

RESPONSE
PRESENTED TO

CITY OF SAINT PAUL, MN

July 15, 2016

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Banking Presence

1. Number of customers with account addresses in Saint Paul

82,749 customers have account addresses in Saint Paul.

2. Number and address of banking locations in Saint Paul

a. Conventional banking branches

Seven (7) Traditional Branches

Highland Park	711 Cleveland Ave S	Saint Paul	MN	55116
Grand	1071 Grand Ave	Saint Paul	MN	55105
Midway	2383 University Ave W	Saint Paul	MN	55114
East St. Paul	1000 Payne Ave	Saint Paul	MN	55130
Battle Creek	1959 Burns Ave	Saint Paul	MN	55119
U.S. Bank St. Paul Center	101 5th St E	Saint Paul	MN	55101
Oakdale	7620 10th St N	Saint Paul	MN	55128

b. Retail location branches

Four (4) Retail/Other Location Branches

West Side Flats	60 Livingston Ave	Saint Paul	MN	55107
3M North	3M Center #275	Saint Paul	MN	55144
3M	3M Center Bldg 222-01	Saint Paul	MN	55144
Minneapolis St. Paul Airport	4300 Glumack Drive	Saint Paul	MN	55111

c. Automated teller machines

Fifty-five (55) City of Saint Paul ATMs

<u>ATMs</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>ZIP</u>
1	1000 Payne Avenue	Saint Paul	MN	55130
3	101 East 5th Street	Saint Paul	MN	55101
3	1071 Grand Avenue	Saint Paul	MN	55105
1	120 West Kellogg Boulevard	Saint Paul	MN	55102
1	1200 Energy Park Drive	Saint Paul	MN	55108
1	1345 Marshall Avenue	Saint Paul	MN	55104
1	1400 Arcade Street	Saint Paul	MN	55106
1	1444 Minnehaha Avenue East	Saint Paul	MN	55106
1	1537 Englewood Avenue	Saint Paul	MN	55104
1	1600 Grand Avenue	Saint Paul	MN	55105
1	1608 Rice Street	Saint Paul	MN	55117
1	180 East 5th Street	Saint Paul	MN	55101
1	1959 Burns Avenue	Saint Paul	MN	55119
1	200 University Avenue East	Saint Paul	MN	55101
1	200 Wabasha Street South	Saint Paul	MN	55107

2	2115 Summit Avenue	Saint Paul	MN	55105
1	2199 University Avenue	Saint Paul	MN	55114
1	2383 University Avenue West	Saint Paul	MN	55114
1	281 North Snelling Avenue	Saint Paul	MN	55104
1	385 Washington Street	Saint Paul	MN	55102
1	3900 Bethel Drive	Saint Paul	MN	55112
1	3M Center - Bldg 222-01 Room 1K15	Saint Paul	MN	55144
1	3M Center - Building 264	Saint Paul	MN	55144
1	400 Robert Street North	Saint Paul	MN	55101
16	4300 Glumack Drive	Saint Paul	MN	55111
1	500 7th Street East	Saint Paul	MN	55101
1	60 Livingston Avenue	Saint Paul	MN	55107
1	600 Snelling Avenue North	Saint Paul	MN	55104
1	629 Rice Street	Saint Paul	MN	55103
2	711 Cleveland Avenue South	Saint Paul	MN	55116
1	721 Arcade Street	Saint Paul	MN	55106
1	743 Century Avenue North	Saint Paul	MN	55119
1	850 Grand Avenue	Saint Paul	MN	55105
1	965 Sibley Memorial Highway	Saint Paul	MN	55118

55

3. Number and address of banking locations in low/moderate income census tracts within MSA #33460

a. Conventional banking branches

Five (5) Conventional Branches in MSA #33460

Branch Name	Street Address	City	Zip Code
Battle Creek	1959 Burns Ave	Saint Paul	55119
East St. Paul	1000 Payne Ave	Saint Paul	55130
Midway	2383 University Ave W	Saint Paul	55114
U.S. Bank St. Paul Center	101 5th St E	Saint Paul	55101
West Side Flats	60 Livingston Ave	Saint Paul	55107

b. Retail location branches

U.S. Bank does not have any retail branch locations in MSA #33460.

c. Automated teller machines

Forty-three (43) ATMs at 103 Locations in MSA #33460

ATMs	Address	City	Zip
1	3900 Bethel Drive	Saint Paul	55112
16	4300 Glumack Drive	Saint Paul	55111
1	200 University Avenue East	Saint Paul	55101

