

The incosideration for the folks that patronize USB is unbelievable. I'm sure your "bottom line" requires you to shut those branches, closing out those who have been using these branches..because it is more profitable for you. I realize that you assume everyone does "on line" banking, well! There are plenty of people who DO NOT choose to do on line banking.

I will be taking my accounts, loan applications and the rest of my banking to another bank that is more convenient and accessible. All you big corporations only consider your profits, always at the expense of the people you supposedly serve.


Los Osos, Ca.

Cc: OCC Washington D.C.



April 12, 2023

[REDACTED]
Attorney
U.S. Bank, National Association
800 Nicollet Mall
Minneapolis, Minnesota 55402

Re: Closing of the "Los Osos" branch located at 1240 Los Osos Valley Rd., Los Angeles, California by U.S. Bank, National Association, Cincinnati, Ohio

OCC Control No.: 2023-Branch Closing-330901

Charter No.: 24

Dear [REDACTED]:

Enclosed is a copy of protest letter from [REDACTED], objecting to the closing of the Bank's branch identified above. Please place this letter and any related correspondence in the bank's CRA public file for future OCC review.

Should you have any questions, contact me at (202) 993-4950 or by email at Thomas.Santana@occ.treas.gov.

Sincerely,

Thomas J. Santana
Licensing Specialist

Enclosure (1)



usbank.com

April 18, 2023



Re: Your recent inquiry

Dear [REDACTED],

Thank you for your comments received through the OCC, regarding our decision to close the U.S. Bank Los Osos Ralphs branch in Los Osos, California. We appreciate you taking the time to write and share your thoughts with us.

Union Bank will be joining U.S. Bank and as a result of having multiple locations near each other, we'll be consolidating some of our locations. We understand the closure of our branch is a disruption for our customers and our employees. We are committed to retaining all front-line branch employees to help you during this transition, with many moving to other nearby locations so customers will continue to see familiar faces.

After conversion is completed at the end of May, U.S. Bank customers will have access to Union Bank branches converting to U.S. Bank branches. This includes the San Luis Obispo Union Bank branch located at 995 Higuera Street San Luis Obispo, which is approximately 11 miles from the Los Osos branch. We regret to learn of your dissatisfaction with the Los Osos branch; however, we assure you we are committed to our employees and communities, and the principle of being the most trusted, ethical choice for our customers.

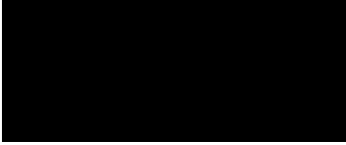
A full list of U.S. Bank branches and ATMs can be found at usbank.com/locations. Union Bank branches and ATMs locations can be found by visiting their website, unionbank.com/locations.

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.

We are proud to have served our customers in Los Osos and hope that we can continue to serve the community at one our above-mentioned locations and through our convenient digital and voice offerings. We appreciate and value you as our customer, and 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,



Executive Communications
U.S. Bancorp

From: [REDACTED]

Sent: Wednesday, May 24, 2023 1:01 AM

To: [REDACTED]

Subject: [EXTERNAL] US Bank/Union Bank Merger and US Bank Closure in Los Osos, CA

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

May 23, 2023

TO: Director for Large Bank Licensing, OCC

Words can only partly convey my anger and frustration at the imminent closure of the Los Osos, CA, US Bank branch. As one of only two banks in Los Osos with more than an ATM, the closure is a real loss of service -and business—to this community.

It is a delight to walk into Ralph's Market (I presume a low-overhead branch site) and *sit down* to conduct my business with the bank personnel, a small pleasure my senior bones especially appreciate. I visit the branch many times a month both to withdraw spending cash and to deposit sales checks directly into my business account, which I am not able to do at the ATM.

I should mention that Los Osos is a quiet community with a pronounced senior citizen contingent, so I'm sure there are many more like me who want or need more than simply banking online and who still deal quite a bit with c-a-s-h. Is it true US Bank is not even going to set up an ATM here???

When I moved to Los Osos in 1996 I set up accounts at Bank of America's physical branch here. When it shrank to an ATM only, I set up accounts at Downey Savings, which US Bank later bought.

