



CONFIDENTIAL TREATMENT REQUESTED

William A. Zieska
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U.S. Bank National Association

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March 19, 2014

Mr. Travis Wilbert
Director of District Licensing
Office of the Comptroller of the Currency
One Financial Plaza, Suite 2700
440 South LaSalle Street
Chicago, IL 60605-1073

Re: Branch Closing

Dear Mr. Wilbert:

As set forth in the application submitted to the Office of the Comptroller of the Currency ("OCC") on January 21, 2014, OCC Application Number 2014-CE-Combination-137227, U.S. Bank National Association and RBS Citizens National Association have entered into a purchase agreement for the purchase by U.S. Bank of the Charter One branded branches located in Illinois.

U.S. Bank intends to close and consolidate ten Charter One branch locations (described on the enclosed list) effective as of the date of the acquisition, which acquisition is subject to the approval of the OCC and other customary closing conditions. These Charter One branches will not ever be operated by U.S. Bank.

Approximately thirty days after the acquisition date, U.S. Bank intends to close and consolidate three additional branches (also included on the enclosed list) that are currently owned and operated by U.S. Bank. The closing of these existing U.S. Bank branches is delayed to accommodate customers and ensure a smooth conversion of the acquired Charter One branches.

Customer notices will be mailed on March 21, 2014, (sample enclosed) with an anticipated closing date of June 20, 2014 for the Charter One branches and July 25, 2014 for the U.S. Bank branches. U.S. Bank will also post notice of the closings at the branches to be closed at least 30 days prior to the closings.

The decision to close the identified branches is based on many factors including the proximity between branches, the quality of the physical structure, and the impact on the community served by the branch. U.S. Bank is currently an interstate bank and expects to be an interstate bank on the date of the branch closing. Two of the branches being closed (one acquired Charter One branch and one U.S. Bank branch) are located in a low or moderate income area.

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Please contact me directly if there are any questions or concerns.

Sincerely,

/s/

William A. Zieska
V.P. & Corporate Counsel
U.S. Bank

Enclosures: Branch Closing Analysis and Justification for Decision to Close
Sample customer notice of Charter One branch closure
Sample customer notice of U.S. Bank branch closure

cc Kimberly Lynch, OCC
John O'Brien, OCC
Karen Canon, U.S. Bank
David Bright, RBS Citizens

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**U.S. Bank and Charter One Branch Consolidation
Analysis and Justification for Decision to Close**

1.

**Charter One S. Ewing Branch Closure
Anticipated Closing Date: June 20, 2014**

U.S. Bank National Association ("U.S. Bank") will be closing the acquired Charter One S. Ewing branch (#3743009) located at 10200 S. Ewing Street, Chicago. The accounts will be relocated to the existing U.S. Bank East Side, IL branch (#134077A) located at 3501 E. 106th Street, approximately one mile away.

The East Side branch is located on a corner with excellent street access and parking. The drive-up ATM is across the street from the branch and its location allows for better security (i.e. enhanced visibility). Bus access is convenient at the East Side branch with a bus stop located one block away (0.1 miles). After the acquisition, there will be a total of two U.S. Bank branches within two miles of the closing location.

According to the analysis conducted by U.S. Bank, the closure and consolidation of the branch will not have a negative impact on the community. The branch is located in a low income census tract and there ten other financial institutions within two miles of the closing location.

Closing: Charter One South Ewing 10200 South Ewing Street Chicago, IL 60617		Receiving: U.S. Bank East Side 3501 East 106 th Street Chicago, IL 60617	
Census Tract	5202.00	Census Tract	5203.00
Income Level	Low	Income Level	Moderate
Minority Population Within ½ Mile Radius	88.06%	Minority Population Within ½ Mile Radius	89.08%
Census Tracts Within ½ Mile Radius			
Census Tract	Income Level		
5101.00	55.74%		
5201.00	51.33%		
5202.00	42.79%		
5203.00	58.09%		
5204.00	54.47%		

2.