1	1345 Marshall Avenue	Saint Paul	55104
1	281 North Snelling Avenue	Saint Paul	55104
1	629 Rice Street	Saint Paul	55103
1	1608 Rice Street	Saint Paul	55117
1	3M Center - Bldg 222-01 Room 1K15	Saint Paul	55144
1	721 Arcade Street	Saint Paul	55106
1	1000 Payne Avenue	Saint Paul	55130
1	1200 Energy Park Drive	Saint Paul	55108
1	60 Livingston Avenue	Saint Paul	55107
1	200 Wabasha Street South	Saint Paul	55107
1	1444 Minnehaha Avenue East	Saint Paul	55106
1	2383 University Avenue West	Saint Paul	55114
1	2199 University Avenue	Saint Paul	55114
1	500 7th Street East	Saint Paul	55101
1	1959 Burns Avenue	Saint Paul	55119
3	101 East 5th Street	Saint Paul	55101
1	400 Robert Street North	Saint Paul	55101
1	180 East 5th Street	Saint Paul	55101
1	600 Snelling Avenue North	Saint Paul	55104
1	1537 Englewood Avenue	Saint Paul	55104
1	1040 Concord Street South	South Saint Paul	55075
1	2255 South Avenue East	North Saint Paul	55109
1	120 West Kellogg Boulevard	Saint Paul	55102

43

4. Number of employees working in Saint Paul

3,008 employees work in Saint Paul.

5. Number of employees with residential addresses in Saint Paul

1,227 employees have residential addresses in Saint Paul.

Consumer Banking

6. List the monthly fee that a consumer pays to maintain the type of bank account that is most frequently used by consumers in Minnesota

Easy Checking is our entry level consumer checking account. It has a monthly maintenance fee of \$6.95 with electronic statements (\$8.95 with paper statements). The monthly maintenance fee is waived when the consumer has combined monthly direct deposits of at least \$1,000 or maintains an average account balance of \$1,500 or more per statement period.

In addition, customers can access our “Simple Snapshot” summary of account fees on our website. The specific address is <https://www.usbank.com/bank-accounts/checking-accounts/compare-checking-accounts.aspx>. From there, a consumer may select any checking account to learn more and then select the account’s Simple Snapshot located in the Pricing and Features section on the lower half of the page. The Simple Snapshots include an easy to read summary of the most common fees related to a consumer checking account and has been approved by the Pew Research Center.



7. List other fees associated with this bank account

A comprehensive list of fees is included in our Consumer Pricing Brochure (Attachment A).

8. Identify business products that are designed for the following consumers:

a. Unbanked or under-banked

The Easy Checking product is a fully functional consumer checking account that can be utilized by consumers largely considered to be “unbanked” or “underbanked.” The monthly maintenance fee for this account is \$6.95 per month with electronic statements (\$8.95 per month with paper statements). The monthly maintenance fee is waived when the consumer has combined monthly direct deposits of at least \$1,000 or maintains an average account balance of \$1,500 or more per statement period.

b. Elderly

Consumers who are 65 or older qualify for our Premium Checking account with no monthly maintenance fee. The Premium Checking account is our best single-service consumer checking account that features benefits such as free standard checks, free non U.S. Bank ATM transactions as well as others. Seniors who qualify for one of our Checking Package accounts can still receive “senior benefits” such as free checks.

c. Youth

Youth (as young as 14 with an adult co-signer) and students are eligible for our Student Checking product, which features no monthly maintenance fee (\$2 if paper statements are selected) as well as the first order of U.S. Bank logo checks for free and no U.S. Bank fee for up to their first 4 non-U.S. Bank ATM transactions per month. Youth and other students who qualify for one of our Checking Package accounts can still receive “Student Benefits” such as their first order of U.S. Bank logo checks for free and no U.S. Bank fee for their first 4 non-U.S. Bank ATM transactions per month.

d. Low income

Please refer to our response to 8a above: Unbanked or under-banked.

e. No or poor credit

For short term and/or revolving credit needs, U.S. Bank offers a secured Visa credit card. The card offers a limit as low as \$300 (secured by a consumer savings account with a \$300 deposit) that allows a customer to establish or re-establish credit. If the account is managed responsibly and consistently for 12 months, the customer may be eligible to move to an unsecured card.

U.S. Bank Home Mortgage also participates in programs (subject to availability and qualifications) for new home buyers or buyers with challenged credit.

