

U.S. Bank  
CRA Public File  
Written Comments and Corporate Responses  
State of California  
2024

U.S. Bank  
CRA Public File  
Written Comments and Corporate Responses  
State of California  
Q3 2024

**CRA Public File – Written Comments  
Q3 2024  
State of California Rating Area**

**Social Media Comment**

**Facebook Public Comment on August 20, 2024**

Lol. Except Willows Ca since y'all are pulling out

**U.S. Bank Response on August 20, 2024**

Hello, (name redacted). To enhance our service capabilities, we have consolidated some locations. Customers can manage their account any time through online banking at <http://usbank.com>, our mobile banking app, our Customer Service at 800.872.2657, and at the ATM. A full list of U.S. Bank branches and ATMs can be found at <http://usbank.com/locations>. All the best. (Name redacted)

**CRA Public File – Written Comments  
Q3 2024  
State of California Rating Area**

**Social Media Comment**

**Facebook Public Comment on August 14, 2024**

I was disappointed when they closed the branches in Ralphs markets. I'm only a customer because they took over union banks

**U.S. Bank Response on August 14, 2024**

Good morning, (name redacted). To enhance our service capabilities, we have consolidated some locations. Customers can manage their account any time through online banking at <http://usbank.com>, our mobile banking app, our Customer Service at 800.872.2657, and at the ATM. A full list of U.S. Bank branches and ATMs can be found at <http://usbank.com/locations>. All the best. (Name redacted)

U.S. Bank  
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Q4 2024

**CRA Public File – Written Comments  
Q4 2024  
State of California Rating Area**

**Social Media Comment**

**Facebook Public Comment on October 11, 2024**

USBank in Hayward CA is closing today that branch is been open for years today is the last day

**U.S. Bank Response on October 11, 2024**

Thank you for taking the time to share your feedback, (name redacted). We understand the changes in operation are a disruption. We're trying to make the transition as smooth as possible. 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 <http://usbank.com> or 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. Kindly, (name redacted).

**CRA Public File – Written Comments  
Q4 2024  
State of California Rating Area**

**Social Media Comment**

**Facebook Public Comment on October 22, 2024**

My daughter was with Union Bank for years. Here she had drive thru service with ATM plus a parking lot. When U.S. Bank bought them out they closed her branch. Now at U.S. Bank she has street parking with a meter and no drive thru service. She is not a happy camper.

**U.S. Bank Response on October 22, 2024**

Good morning, (name redacted). Thank you for sharing your daughter's experience. To enhance our service capabilities, we have consolidated some locations. Customers can manage their account any time through online banking at <http://usbank.com>, our mobile banking app, our Customer Service at 800.872.2657, and at the ATM. A full list of U.S. Bank branches and ATMs can be found at <http://usbank.com/locations>. All the best, (name redacted).

**CRA Public File – Written Comments  
Q4 2024  
State of California Rating Area**

**Social Media Comment**

**Facebook Public Comment on October 22, 2024**

I am upset with US Bank we moved to Visalia and they took out the bank shut it down so now I don't have bank here I have to drive a ways to get there...

**U.S. Bank Response on October 22, 2024**

Good morning, (name redacted). We understand the changes in operation are a disruption. We're trying to make the transition as smooth as possible. Customers can manage their account any time through online banking at <http://usbank.com>, our mobile banking app, our Customer Service at 800.872.2657, and at the ATM. A full list of U.S. Bank branches and ATMs can be found at <http://usbank.com/locations>. All the best, (name redacted).



Email received November 11, 2024

Hello,

I received your letters from October 8th. To say closing the Quincy Safeway Branch is an inconvenience is an understatement . You are leaving your loyal customers with no way to handle their banking needs. Quincy is a small town with only 2 banks, US Bank and Plumas Bank. The next closest branch of US Bank is over an hour away. Do you really expect your customers to drive over an hour to the next nearest branch? Do you not care that you are forcing your loyal customers to go to Plumas Bank because there is no other option? I realize most banking can be done online but there are times when going into the bank is necessary. If you don't want to deal with Safeway, why not open up a small office somewhere else in Quincy? I can switch my personal banking over to Plumas Bank even though that is a poor option. Their customer relations are nowhere near the friendly , considerate, and helpful tellers at US Bank. I have no choice with my business account. Our main business office is in Pleasanton where there are 3 US bank locations and no Plumas Bank. I will just have to turn over anything I need to go into the bank for to someone in our Pleasanton office. Closing a branch where there are no other branches within a reasonable distance makes no sense to me. Pleasanton, for instance has 3 branches, why not close one of those instead? Your letter was very disappointing. We have been loyal customers for many years as have so many other customers to the Quincy branch. Our bank is always busy, so sad to see you "inconvenience" so many customers.

Sincerely,

(Name redacted)

(Address redacted)

Corporate response sent on 11/19/2024:

Dear (name redacted):

Thank you for your email to chairman and CEO of U.S. Bancorp, (name redacted). We appreciate the opportunity to respond to you on behalf of (name redacted), regarding our decision to close the Quincy Safeway branch in Quincy, CA.

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.

We are exploring options to retain ATM coverage longer term. Additionally, a full list of U.S. Bank branches and ATMs can be found at [usbank.com/locations](https://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.

We are proud to have served our customers at the Quincy 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.

We appreciate you taking time to write and share your thoughts with us. 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,  
(Name redacted)  
Executive Communications  
U.S. Bancorp

Letter received November 19, 2024

To US Bank President and/or CEO,

I am addressing the closures of branches in small, rural towns. The branch in Quincy in Plumas County, Northern California is a staple to our community. The next US Bank branch is an hours driving time away. The only other bank in this whole area is a locally owned small bank franchise Plumas Bank. The closure of the US Bank branch in Quincy gives Plumas Bank the monopoly of all Plumas County. Customers have no other choice. On more than one occasion have I heard a customer tell (name redacted) the US Bank manager in Quincy that they were very sorry, but they were switching to Plumas Bank because of this closure. You are losing a lot of business. My immediate family alone is a total of (left blank).

The biggest impact for me is that my husband buys and sells (redacted). When he sees one he wants, we need to be able to pull out a hunk of cash to buy it. People don't want checks, Zelle or anything like that. And when he fixes it up and sells it, we deposit a larger sum into the bank. With this closure I will have to keep large amounts of cash at home or open a Plumas Bank account to be able to withdraw what I need. We are not going to drive an hour to the nearest US Bank branch to get cash for a (redacted).

Anyway I hope you understand what a disappointment and severe inconvenience this is for all of Plumas County's US Bank customers and also the displacing of US Bank employees who will have to leave this community, schools and friends.

Sincerely,

(Name redacted)

November 25, 2024

(Name redacted)  
(Address redacted)

Re: Your inquiry to U.S. Bancorp

Dear (name redacted):

Thank you for your email to chairman and CEO of U.S. Bancorp, (name redacted), as well as to president, U.S. Bancorp, (name redacted). We appreciate the opportunity to respond to you on behalf of (name redacted), (name redacted) and our executive offices, regarding our decision to close the Quincy Safeway branch in Quincy, CA.

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.

We are exploring options to retain ATM coverage longer term. Additionally, a full list of U.S. Bank branches and ATMs can be found at [usbank.com/locations](https://www.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.

We are proud to have served our customers at the Quincy 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.

We appreciate you taking time to write and share your thoughts with us. 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,  
(Name redacted)  
Executive Communications  
U.S. Bancorp