**Charter One Lincoln Highway Branch Closure
Anticipated Closing Date: June 20, 2014**

U.S. Bank will be closing the acquired Charter One Lincoln Highway branch (#3215195) located at 1500 Lincoln Highway, St. Charles. The accounts will be relocated to the existing U.S. Bank Geneva, IL branch (#134095A) located at 808 W State Street, Geneva approximately two miles away.

While the accounts will be administratively relocated to the Geneva branch that is two miles away, there is a U.S. Bank in-store branch located less than a mile from the closing location. Traffic patterns on Highway 38 make the Geneva and in-store branches more logical service points for customers, and the U.S. Bank branch in Geneva is relatively new with great access and parking. After the acquisition, there will be a total of two U.S. Bank branches within two miles of the closing location.

According to the analysis conducted by U.S. Bank, the closure and consolidation of the branch will not have a negative impact on the community. The branch is located in a middle income census tract and there are ten other financial institutions within two miles of the closing location.

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Closing: Charter One Lincoln Highway 1500 Lincoln Highway St. Charles, IL 60174			Receiving: U.S. Bank Geneva 808 West State Street Geneva, IL 60134	
Census Tract	8522.01		Census Tract	8526.01
Income Level	Middle		Income Level	Upper
Minority Population Within ½ Mile Radius	18.63%		Minority Population Within ½ Mile Radius	7.24%
Census Tracts Within ½ Mile Radius				
Census Tract	Income Level			
8522.01	119.42%			
8522.02	104.82%			
8526.01	121.96%			

3.

**Charter One York Road Branch Closure
Anticipated Closing Date: June 20, 2014**

U.S. Bank will be closing the acquired Charter One York Road branch (#2019127) located at 590 S. York Street, Elmhurst. The accounts will be relocated to the existing U.S. Bank Elmhurst branch located at 536 S York Street approximately 600 feet away.

The Charter One branch is in a strip center with one drive-up lane; the U.S. Bank branch is very close, much larger, and able to accommodate the combined business of the two branches. Parking at the Charter One branch is inadequate and not dedicated to the bank which makes access difficult on busy days whereas there is a large parking lot behind the U.S. Bank branch which has four drive-up lanes. After the acquisition, there will be a total of two U.S. Bank branches within three miles of the closing location.

According to the analysis conducted by U.S. Bank, the closure and consolidation of the branch will not have a negative impact on the community. The branch is located in an upper income census tract and there are ten other financial institutions within two miles of the closing location.

Closing: Charter One York Road 590 South York Street Elmhurst, IL 60126			Receiving: U.S. Bank Elmhurst 536 South York Street Elmhurst, IL 60126	
Census Tract	8440.02		Census Tract	8440.02
Income Level	Upper		Income Level	Upper
Minority Population Within ½ Mile Radius	8.39%		Minority Population Within ½ Mile Radius	8.39%
Census Tracts Within ½ Mile Radius				
Census Tract	Income Level			
8439.00	154.22%			
8440.01	145.04%			
8440.02	193.45%			
8441.00	159.68%			

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4.

Charter One Hinsdale Branch Closure
Anticipated Closing Date: June 20, 2014

U.S. Bank will be closing the acquired Charter One Hinsdale branch (#3146543) located at 1 Grant Square, Hinsdale along with the associated stand-alone drive through (#4029278) at the same address. The accounts will be relocated to the existing U.S. Bank Hinsdale branch (#137393A) located at 21 W. 2nd Street approximately one half mile away.

The Charter One branch is in an older building with a remote drive-up facility with a lease that expires in 2015. The U.S. Bank branch is better equipped to able to accommodate the combined business of the two branches; it was recently remodeled and carries a long-term lease. After the acquisition, there will be a total of one U.S. Bank branch within three miles of the closing location.

According to the analysis conducted by U.S. Bank, the closure and consolidation of the branch will not have a negative impact on the community. The branch is located in an upper income census tract and there are six other financial institutions within two miles of the closing location.