9. Describe your success in number and dollar amount for these target groups.

While this information is not available at the St. Paul market level, in May 2016 U.S. Bank had 1,466,215 Easy Checking accounts, 651,158 accounts for seniors and 800,171 student checking accounts.

Consumer Lending

10. Small Business Administration ranking

**Minnesota SBA District Office
As of 3/31/2016**

Unit Rank	Minnesota	Unit Volume
1	Wells Fargo Bank, National Assoc.	156
2	U.S. Bancorp	63
3	KleinBank	37
4	Stearns Bank Nation Association	29
5	Venture bank	24
6	Highland Bank	24
7	BankVista	22
8	Bremer Bank, National Association	21
9	21st Century Bank	18
10	Anchor Bank, National Association	14

Volume Rank	Minnesota	Dollar Volume
1	Wells Fargo Bank, National Association	\$30,631,300
2	U.S. Bancorp	\$19,976,400
3	BankVista	\$13,220,700
4	Stearns Bank National Association	\$12,152,100
5	Venture Bank	\$11,507,700
6	Bremer Bank, National Association	\$8,067,300
7	Anchor Bank, National Association	\$7,512,800
8	Falcon National Bank	\$6,795,800
9	National Bank of Commerce	\$5,427,000
10	Newtek Small Business Finance, Inc.	\$5,125,000

11. Number and dollar total of commercial loans to businesses with revenues of \$1 million or more in Saint Paul.

U.S. Bank provides small business lending data at the county level only. U.S. Bank reported 368 loans totaling \$34,032,000 in Ramsey County during 2015. These are CRA reportable loans only.

*** Note: U.S. Bank does not collect gross annual revenues for a significant number of small business loans. During 2015, U.S. Bank reported 1,177 CRA small business loans totaling \$16,382,000 with unknown gross annual revenues in Ramsey County.

12. Number and dollar total of commercial loans to business with revenues less than \$1 million in Saint Paul.

U.S. Bank provides small business lending data at the county level only. U.S. Bank reported 1,390 loans totaling 19,684,000 in Ramsey County during 2015. These are CRA reportable loans only.

*** Note: U.S. Bank does not collect gross annual revenues for a significant number of small business loans. During 2015, U.S. Bank reported 1,177 CRA small business loans totaling \$16,382,000 with unknown gross annual revenues in Ramsey County.

13. Number and dollar total of commercial loan amounts of \$250,000 or less in Saint Paul.

U.S. Bank provides small business lending data at the county level only. U.S. Bank reported 2,871 loans totaling 35,094,000 in Ramsey County during 2015.

14. Number and dollar total of commercial loan amounts of \$250,001 - \$1,000,000 in Saint Paul.

U.S. Bank provides small business lending data at the county level only. U.S. Bank reported 64 loans totaling 35,004,000 in Ramsey County during 2015.

15. Number and dollar total of commercial loans to minority-owned, women-owned businesses in Saint Paul

Regulation B prohibits the collection of race, ethnicity and gender information on small business loans.

Home Loan Origination

16. Provide the past two years data submitted in HMDA Disclosure Reports to FFIEC for Disclosure Tables 1 through 11 available at this website:

<http://www.ffiec.gov/hmdaadwebreport/DisWelcome.aspx>

Responses should be aggregated to include the information for the Bank and any subsidiaries or affiliates of the Bank

A DVD is enclosed.

Home Loan Servicing

17. Please complete the following table (include race, age and gender demographics):

U.S. Bank does not capture data for race, age, and gender. For this reason we cannot provide you these details.

	As of 12/31 two years ago	As of 12/31 previous year
# of Home Loans Serviced in Saint Paul	7,522 home loans	38,188 home loans

Total Outstanding Principal of those Home Loans	\$1.03 billion	\$4.01 billion
% of Loans in some stage of Non-Payment or Default	400 delinquent 165 foreclosure	819 delinquent 122 foreclosure

Home Loan Modification and Response to Foreclosure Crisis

- 18. Provide for the City of St. Paul, by census tract, the information required on the mortgage loan disclosure statement pursuant to the Home Mortgage Disclosure Act, 12 U.S. C. Section 2801 et seq. and laws amendatory thereof and supplementary thereto (“HMDA”), for the previous fiscal year.**

A DVD is enclosed.

- 19. Provide details on your institution’s disposition policy for foreclosed vacant and abandoned residential property including options for re-purchase, rehabilitation, and re- occupation.**

Disposition policy:

U.S. Bank partners with the National Community Stabilization Trust (NCST) First Look Program to offer communities, nonprofits, and land banks a brief exclusive opportunity to purchase bank owned properties in certain neighborhoods in order to enhance owner occupancy.