With notice of this US Bank closing, I'd figured I'd at least transfer cash funds needed to the BofA ATM; but that ATM was removed just a few months ago, leaving me totally without fee-free cash access in my home town. Now I have to open an additional account with one of the very few remaining bank choices here,

Clearly these US Bank closures and loss of service are happening directly as a result of the merger with Union Bank. How discouraging it is that I and so many others are being hassled by the current nature of corporate mergers that promotes monopolization and stifles healthy competition. The standard these days seems to be that: 1) Corporations merge; 2) CEO's and shareholders reap wild profits; and 3) customers and the public get the shaft.

It appears far past time for federal legislators and regulators to reactivate antitrust protections for the good of our economy! US Bank, however, will never again be thought of favorably by me.

[REDACTED]

c: [REDACTED], Chairman and CEO, US Bank
Sen. Alex Padilla
Sen. Dianne Feinstein
Rep. Salud Carbajal
Sen. Amy Klobuchar

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Friday, May 26, 2023 9:25 AM
To: [REDACTED]
Subject: Your recent inquiry

Dear [REDACTED]

Thank you for your email to chairman, president and CEO of U.S. Bancorp, [REDACTED]. I am responding to you on behalf of [REDACTED] and our executive offices. We appreciate you taking the time to write and share your thoughts with us regarding our decision to close the U.S. Bank Los Osos Ralphs branch in Los Osos, California.

Union Bank will be joining U.S. Bank and as a result of having multiple locations near each other, we'll be consolidating some of our locations. We understand the closure of our branch is a disruption for our customers and our employees. We are committed to retaining all front-line branch employees to help you during this transition, with many moving to other nearby locations so customers will continue to see familiar faces.

After conversion is completed at the end of May, U.S. Bank customers will have access to Union Bank branches converting to U.S. Bank branches. This includes the San Luis Obispo Union Bank branch located at 995 Higuera Street San Luis Obispo, which is approximately 11 miles from the Los Osos branch.

A full list of U.S. Bank branches and ATMs can be found at usbank.com/locations. Union Bank branches and ATMs locations can be found by visiting their website, unionbank.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.

We are proud to have served our customers in Los Osos and hope that we can continue to serve the community at one our above-mentioned locations and through our convenient digital and voice offerings. We appreciate and value you as our customer, and 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

ecu@usbank.com

U.S. Bancorp

U.S. Bank Plaza

2 [REDACTED] 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.

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

Social Media Comment

Instagram Public Comment on April 5, 2023

You shut a bunch of branches in Sacramento soooo

U.S. Bank Response on April 5, 2023

Good morning. Soon Union Bank will be joining U.S. Bank. This combination will benefit clients and the community by delivering innovative products and services that are safe, simple, and convenient; providing greater access to digital banking capabilities, trusted financial advisors and branches across the country to meet clients' evolving needs. To provide enhanced service capabilities, we'll be consolidating some locations, in many instances as a result of having locations very near each other, while still offering convenient banking options nearby. We are working to make the transition as smooth as possible for all involved and look forward to serving your banking needs for years to come.

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

Social Media Comment

Instagram Public Comment on May 15, 2023

I've been with US Bank for many years now there's two locations in the whole San Fernando valley and you guys just closed the location down now I'm seeing this ad saying that you're going to build more yeah okay why don't you try fixing your ATM machines before building new Banks

U.S. Bank Response on May 15, 2023

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 anytime 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>. We ask that when you experience an issue with the ATM, please call our 24-Hour Customer Service number previously mentioned. They will report the issue to our ATM Help Desk, to ensure a timely repair. All the best.

JUN 09 2023

June 1, 2023

US Bank
800 Nicollet Mall
Minneapolis, MN 55402

To the [REDACTED] who closed the Wrong Branch in Santee, CA

You need to get off your behind and see for yourself what an idiot you are for closing the US Bank branch located 9355 Mission Gorge Rd., Santee, CA 92071 Just because the "rent" is cheaper at the trailer located at 9760 Mission Gorge Rd., This is the branch you chose to keep open – you idiot! That parking lot has limited parking and only four tellers the "managers" sit around looking busy then get up and ask the people in line what business they are conducting. Why don't they just open a new window? – Oh what a concept to actually help their customers. The branch at 9355 had plenty of parking and ample space inside the building.

You need to stop stuffing the pockets of the "elite management" and help the people who make it possible for you to live the lifestyle that you've become accustomed. The rent could not be that much more to keep the nicer building open.