Closing: Charter One Hinsdale 1 Grant Square Hinsdale, IL 60521		Receiving: U.S. Bank Hinsdale 21 West 2 nd Street Hinsdale, IL 60521	
Census Tract	8453.00	Census Tract	8453.00
Income Level	Upper	Income Level	Upper
Minority Population Within ½ Mile Radius	9.00%	Minority Population Within ½ Mile Radius	9.00%
Census Tracts Within ½ Mile Radius			
Census Tract	Income Level		
8452.00	269.84%		
8453.00	322.51%		

5.

Charter One Oak Park Branch Closure
Anticipated Closing Date: June 20, 2014

U.S. Bank will be closing the acquired Charter One Oak Park branch (#2122018) located at 810 S. Oak Park Ave., Oak Park. The accounts will be relocated to the existing U.S. Bank Oak Park branch located at 104 N. Oak Park Ave. approximately one mile away.

The Charter One location is an older branch with limited access from the north as customers must cross a high traffic street to enter the branch. The U.S. Bank facility is in downtown Oak Park and also has a remote drive-up with excellent access. U.S. Bank also has the Oak Park Madison branch nearby as well as the acquired Charter One Oak Park Roosevelt Road branch. Customers will have many banking options available in this community with access to public transportation routes as well. After the acquisition, there will be a total of six U.S. Bank branches within three miles of the closing location.

According to the analysis conducted by U.S. Bank, the closure and consolidation of the branch will not have a negative impact on the community. The branch is located in an upper income census tract and there are ten other financial institutions within two miles of the closing location.

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Closing: Charter One Oak Park Avenue 810 South Oak Park Avenue Oak Park, IL 60304		Receiving: U.S. Bank Oak Park 104 North Oak Park Avenue Oak Park, IL 60301	
Census Tract	8129.00	Census Tract	8123.01
Income Level	Upper	Income Level	Middle
Minority Population Within ½ Mile Radius	31.03%	Minority Population Within ½ Mile Radius	39.58%
Census Tracts Within ½ Mile Radius			
Census Tract	Income Level		
8127.00	116.53%		
8128.02	133.54%		
8129.00	168.08%		
8132.00	137.14%		

6.

**Charter One State and Madison Branch Closure
Anticipated Closing Date: June 20, 2014**

U.S. Bank will be closing the acquired Charter One State and Madison branch (#3265305) located at Two South State Street, Chicago. The accounts will be relocated to the existing U.S. Bank East Washington branch (#032225A) located at 25 E. Washington Street approximately 1000 feet away.

Both branches are located in the loop area of downtown Chicago and access for both is primarily pedestrian. The Charter One lease expires in December, 2014. Though the typical distance between branches is shorter in a dense urban market, combining these branches (which are within only 1,000 feet of each other) should not create any service disruptions. After the acquisition, there will be a total of four U.S. Bank branches within one half mile of the closing location and six within three miles of the closing location.

According to the analysis conducted by U.S. Bank, the closure and consolidation of the branch will not have a negative impact on the community. The branch is located in an upper income census tract and there are over ten other financial institutions within two miles of the closing location.

Closing: Charter One State & Madison 2 South State Street Chicago, IL 60603		Receiving: U.S. Bank East Washington 25 East Washington Street Chicago, IL 60602	
Census Tract	8391.00	Census Tract	3201.00
Income Level	Upper	Income Level	Upper
Minority Population Within ½ Mile Radius	36.96%	Minority Population Within ½ Mile Radius	35.04%
Census Tracts Within ½ Mile Radius			
Census Tract	Income Level		
3201.00	173.44%		
3204.00	141.76%		
8391.00	237.72%		

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7.

Charter One West Grand Branch Closure
Anticipated Closing Date: June 20, 2014

U.S. Bank will be closing the acquired Charter One West Grand branch (#3278864) located at 33 W. Grand Ave., Chicago. The accounts will be relocated to the existing U.S. Bank Cosmopolitan branch (#147546A) located at 801 N. Clark Street approximately one half mile away.

Both branches are located in the river north area of downtown Chicago. The Charter One location is a small store front branch in a larger building, while the U.S. Bank is a free-standing building with a drive-up and additional office space that accommodates other corporate functions. The Charter One lease expires in 2014. After the acquisition, there will be a total of seven U.S. Bank branches within three miles of the closing location.