If properties are not sold in the First Look Program, they are then sold traditionally via Realtors. A portion of U.S. Bank properties are sold in a quick sale method (Auction & Bulk) to control inventory.

Re-purchases:

U.S. Bank does not allow re-purchases.

Re-Occupation:

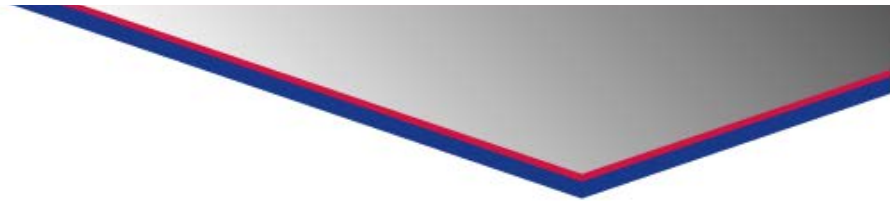
Once a home is deemed vacant, abandoned and secured, U.S. Bank does not allow re-occupation of the REO.

Rehabilitation:

U.S. Bank policy ensures each REO is maintained in a presentable, marketable, safe and secure manner, and that it adheres to any state and local requirements. The REO Department will ensure that maintenance is scheduled to include regular lawn service, annual winterization or de-winterization, emergency securing, debris removal, and snow removal, as appropriate. Blighted conditions are addressed immediately and all properties are required to have curb appeal equal to or better than the surrounding homes.

All REO properties are inspected on a timely basis by the assigned property management company or designee. This is done to ensure maintenance and repair issues are addressed immediately and to check occupancy status.

- 20. Provide a narrative on the Bank’s participation in foreclosure prevention and mitigation of negative effects on neighborhoods in Saint Paul, both unilaterally and through community collaboration.**



U.S. Bank takes proactive measures to prevent foreclosures. If a mortgage payment is not made by the third day after it is due, U.S. Bank begins its attempts to reach the owner by phone and by mail. An attempt is made every three days. The goal is to talk to the owner to understand why payments are not being made, and to determine if the owner has the ability to make payment as well as what options are available and feasible to prevent the owner from going into foreclosure.

U.S. Bank supports **The Minnesota Homeownership Center**, which provides statewide counseling support to individuals and organizations that are experiencing difficulties paying their mortgages.

- The Center is located in the East St. Paul U.S. Bank Branch.
- U.S. Bank employee serves as the Chair on the Board of Directors.
- The Center created the Homeownership Opportunity Alliance, whose goal is to increase home ownership by diverse populations. U.S. Bank employee serves on this Alliance committee.
- U.S. Bank has six mortgage officers participating.
- U.S. Bank provides annual operating support.

U.S. Bank created the **Community Restoration Fund**. Through this initiative, U.S. Bank provided three nonprofit affordable housing developers with \$250,000 each, at 0% interest, for use in Saint Paul to purchase vacant and foreclosed homes, renovate and sell the single family homes, and revolve the funds. The program has resulted in 25 properties purchased, 23 renovations completed, and 19 properties sold or refinanced. The program was extended in late 2015, providing another three year term for each developer.

21. Provide a narrative on the Bank’s participation in any national, multi-party settlements, consent agreements, and mitigation initiatives in response to the foreclosure crisis since 2008.

U.S. Bank's involvement in consent agreements, settlements, and mitigation alternatives, if any, are the result of claims and issues directly attributable to U.S. Bank. Moreover, U.S. Bank's contractual, legal, and regulatory obligations often prohibit the disclosure of information regarding consent agreements, settlements, and mitigation alternatives.

22. Provide the number of real estate-owned properties by census tract of the Bank on December 31 for each of the year’s 2008-through current year in Saint Paul.

Please see Attachment B which includes the number of real estate-owned properties by census tract for 2014 and 2015. Attachment C includes the number of real estate-owned properties by census tract for years 2011 through 2013. Prior to 2011, U.S. Bank did not capture this data.