Reopen the branch at 9355 Mission Gorge, Santee, Ca 92071 you cheap

[REDACTED]

[REDACTED]



usbank.com

June 22, 2023



Re: Your recent inquiry

Dear 

Thank you for your letter to chairman, president and CEO of U.S. Bancorp, , regarding our decision to close the Santee branch, located in Santee, California. 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. 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 Santee CA 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,



Executive Communications
U.S. Bancorp



STATE OF CALIFORNIA
**Department of
Financial Protection and Innovation**
GOVERNOR Gavin Newsom · COMMISSIONER Clothilde V. Hewlett

May 18, 2023

[REDACTED]

RE: Complaint Against: US Bank
Complaint Number: [REDACTED]

Dear [REDACTED]:

Thank you for submitting a complaint about US Bank, NA to the California Department of Financial Protection and Innovation. The Department has reviewed the information you provided and determined that it will not be further investigating your complaint at this time. The Department's determination to close your complaint may be based upon a number of factors, including (but not limited to) that the subject of the complaint is not a Department licensee or otherwise subject to our jurisdiction.

The Department has further determined that your complaint is more appropriately addressed by another agency. For this reason, we are forwarding your complaint to the governmental agency listed below for any action they deem necessary. Their contact information is listed below:

Office of the Comptroller of the Currency
Customer Assistance Group
P.O. Box 53570
Houston, TX 77052

Thank you for contacting the California Department of Financial Protection and Innovation.

Sincerely,

Consumer Services Office
Department of Financial Protection and Innovation

cc: OCC - Office of the Comptroller of the Currency (including encl.)

OFFICE OF THE

MAY 30 REC'D

**COMPTROLLER OF
THE CURRENCY**



STATE OF CALIFORNIA
**Department of
Financial Protection and Innovation**
GOVERNOR Gavin Newsom · COMMISSIONER Clothilde V. Hewlett

May 18, 2023

Office of the Comptroller of the Currency
Customer Assistance Group
P.O. Box 53570
Houston, TX 77052

RE: Complaint Against: US Bank

To Whom It May Concern:

The Department of Financial Protection and Innovation received the attached complaint against US Bank on 5/13/2023. The Department has reviewed the information provided by [REDACTED] and has determined that we do not have jurisdiction to process the complaint.

It is our understanding that the Office of the Comptroller of the Currency can better address the issue between [REDACTED] and US Bank.

The enclosed complaint is being referred to you for your consideration to take appropriate action.

Sincerely,

Consumer Services Office
Department of Financial Protection and Innovation

STATE OF CALIFORNIA – DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION
CONSUMER COMPLAINT FORM
DFPI 801 (Rev. 10-13)



5/13/2023

Thank you for taking the time to submit a consumer complaint to the Department of Financial Protection and Innovation. By informing us of potentially improper or illegal activity in the financial services marketplace, your input helps us protect you and other Californians.

1. Your information (We collect the following information so that we can contact you for follow up information and to determine who else may be affected by the issue raised in your complaint.)

Full Name:

Address:

Property Address:

Daytime Phone Number:

Other Phone Number:

E-Mail Address:

Your Age (Optional):

Are you currently in the United States military?:

No

If yes, please specify branch of military:

2. Information on the individual or organization about which you have a complaint:

Full Name of Financial Institution, Business,
Company, Firm or Person:

Union Bank, US Bank

Business Address:

Full Name of Salesperson, Agent or Other
Representative (if applicable):

3. Have you contacted the financial institution, business, firm, or individual(s) regarding your complaint?

No

4. Describe your complaint. Please clearly describe the events in the order in which they occurred. Include full names, addresses, a description of the problem with the amount(s), date(s) of any transaction(s) and the contact information of any witnesses to the transactions, and any other relevant information that may assist us in resolving your complaint. Finally, please state if you have filed a lawsuit or arbitration for this complaint. For your protections, DO NOT INCLUDE PERSONAL CONFIDENTIAL INFORMATION SUCH AS YOUR SOCIAL SECURITY NUMBER.

My bank (Union Bank, 825 Civic Center Dr, Vista C 92081) is slated to close at the end of this month as the result of the US Bank merger. Also closing is the US Bank branch at 640 Hacienda Drive in Vista CA. These branches are the only ones that offer drive up banking/ATMs in Vista. This takes easy access to banking services for people with mobility issues. Shouldn't people with disabilities be considered when mergers require the closing of branches?

Thanks

5. What do you believe would be a fair resolution to this matter?

Keep drive up banking available to Vista customers.