According to the analysis conducted by U.S. Bank, the closure and consolidation of the branch will not have a negative impact on the community. The branch is located in an upper income census tract and there are over ten other financial institutions within two miles of the closing location.

Closing: Charter One West Grand 33 West Grand Avenue Chicago, IL 60610		Receiving: U.S. Bank Cosmopolitan 801 North Clark Street Chicago, IL 60610	
Census Tract	0816.00	Census Tract	0810.00
Income Level	Upper	Income Level	Middle
Minority Population Within ½ Mile Radius	28.25%	Minority Population Within ½ Mile Radius	27.53%
Census Tracts Within ½ Mile Radius			
Census Tract	Income Level		
0810.00	111.95%		
0811.00	96.34%		
0812.01	220.01%		
0813.00	287.57%		
0814.01	253.28%		
0815.00	321.32%		
0816.00	123.58%		
0817.00	149.68%		
0818.00	213.33%		
3201.00	173.44%		
8391.00	237.72%		

8.

Charter One Algonquin Branch Closure
Anticipated Closing Date: June 20, 2014

U.S. Bank will be closing the acquired Charter One Algonquin branch (#2307271) located at 234 S. Randall Road, Algonquin. The accounts will be relocated to the existing U.S. Bank Algonquin branch (#151879A) located at 798 S. Randall Road approximately one mile away.

While the accounts will be administratively relocated to the Algonquin branch, there is U.S. Bank in-store branch located approximately 1000 feet from the closing location. Both branches are well located with excellent parking and access but the Charter One building is older. The U.S. Bank branch was recently purchased from the FDIC (as Receiver) and subsequently remodeled. The U.S. Bank branch is large enough to accommodate the combined business. Keeping the U.S. Bank branch creates more service options for customers as it is further from the in-store branch. After the acquisition, there will be a total of two U.S. Bank branches within one mile of the closing location.

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According to the analysis conducted by U.S. Bank, the closure and consolidation of the branch will not have a negative impact on the community. The branch is located in an upper income census tract and there are ten other financial institutions within two miles of the closing branch.

Closing: Charter One Algonquin 234 South Randall Road Algonquin, IL 60102		Receiving: U.S. Bank Algonquin 798 South Randall Road Algonquin, IL 60102	
Census Tract	8712.06	Census Tract	8712.06
Income Level	Upper	Income Level	Upper
Minority Population Within ½ Mile Radius	18.39%	Minority Population Within ½ Mile Radius	18.39%
Census Tracts Within ½ Mile Radius			
Census Tract	Income Level		
8712.05	113.22%		
8712.06	140.86%		
8712.07	109.46%		

9.

**Charter One Western Avenue Branch Closure
Anticipated Closing Date: June 20, 2014**

U.S. Bank will be closing the acquired Charter One Western Avenue branch (#2139100) located at 20900 Western Ave., Olympia Fields. The accounts will be relocated to the acquired Charter One Olympia Fields branch (#4029308) located at 19950 Governors Highway approximately three miles away.

Both Charter One branches are small branches in Olympia Fields. The closing branch is in a residential area while the remaining branch is in a commercial district with many other businesses and medical/professional offices. While parking availability is similar at both, access is superior at the Governors Highway branch. The Governors Highway location is owned and has two ATMs. After the acquisition, there will be a total of three U.S. Bank branches within three miles of the closing location.

According to the analysis conducted by U.S. Bank, the closure and consolidation of the branch will not have a negative impact on the community. The branch is located in an upper income census tract and there are eight other financial institutions within two miles of the closing branch.

Closing: Charter One Western Avenue 20900 Western Avenue Olympia Fields, IL 60461		Receiving: Charter One Olympia Fields 19950 Governors Highway Olympia Fields, IL 60461	
Census Tract	8300.05	Census Tract	8300.05
Income Level	Upper	Income Level	Upper
Minority Population Within ½ Mile Radius	75.89%	Minority Population Within ½ Mile Radius	74.40%
Census Tracts Within ½ Mile Radius			
Census Tract	Income Level		
8293.01	80.30%		
8293.02	63.86%		
8300.05	123.09%		
8301.00	97.97%		

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10.