23. Provide information related to loan modifications and foreclosures on residential mortgages in the city of Saint Paul, which shall include data as of the end of the financial institution’s previous fiscal year on the:

- a. percentage of residential mortgages that are current or missed only one (1) payment;**

98%

- b. percentage that are seriously delinquent (sixty (60)+ days late);**

2%

- c. percentage that are actively engaged to find a workout option;**

1%

d. number of customers that have completed or started a workout arrangement;

237 customers

e. number of customers that have completed a workout arrangement and the number of workout arrangement that resulted in each of the following outcomes:

1. modification to lower monthly mortgage payments;

92

2. principal reduction to reduce the mortgage amount owed;

0

3. modification or reduction on the second mortgage;

0

4. mortgage payments reduced or suspended during period of unemployment;

0

5. bankruptcy;

0

6. short sale;

25

7. deed in lieu of foreclosure;

5

8. other

17

f. number of the financial institution's real estate-owned ("REO") properties for sale;

154 properties

g. number of completed foreclosure sales; and

134 foreclosure sales

h. number of the financial institution's REO properties donated or discounted to nonprofits or the city.



U.S. Bank did not donate properties to the city of Saint Paul in 2015.

Corporate Philanthropy


24. List cash grants to non-profit organizations in Saint Paul

Accessible Space Inc.
Armed Forces Service Center Inc. of Minnesota
Boys and Girls Clubs of the Twin Cities
Breakthrough Twin Cities
College Possible
Commonbond Communities
Como Friends
COMPAS, Inc.
Comunidades Latinas Unidas En Servicio Inc.
Dayton's Bluff Neighborhood Housing Services, Inc.
Goodwill/Easter Seals Minnesota
Hmong American Partnership
Jeremiah Program
Lifetrack Resources Inc.
Listening House of St. Paul Inc.
Local Initiatives Support Corporation - Twin Cities
Management Assistance Programs for Nonprofits Inc.
Minnesota Children's Museum
Minnesota Elder Justice Center
Minnesota Home Ownership Center
Minnesota Private College Fund
Minnesota Public Radio
Neighborhood Development Center Inc.
Neighborhood House
Ordway Center for the Performing Arts
Penumbra Theatre Company Inc.
Prepare and Prosper
Saint Paul Chamber Orchestra Society
Saint Paul Public School Foundation
Science Museum of Minnesota
Twin Cities Habitat for Humanity, Inc.
Twin Cities Public Television Inc.

25. List cash grants to partners providing financial literacy, retirement and banking products education and training in Saint Paul

U.S. Bank provides grant funding to the following organizations; these organizations include financial literacy education in the services they offer:

Boys and Girls Clubs of the Twin Cities
Commonbond Communities
Comunidades Latinas Unidas En Servicio Inc.
Goodwill/Easter Seals Minnesota
Hmong American Partnership
Jeremiah Program



Lifetrack Resources Inc.
Local Initiatives Support Corporation - Twin Cities
Minnesota Home Ownership Center
Neighborhood Development Center Inc.
Prepare and Prosper
Saint Paul Public School Foundation
Twin Cities Habitat for Humanity, Inc.

In addition, we provide funding to Minnesota organizations that provide services within St. Paul:

- Latino Economic Development Center - reaches Latino business owners in St. Paul and provides small business education
- Metropolitan Consortium of Community Developers - reaches small business owners in St. Paul and provides small business education and technical assistance
- Project for Pride in Living - builds and owns affordable housing units in St. Paul and provides financial education and job training services to residents
- Women Venture - reaches new business owners in St. Paul and provides financial education for small business owners

U.S. Bank also provides funding to deliver the EverFi financial education program at senior high schools in St. Paul.

26. List volunteer and in-kind giving to non-profit organizations in Saint Paul

U.S. Bank encourages and supports employee community involvement through the U.S. Bank Volunteers program, where we provide access to benefits and events that support both company-sponsored volunteer activities and individual interests. Over the last three years, U.S. Bank employees shared their skills and knowledge with our communities through more than one million hours of volunteer service with a variety of nonprofit organizations. Additional information about U.S. Bank Volunteers program can be found at our Community/Volunteerism page by clicking [here](#).

U.S. Bank provides the following in-kind donations to nonprofits serving Saint Paul:

The Minnesota Homeownership Center receives in-kind donation in the form of office space for the organization, located above our branch at 1000 Payne Avenue. The nonprofit occupies the entire second floor.

U.S. Bank provides designated training space for the Goodwill Easter Seals Teller Training Program at the branch at Raymond and University in Saint Paul. This space was built specifically for and is dedicated solely for the purpose of this program which provides entry level training to people who desire careers in the financial industry.

U.S. Bank volunteers with the following Saint Paul nonprofits and organizations:

Union Gospel Mission's SuccessNet Program - Branch Manager teaches financial education series twice a year to program participants and visits the Mission throughout the year to help people balance checkbooks and answer banking questions. U.S. Bank also sponsors and serves the annual holiday party for SuccessNet participants.

