

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Wisconsin

2024

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Q1 2024

**CRA Public File – Written Comments  
Q1 2024  
State of Wisconsin Rating Area**

**Social Media Comment**

**Facebook Public Comment on January 31, 2024**

Could I go to the Sturtevant branch, oh wait, the Franksville branch, oh, wait again, you closed those offices. I could go to the Racine office, but I fear for my safety there. My reports have gone answered about the peddlers approaching people for money in the lot. So I guess I could drive 20+ minutes to the closest branch, but who is paying the extra gas money?

**U.S. Bank Response on January 31, 2024**

Hello. 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.

**CRA Public File – Written Comments  
Q1 2024  
State of Wisconsin Rating Area**

**Social Media Comment**

**Facebook Public Comment on February 6, 2024**

Well, closing another US Bank again! Siren will close on the 14<sup>th</sup> of May!

**U.S. Bank Response on February 6, 2024**

Hello. 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.

Typed version of handwritten note

2-21-24

Attn: (name redacted), District Mgr. USbank

This idea to close this Siren location is a BAD idea + a total inconvenience to your customers, many who walk to this bank. There are always people here when I go weekly or more. Just yesterday, the lot was full. The location is right off 2 main highways 35 + 70. Webster + Frederic are NOT. (the few times I've been to Webster or Frederic – No one else was there – TRUE!) Siren is a Good location (Best!) + convenient to so many clients.

PLEASE Reconsider for so many of us who use your bank.

February 29, 2024

(redacted name)

(redacted address)

(redacted address)

Re: Your recent inquiry

Dear (redacted name):

Thank you for your letter to District Manager, (redacted name), regarding our decision to close the Siren branch in Siren, WI. 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 [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.

U.S. Bank customers also have access to the MoneyPass® ATM Network, a surcharge-free ATM network, which allows our customers to transact at thousands of additional ATMs across the country. A full list of locations can be found at [moneypass.com/atm-locator.html](https://www.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 Siren 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 name)

Executive Communications

U.S. Bancorp

U.S. Bancorp Confidential

Written comment received via email on 3/15/2024

Dear (name redacted),

My husband and I would like to share with you our disappointment in closing another US BANK branch. We moved here 7 years ago and your Grantsburg local branch was a huge incentive for us to move from our previous bank to US BANK. We were disappointed when you closed the Grantsburg location and now to hear the Siren location is closing as well. The closest branches are now getting much further away and quite inconvenient. The corporate decision's don't seem to be in the customers best interest. We'll be researching for other banking options closer to where we live. Please forward to the "closing branch " department.

(name redacted)

Response sent via email on 3/27/2024

Dear (names redacted):

Thank you for your email which was shared with the executive offices of U.S. Bancorp, regarding our decision to close the Siren branch in Siren, Wisconsin. 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 recent cases, the demand for services necessitated a change in our approach. We understand the closure of a branch is a disruption for our customers and our employees and we assure you we are working to make these transitions as smooth as possible for all involved.

A full list of U.S. Bank branches and ATMs can be found at [usbank.com/locations](https://usbank.com/locations). 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.

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We believe customer feedback is essential and is a resource we use when considering future enhancements. As such, we continuously evaluate the needs and suggestions of our customers. Please be assured, we have shared your comments with the proper levels of leadership for review and consideration.

We are proud to have served our customers at the Siren 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,

(name redacted)

Executive Communications

U.S. Bancorp

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.