Charter One McHenry Dominick's Branch Closure
Anticipated Closing Date: June 20, 2014

U.S. Bank will be closing the acquired Charter One McHenry Dominick's branch (#2154635) located at 2058 N. Richmond Road, McHenry. The accounts will be relocated to the existing U.S. Bank McHenry Meijer branch (#122541A) located at 2253 N. Richmond Road approximately one half mile away.

The Charter One was formerly in a Dominick's store and was moved to a strip center. The U.S. Bank branch is inside the Meijer store. Due to a median along Richmond Road, the distance driving is 0.5 miles, but the walking distance is closer to 0.2 miles. Access is similar, though the Meijer branch offers many more service options as it is located inside a major food and general merchandise store. Both branches are open seven days a week with the U.S. Bank branch maintaining later weeknight hours. After the acquisition, there will be a total of one U.S. Bank branch within three miles of the closing location.

According to the analysis conducted by U.S. Bank, the closure and consolidation of the branch will not have a negative impact on the community. The branch is located in an upper income census tract and there are eight other financial institutions within two miles of the closing location.

Closing: Charter One McHenry Dominick's 2058 North Richmond Road McHenry, IL 60051		Receiving: U.S. Bank McHenry Meijer 2253 North Richmond Road McHenry, IL 60050	
Census Tract	8706.04	Census Tract	8706.04
Income Level	Upper	Income Level	Upper
Minority Population Within ½ Mile Radius	13.46%	Minority Population Within ½ Mile Radius	13.46%
Census Tracts Within ½ Mile Radius			
Census Tract	Income Level		
8706.04	120.91%		

11.

U.S. Bank South Chicago Branch Closure
Anticipated Closing Date: July 25, 2014

U.S. Bank will be closing its South Chicago branch (#134076A) located at 8905 S. Commercial Ave., Chicago. The accounts will be relocated to the acquired Charter One South Commercial branch (#17633) located at 9200 S. Commercial Avenue less than one half mile away.

The acquired Charter One branch is a much larger location and it has a remote drive-up facility which improves customer access. It is in a busy retail district with many other retail and commercial services nearby. The U.S. Bank drive-up lanes and parking at 8905 S. Commercial would not be able to accommodate the combined business of the two branches which would adversely impact service quality. Bus access is convenient at the acquired Charter One branch with a bus stop located 13 feet away. After the acquisition, there will be a total of two U.S. Bank branches within three miles of the closing location.

According to the analysis conducted by U.S. Bank, the closure and consolidation of the branch will not have a negative impact on the community. The branch is located in a low income census tract and there are four other financial institutions within one mile of the closing location.

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Closing: U.S. Bank South Chicago 8905 South Commercial Avenue Chicago, IL 60617		Receiving: Charter One South Commercial 9200 South Commercial Avenue Chicago, IL 60617	
Census Tract	8339.00	Census Tract	4610.00
Income Level	Low	Income Level	Low
Minority Population Within ½ Mile Radius	98.00%	Minority Population Within ½ Mile Radius	95.76%
Census Tracts Within ½ Mile Radius			
Census Tract	Income Level		
4602.00	65.72%		
4603.01	48.47%		
4606.00	45.72%		
4607.00	28.40%		
4610.00	43.74%		
4805.00	61.70%		
8339.00	36.69%		

12.

**U.S. Bank Chicago Heights Branch Closure
Anticipated Closing Date: July 25, 2014**

U.S. Bank will be closing its Chicago Heights branch (#134088A) located at 225 W. Joe Orr Road, Chicago Heights. The accounts will be relocated to the acquired Charter One Chicago Heights branch (#26233) located at 101 Dixie Highway approximately one mile away.

The U.S. Bank branch is located in a primarily residential neighborhood and not as convenient for customers. The Charter One branch is much larger and is at a major intersection in Chicago Heights. Bus access is convenient with the bus stop across the street from the branch. After the acquisition, there will be a total of three U.S. Bank branches within three miles of the closing location.