Latino Economic Development Center - U.S. Bank sponsors Small Business Speed Coaching events providing small business owners the opportunity to spend time with various experts who can help with legal, accounting, banking, marketing, personnel, licensing and other issues to become stronger businesses and providers in the community.

Prepare and Prosper - Over thirty U.S. Bank employees provide an average of 30 or more hours of volunteer time each to prepare tax returns for low income Saint Paul residents during the tax season.

Community NHS, NEDA, and Hmong American Partnership and 1st Home Network, are organizations U.S. Bank partners with to teach first time homebuyer education to people who want to buy their first home. Community Loan Officers conducted 24 classes last year in partnership with these and other nonprofits who serve Twin City residents.

EverFi Program - U.S. Bank is the exclusive sponsor of the EverFi program offered in Saint Paul Senior High Schools. This program is a virtual educational program which educates students on aspects of finance that will affect them in the future.

In addition, we provide funding to Minnesota organizations that provide services within St. Paul:

- Latino Economic Development Center - reaches Latino business owners in St. Paul and provides small business education
- Metropolitan Consortium of Community Developers - reaches small business owners in St. Paul and provides small business education, technical assistance
- Project for Pride in Living - builds and owns affordable housing units in St. Paul and provides financial education and job training services to residents
- Aeon - builds and owns affordable housing units in Saint Paul
- CommonBond Communities - builds and owns affordable housing units in St. Paul
- Women Venture - reaches new business owners in St. Paul and provides financial education for small business owners
- Local Initiative Support Corporation - providing technical assistance and financing for complex and challenging developments
- African Development Center - providing first time homebuyer education and technical assistance and financing for small businesses
- Minnesota Homeownership Center - providing funding and first time homebuyer curriculum and training for homeownership counseling agencies

Community Reinvestment Act Rating

27. List date and result of Bank's most recent CRA rating

March 31, 2012

Overall CRA Rating: Satisfactory

Performance Levels	U.S. Bank National Association Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	X
High Satisfactory			
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.



28. List date of Bank's next CRA rating

The most recent CRA rating was made public on July 1, 2016. The date of the next CRA rating is unknown.

29. Provide copies of the two most recent CRA exams

The most recent copy of our "Community Reinvestment Act Evaluation" can be found on our website <https://www.usbank.com/community/cra-performance-evaluation.html>

30. Provide a Community Reinvestment Plan describing current and proposed initiatives to address the following services, products and areas of activity:

a. Affordable check cashing and other transactional services used by consumers with limited banking accounts or experience;

U.S. Bank's check cashing fee is \$5.00 for customers who do not have an active deposit account with U.S. Bank. We believe this fee is affordable and compares favorably to non-bank check cashing services and/or local retailers also providing this service. We do require valid identification and the check must be drawn on a U.S. Bank account.

U.S. Bank also provides Western Union transactions for customers.

b. Small consumer loans, including those that serve as an alternative to payday loans;

U.S. Bank offers a range of credit products to meet customer needs. Our product suite includes two unsecured credit products that may help customers with small dollar, short-term credit needs. Reserve Line is an unsecured line of credit with credit limits as low as \$300 and an APR of 21.9%. For larger credit needs, we offer an unsecured loan product with credit limits starting at \$3,000 and APRs ranging from 8.99% - 14.99%, depending on loan term, loan amount, and risk profiles. Both unsecured products have prudent underwriting guidelines that support safe and sound banking operations and the customer's ability to repay the credit.

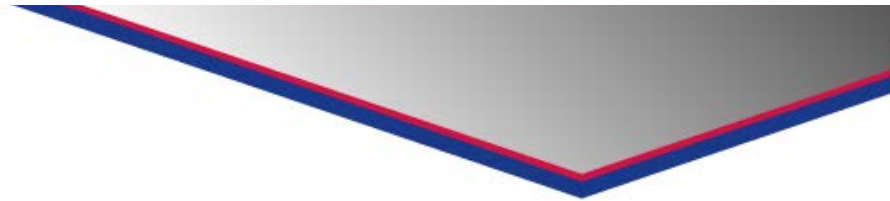
c. Participation in city sponsored neighborhood development programs;

Community Restoration Fund – This program is referenced in item 20 above. Restoration funds were used in partnership with Neighborhood Stabilization Program (NSP) initiatives.

Community Reinvestment Fund - Organization provides capital to communities in challenged areas. U.S. Bank provided an equity equivalent investment in its loan fund. U.S. Bank is represented on the Board of Directors.