In submitting this complaint, you agree the information provided is true and correct to the best of your knowledge and that the information may be used by the Department for its investigation. Consumer complaints are considered to have been received by the Department in confidence. However, the Department may, at its sole discretion, disclose your complaint to the person or entity for the purpose of corrective action. The Department may also choose to disclose your complaint to others for the purpose of facilitating an investigation of the person or entity complained against or initiating legal proceedings against the same under the Department's investigation.

June 1, 2023

[REDACTED]

Dear [REDACTED],

Re: Branch Closing - U. S. Bank National Association, Charter No: 24
CATS Control No: 2023-LB-BranchClosing-330917

We acknowledge receipt of your Consumer Complaint form regarding U.S. Bank National Association's plan to close its branch office located at 640 Hacienda Drive, Vista, California 92083 effective May 25, 2023. The bank's decision to close the branch office is a business decision that does not require the approval of the OCC. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

We have sent a copy of your letter to [REDACTED], U.S. Bank National Association, 800 Nicollet Mall, Minneapolis, Minnesota 55402. Please pursue further inquiries directly with [REDACTED] and make sure to indicate the name of the branch in all correspondence.

We have forwarded your comment letter to the OCC's Community Affairs Department in Washington, D.C. Community Affairs will advise you if we intend to convene a meeting with community representatives to explore the feasibility of obtaining alternative financial service facilities. If you have any questions, please contact Chandni Ohri, Director, Community Development at Chandni.ohri@occ.treas.gov.

Sincerely,

Malin Fonseca
Secretary to the Director for Licensing

Cc: Official File



usb.com

June 12, 2023



Re: Your recent inquiry

Dear [REDACTED]:

Thank you for your comments received through the California Department of Financial Protection, which was then shared with the Office of the Comptroller of Currency (OCC), regarding our decision to close a Union Bank branch in Vista, CA. We appreciate you taking the time to write and share your thoughts.

Union Bank has joined U.S. Bank, and as a result of having multiple locations near each other, we have consolidated some of our locations. We understand the closure of our branch is a disruption for our customers and our employees. We are committed to retaining all front-line branch employees to help you during this transition, with many having moved to other nearby locations so customers will continue to see familiar faces.

As the conversion was completed at the end of May, Union Bank customers now have access to U.S. Bank branches, as well as access to Union Bank branches which have converted to U.S. Bank branches. This includes the El Camino Real branch, located at 2733 Vista Way, Oceanside, CA. This branch is 5 miles from the above-referenced closing branch and has a drive-up window and drive-up ATM.

A full list of U.S. Bank branches and ATMs can be found at usb.com/locations. From here, you can view the hours of operation for the lobby, drive-up window and make an appointment to meet with a financial specialist.

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.

It is our hope that we can continue to serve the community at our above-mentioned location and through our convenient digital and voice offerings. We appreciate and value you as our customer, and 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,



Executive Communications
U.S. Bancorp

From: [REDACTED]
Sent: Monday, April 17, 2023 12:50:28 PM
To: [REDACTED]
Subject: [EXTERNAL]

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

[REDACTED]

NEW ATM needed.

Downtown. Tourist from bay area, Sacramento and surrounding areas. Many wineries located in town, and the next valley, compared to NAPA of our wnes.

Hotels, lodging, dining, shops, antiques, B&B, brewery's, and much more.

Do have location ready where Wells Fargo ATM was. They have local branch in next town, so moved ATM.

Or other locations in Sutter Creek as quite busy town in need of US Bank ATM

Contact City of Sutter Creek for details of our town.

Sutter Creek, CA
Amador County

Thank you

[REDACTED]

Potential customer

Dear [REDACTED]

Thank you for your email to senior vice president, Public Affairs and Communications, [REDACTED] regarding ATMs in your local area.

We appreciate you taking the time to reach out and share your suggestions for the ATM locations. As a result, we shared this feedback with the relevant teams. A full list of U.S. Bank branches and ATMs can be found at usbank.com/locations.

Thank you again for reaching out.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

U.S. Bancorp
U.S. Bank Plaza
[REDACTED] 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.

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of California Rating Area

Q3 2023

CRA Public File – Written Comments
Q3 2023
State of California Rating Area

Social Media Comment

Twitter Public Comment on July 11, 2023

All the banks are closing in #Bayview @BankofAmerica @Unionbank @Usbank and soon @WellsFargo.