According to the analysis conducted by U.S. Bank, the closure and consolidation of the branch will not have a negative impact on the community. The branch is located in an upper income census tract and there are seven other financial institutions within two miles of the closing location.

Closing: U.S. Bank Chicago Heights 225 West Joe Orr Road Chicago Heights, IL 60411		Receiving: Charter One Chicago Heights 101 Dixie Highway Chicago Heights, IL 60411	
Census Tract	8288.01	Census Tract	8288.01
Income Level	Upper	Income Level	Upper
Minority Population Within ½ Mile Radius	65.00%	Minority Population Within ½ Mile Radius	53.63%
Census Tracts Within ½ Mile Radius			
Census Tract	Income Level		
8288.01	124.63%		
8288.02	96.60%		
8289.00	55.14%		
8292.00	60.50%		
8293.01	80.30%		

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13.

U.S. Bank Lansing Branch Closure
Anticipated Closing Date: July 25, 2014

U.S. Bank will be closing its Lansing branch (#134081A) located at 17150 Torrence Avenue, Lansing. The accounts will be relocated to the acquired Charter One Calumet City branch (#2158062) located at 1400 Torrence Avenue, Calumet City approximately one mile away.

The Charter One branch is much larger and is at a major intersection in Lansing, across the street from the River Oaks Shopping Center. Bus access is convenient with the bus stop in front of the branch. The Charter One branch is able to accommodate the combined business of the two branches and has additional office space. After the acquisition, there will be a total of two U.S. Bank branches within three miles of the closing location.

According to the analysis conducted by U.S. Bank, the closure and consolidation of the branch will not have a negative impact on the community. The branch is located in a middle income census tract and there are six other financial institutions within two miles of the closing location

Closing: U.S. Bank Lansing 17150 Torrence Avenue Lansing, IL 60438		Receiving: Charter One Calumet City 1400 Torrence Avenue Calumet City, IL 60409	
Census Tract	8279.01	Census Tract	8262.01
Income Level	Middle	Income Level	Moderate
Minority Population Within ½ Mile Radius	60.00%	Minority Population Within ½ Mile Radius	79.02%
Census Tracts Within ½ Mile Radius			
Census Tract	Income Level		
8279.01	108.25%		
8279.02	79.33%		
8280.00	80.22%		
8282.01	84.66%		

U.S. Bank
Street Address
City, State, Zip

Date:

Customer Name
Address
City State ZIP

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Dear Valued Customer:

As you may have read in recent news reports, U.S. Bank will be acquiring Charter One Bank's branches in Chicago and the surrounding communities. To enhance our service capabilities, we will be consolidating the Charter One <branch name> branch located at <street address> with the U.S. Bank/Charter One <branch name> branch located at <street address and city>.

Charter One Bank has strived to provide you with quality products, superior customer service and the ultimate in banking convenience, and U.S. Bank is now privileged to do the same. We know you have a choice in banks and would like to thank you for allowing us to meet your banking needs.

You may continue to use the Charter One <branch name> branch located at <street address> until <2:00 p.m.> on the date of U.S. Bank's acquisition of the Charter One branches, which is currently anticipated to occur on June 20, 2014. The acquisition is currently being reviewed by the Office of the Comptroller of the Currency and cannot be completed until we have received approval from the OCC and satisfied certain other customary closing conditions.

After the date of the acquisition, you may bank at any of our over 3,000 branch locations, including over <#> branches in the Chicago area, at over 5,100 ATM locations, or you may access your accounts 24 hours a day at www.usbank.com.

Below are a few locations nearest the closing branch:

<Branch Name>	<Branch Name>	<Branch Name>
<Address>	<Address>	<Address>
<Phone Number>	<Phone Number>	<Phone Number>
Lobby Hours	Lobby Hours	Lobby Hours
Mon. - Thur. 9:00 a.m. - 5:00 p.m.	Mon. - Fri. 10:00 a.m. - 7:00 p.m.	Mon. - Thur. 9:00 a.m. - 5:00 p.m.
Fri. 9:00 a.m. - 6:00 p.m.	Sat. - 10:00 a.m. - 5:00 p.m.	Fri. 9:00 a.m. - 6:00 p.m.
Sat. 9:00 a.m. - 1:00 p.m.	Sun. - 10:00 a.m. - 3:00 p.m.	Sat. 9:00 a.m. - 1:00 p.m.
Sun. Closed		Sun. Closed

*This branch will not be available until after June 20, 2014.