Twin City Habitat for Humanity – Organization provides home ownership opportunities for low income individuals. U.S. Bank provided an equity equivalent investment and operating support for this organization. U.S. Bank is represented on the Board of Directors.

Latino Economic Development Center (LEDC) – Organization helps Latino entrepreneurs start and grow their businesses. U.S. Bank provided operating support for the micro lending program for Hispanic businesses and is an active supporter of the Latino Economic Development Center's community engagement programs. U.S. Bank provided sponsorship for the organization's annual meeting and partners with LEDC to host a Speed Coaching Event for Small Business owners. The



bank provided an equity equivalent investment to the organization's loan fund. U.S. Bank is represented on the Board of Directors.

Twin Cities LISC – Organization helps to revitalize communities by providing financing to developers for a wide variety of community development projects. U.S. Bank provided an equity equivalent investment for LISC's revolving loan fund. A U.S. Bank employee chairs the Board of Directors and bank employees serve on committees. U.S. Bank provides operating support to LISC.

Metropolitan Entrepreneur Development – Organization supports minority entrepreneurs. U.S. Bank is a founding member of this organization and has consistently provided operating support to the organization, which supports the growth of minority entrepreneurs. In addition to operating support, U.S. Bank is a large event sponsor and U.S. Bank leaders serve on the Board of Directors. Richard Davis, President and CEO of U.S. Bank, serves on the advisory board.

Neighborhood Development Center – Organization supports new small businesses owners (many are ethnic minorities) with training and financing. U.S. Bank provided equity equivalent investments, loans, grants, and sponsorships to the organization. A U.S. Bank employee chairs the Board of Directors.

Nonprofit Assistance Fund – Organization provides assistance and funding to minority nonprofit organizations. U.S. Bank provided an equity equivalent investment, which helps fund loans to nonprofits to help them become more successful. U.S. Bank also provides operating support to this organization and U.S. Bank leaders serve on their board and committees.

Women Venture – Organization provides lending opportunities and technical assistance to women owned small businesses. U.S. Bank provided operating support and employees serve on the Board of Directors and committees.

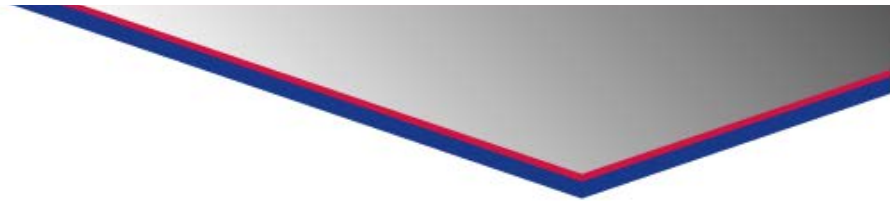
Metropolitan Consortium of Community Developers (MCCD) – An association of nonprofit community development corporations committed to improving its neighborhoods. U.S. Bank provided loans and equity equivalent investments to support a revolving loan fund for businesses that don't qualify for traditional bank financing. This fund has allowed MCCD to provide 90 loans totaling more than \$2.2 million in financing to aspiring entrepreneurs and small business owners that were not able to obtain traditional financing.

- The funds also provided small credit building loans to 220 individuals which helped them achieve their goals of establishing or improving their personal credit.
- Operating support also helped MCCD provide one-on-one small business technical assistance to entrepreneurs and small business owners, helping them overcome barriers, make good business decisions, and either start or grow their business.

Neighborhood House – This social service agency provides clients with a food shelf, behavioral counseling, and individual home ownership counseling. U.S. Bank has provided operating support and an employee serves on the Board of Directors

Goodwill/Easter Seals – Agency helps participants overcome obstacles to finding employment. One such program prepares participants to work as bank tellers, and U.S. Bank donates space in the Midway Branch for the class. Representatives from the bank participate with training support, and recruiters provide interview coaching for clients. Employees serve on the Business Advisory Council as well as the Board of Directors.

Prepare + Prosper – Formerly AccountAbility MN, this organization partners with more than 30 U.S. Bank employee volunteer to help low income individuals and businesses file income tax



returns. U.S. Bank provides operating support to help keep these tax clinics free, so low income families can use more of their refund to care for their homes and families.

CommonBond – This organization is one of the largest affordable housing providers in the area. U.S. Bank provides operating support and predevelopment funding. U.S. Bank employees also serve on the Board of Directors and committees.