It's concerning to see the lack of banking options in Bayview. This situation severely impacts residents, small businesses, and non-profits who depend on these services. #SanFrancisco



May 4, 2023

Union Bank/U.S. Bank
Western District Office
Director for District Licensing

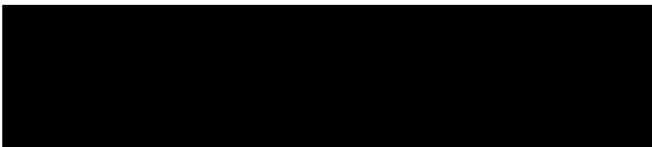


To Whom It May Concern:

I realize my writing this letter will change nothing, but I need to let you know how the average individual feels. I have maintained an account with Union (previously Mitsubishi and Bank of California) since 1979 and gone through mergers/buy outs throughout the years. This joining is the first time in the forty plus years I have felt unsafe. I use the drive thru ATM because I usually bank alone and feel uncomfortable getting cash outside my vehicle (a family member was mugged leaving a bank) and it seems that you are closing a majority of the branches with the drive thru ATM. Security measures I had in place prior to the “merger” have suddenly dropped out of sight. Numerous times the app has been unavailable and the points I have earned on my credit card do not meet the minimum to credit to my balance – similar amounts have been credited to my checking account previously.

It has become abundantly clear that you are not interested in individuals and that you are after the “big” money so as soon as all my automatic deposits and debits are transferred I will be closing all of my accounts – checking, savings, credit card and safe deposit. Just in case you are interested the past three years the combined average has been in the medium 5 figure range – I know that's not much in your eyes but it could have been much more.

Your lose,





usbank.com

July 28, 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 a Union Bank branch in Buena Park, CA. We appreciate you taking the time to write and share your thoughts.

Union Bank has joined U.S. Bank, and as a result of having multiple locations near each other, we have consolidated some of our locations. We understand the closure of our branch is a disruption for our customers and our employees. We are committed to retaining all front-line branch employees to help you during this transition, with many having moved to other nearby locations so customers will continue to see familiar faces.

As the conversion was completed at the end of May, Union Bank customers now have access to U.S. Bank branches, as well as access to Union Bank branches which have converted to U.S. Bank branches. This includes the Buena Park North branch, located at 5470 Beach Blvd Buena Park, CA 90621, which includes a drive-up ATM.

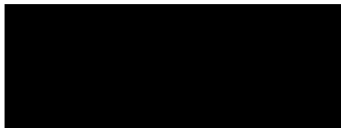
There are multiple other branches nearby; a full list of U.S. Bank branches and ATMs can be found at usbank.com/locations. From here, you can view the hours of operation for the lobby, drive-up window and make an appointment to meet with a financial specialist.

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.

It is our hope that we can continue to serve the community at our above-mentioned location and through our convenient digital and voice offerings. We appreciate and value you as our customer, and 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,



Executive Communications
U.S. Bancorp

CRA Public File – Written Comments
Q3 2023
State of California Rating Area

Social Media Comment

Facebook Private Comment on August 18, 2023

I'm in zip code 94506 and a number of branches around us have closed, yet still show open on your website. Can you please update your location list so I can find a brick/mortar branch? We receive checks that are regularly over \$50k (realtors) and we need to deposit them in person.

U.S. Bank Response on August 18, 2023

Hello. Thanks for reaching out. When I searched our branch directory, I found two locations within 5 miles of the zip code you provided. I am listing them here for you.

1. 3223 Crow Canyon Rd
San Ramon, CA 94583
(925) 807-2299

2. 651 San Ramon Valley Blvd
Danville, CA 94526
(925) 854-0376

If you find a specific location online that is now closed, please provide the location details and we can have it updated. I hope this helps. All the best.

CRA Public File – Written Comments
Q3 2023
State of California Rating Area

Social Media Comment

Facebook Public Comment on September 30, 2023

Trying to go with the flow/change but in SD, the Clairemont branch is always way too busy! They closed their original US Bank branch on Genesee and the overflow is just way too much. Hoping the bank can make adjustments or I'm changing banks...sorry.

U.S. Bank Response on October 2, 2023

Good morning. We appreciate your feedback and business. I know how frustrating long wait times can be and I'm sorry for any trouble this has caused. For your convenience, many transactions can be completed digitally, 24 hours a day. This can be done at any of our ATMs, on our website at <https://usbank.com> or on the mobile app, or by calling our 24-Hour Customer Service at 800-872-2657. I hope this helps and that you have a great day.