We realize you bank with a person and not an office. In many cases, the staff at the consolidating location will begin working at the new office. In other cases, bankers may transfer to other offices due to new job opportunities or the ability to work at a more convenient location for the banker. In the coming months, you will receive additional information regarding U.S. Bank services, specifics on the transition of your account to U.S. Bank, and the various ways we'll be there to support you through the process.

Any person wishing to comment on this proposed branch closing may file comments with the director for district licensing at Central District, OCC (Office of the Comptroller of the Currency), One Financial Plaza, #2700, 440 S. LaSalle St., Chicago, IL 60605-1073. Comments should be received by the date of the branch closing, which is currently anticipated to occur on June 20, 2014. The OCC does not have the authority to approve or prevent the branch closing.

If you have any specific questions regarding the closure, please call the <branch name> location at <phone number>. We at U.S. Bank appreciate the opportunity to serve all your financial needs.

Sincerely,

Signer

Title

U.S. Bank
Street Address
City, State, Zip

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Date:

Customer Name
Address
City State ZIP

Dear Valued Customer:

As you may have read in recent news reports, U.S. Bank will be acquiring Charter One Bank's branches in Chicago and the surrounding communities. To enhance our service capabilities, we will be consolidating the U.S. Bank <branch name> branch located at <street address> with the Charter One <branch name> branch located at <street address and city, if different from home branch>.

You may continue to use the U.S. Bank <branch name> branch located at <street address> until <2:00 p.m.> until Friday, July 25, 2014, at 2:00 p.m. Once the acquisition of the Charter One branches is complete, you will enjoy even greater access to more U.S. Bank branches, including over 150 branches in Chicago, and more than 200 ATMs.

U.S. Bank's acquisition of the Charter One branches is currently anticipated to occur on June 20, 2014. The acquisition is currently being reviewed by the Office of the Comptroller of the Currency and cannot be completed until we have received approval from the OCC and satisfied certain other customary closing conditions.

Below are a few locations nearest the closing branch:

<Branch Name>	<Branch Name>	<Branch Name>
<Address>	<Address>	<Address>
<Phone Number>	<Phone Number>	<Phone Number>
Lobby Hours	Lobby Hours	Lobby Hours
Mon. – Thur. 9:00 a.m. – 5:00 p.m.	Mon. – Fri. 10:00 a.m. – 7:00 p.m.	Mon. – Thur. 9:00 a.m. – 5:00 p.m.
Fri. 9:00 a.m. – 6:00 p.m.	Sat. – 10:00 a.m. – 5:00 p.m.	Fri. 9:00 a.m. – 6:00 p.m.
Sat. 9:00 a.m. – 1:00 p.m.	Sun. – 10:00 a.m. – 3:00 p.m.	Sat. 9:00 a.m. – 1:00 p.m.
Sun. Closed		Sun. Closed

*This branch will not be available until after June 20, 2014.

We realize you bank with a person and not an office. In many cases, the staff at the consolidating location will begin working at the new office. In other cases, bankers may transfer to other offices due to new job opportunities or the ability to work at a more convenient location for the banker.

Any person wishing to comment on this proposed branch closing may file comments with the director for district licensing at Central District, OCC (Office of the Comptroller of the Currency), One Financial Plaza, #2700, 440 S. LaSalle St., Chicago, IL 60605-1073. Comments should be received by the date of the branch closing, which is currently anticipated to occur on June 20, 2014. The OCC does not have the authority to approve or prevent the branch closing.

If you have any specific questions regarding the closure, please call the <branch name> location at <phone number>. We at U.S. Bank appreciate the opportunity to serve all your financial needs.

Sincerely,

Signer

Title