Aeon – This organization serves as an affordable housing developer and manager. U.S. Bank has provided operating support and loans for predevelopment work. A U.S. Bank employee serves as chair of the Board of Directors.

Dayton’s Bluff Neighborhood Housing Services – This agency works to provide stability to the East St. Paul neighborhood through the purchase and rehabilitation of foreclosed properties. In addition, the organization provides home rehabilitation loans to residents who do not qualify for traditional bank financing. The organization is a recipient of the U.S. Bank Community Restoration Fund, as well as operating support. A U.S. Bank employee serves as vice-chair of the Board of Directors.

CLUES – Agency provides services to residents of St. Paul, such as mental health counseling, job skills training, financial education, and home ownership counseling. U.S. Bank provides operating support.

St. Paul Leased Housing – Formerly Schmidt Brewery, this property was converted into 260 affordable apartments with substantial financing (loans and tax credit investments) from U.S. Bank. This unique facility provides artists with affordable housing and work space, in addition to community/retail space to sell their wares. The impact upon the surrounding community is significant.

Higher Ground - This new development from Catholic Charities broke ground in 2015. This new facility will provide many critical services to low income and homeless people in the community, in addition to providing shelter and transitional housing for many. U.S. Bank made a significant investment in this development and U.S. Bank’s President and Chief Operating Officer, Andy Cecere, is co-chairing the fundraising campaign for this significant project.

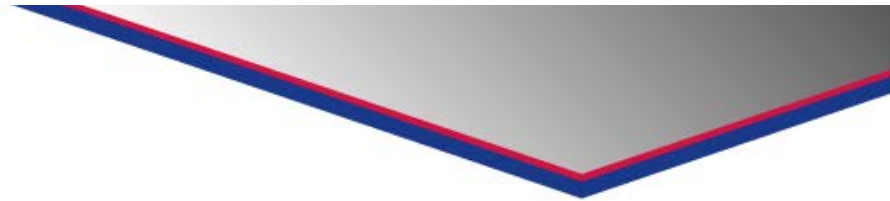
d. Efforts to support homeownership education and foreclosure prevention education and counseling;

U.S. Bank loan officers taught 24 home buyer education classes to consumers during 2015. Classes were taught with the following partners:

- First Home Network
- Community Neighborhood Housing Services
- UMOJA Community Development Center
- African Development Center
- Neighborhood Development Alliance
- Anoka County Community Action Program
- Community Action Partnership of Suburban Hennepin

The Minnesota Home Ownership Center is referenced in #20 above. The Center provides statewide support to agencies that educate and counsel first time homebuyers and homeowners facing foreclosure.

U.S. Bank offers realtor education regarding products that require a borrower to be low to moderate income, or to purchase a home in a low to moderate income census tract.



U.S. Bank offers a portfolio mortgage product called the American Dream Mortgage. This mortgage requires mortgagors to attend a first time homebuyer education class before closing the loan.

e. Equitable contributions to community based non-profit organization in the city that engage in neighborhood development.

U.S. Bank has provided investment in the following programs:

- Shop 2012 LLC – U.S. Bank provided an equity equivalent investment in this Greater Metropolitan Housing Corporations ‘revolving loan pool. The organization purchases homes, rehabilitates them and then sells the homes to low and moderate income borrowers who may not typically qualify for bank mortgages.
- Metropolitan Consortium of Community Developers – U.S. Bank provided an equity equivalent investment in a revolving loan fund for small businesses that do not qualify for traditional bank credit. (Referenced in 30c.)
- Latino Economic Development Corporation – U.S. Bank provided an equity equivalent investment for a revolving loan fund for Latino owned small businesses that do not qualify for traditional bank financing.
- Nonprofits Assistance Fund – U.S. Bank provided an equity equivalent investment in a fund to provide financing for non-profits to help them fulfill their mission.
- Project for Pride in Living – U.S. Bank provided an equity equivalent investment in this organization which provides job training, social service assistance and affordable housing.
- Community Neighborhood Housing Services – U.S. Bank invested in this organization which provides loans to homeowners who do not qualify for traditional financing.
- Local Initiatives Support Corporation (LISC) – U.S. Bank provided an equity equivalent investment to this organization which provides financial support for a variety of community development projects.
- CommonBond Communities – U.S. Bank provided an equity equivalent investment to assist predevelopment funding for the area’s largest affordable rental housing developer.
- Aeon – U.S. Bank provided equity equivalent investment and low interest loans to this affordable housing developer to assist with funding for affordable housing developments.