

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

St. Louis, MO-IL Rating Area

2024

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Q1 2024

Written comment received through the Office of the Comptroller of the Currency on 2/27/2024:

I am a small business owner in O'Fallon, IL. I received a letter recently stating our community US Bank Branch is being closed May 2,2024. I am very sorry to see this happen. I have been a customer of US Bank at this location since it opened and also a customer of every bank that has been at that same location since 1990 (there have been several). We do have many different banking institutions in our area but none are as conveniently located or provide all service my tiny business requires. I am a farmers market and pop up based business and require last minute services such as change and cash for the markets and cash/check deposits after the events. I also have our family's personal banking accounts there as well and enjoy the convenience of stopping by weekly as needed. Online or telephone banking has not proven to be satisfactory for me and having bank info on my phone does not make me feel secure. I have been a victim of identity theft several times and personal connections with our local banking branch is essential.

Please reconsider keeping this branch open or at least having services closer to the 62269 area.

Thank you,

(redacted text)

(redacted text)

(redacted text)

March 1, 2024

(redacted text)
(redacted text)
(redacted text)
(redacted text)

Re: Your recent inquiry

Dear (redacted text):

Thank you for your correspondence received through the Office of the Comptroller of the Currency (OCC), regarding our decision to close the O'Fallon branch in O'Fallon, Illinois. We appreciate you taking 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 and we regret to learn of any inconvenience this change may cause for you and others. We assure you 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 usb.com/locations. We understand that mobile banking and banking via phone by contacting our 24-hour service center at 800-USBANKS (872-2657), are not your desired ways to conduct your banking. Please know we offer many ways to bank, through increased options and functionality with online 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 cobrowse 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 at the O'Fallon branch. It is our hope that we can continue to serve the community at one of our locations and through our convenient digital and voice offerings. We appreciate and value you as our customer, we hope that you will give us the opportunity to maintain our relationship.

Should you have any additional questions regarding your account or this branch closure, we invite you to contact our dedicated call center at 888-713-9299, we are here to help.

Sincerely,
(redacted text)
Executive Communications
U.S. Bancorp