



# Town of Columbia

"A Heart's Delight" founded in 1793

103 Main Street • P.O. Box 361  
Columbia, NC 27925  
252.796.2781(P) • 252.796.0082(F)

December 5, 2022

Mr. William H. Rodgers Jr., Chairman and CEO  
Truist Financial Corporation  
214 N. Tryon Street  
Charlotte, North Carolina 28202

Dear Mr. Rodgers:

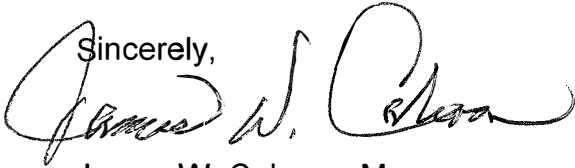
I am writing this letter based on some recent information I received about Truist Bank Closing in Columbia, N.C. I am concerned that our small rural town (population 848), in just a few months, will possibly be without a bank within our town or in the county. Two years ago, we had two banks and a credit union in our town. In 2021, First National Bank closed its doors. That closing left us with only Truist Bank to serve our town and county. Many of us made arrangements to switch our accounts to Truist in order to support our local bank and have local access to financial services. Now we are told that Truist Bank has plans to leave us. This places our businesses, organizations, and residents in a situation where the nearest bank would be at least 35 miles away. We do have a credit union, but businesses, institutions and organizations as well as many of our residents are excluded from utilizing their services based on current laws, rules and regulations.

I believe it has been at least 100 years since our town and county have been without a local bank. I am concerned about what effect this may have on our local businesses and how it may affect other businesses that might be discouraged from locating here in a town without a local bank. I am concerned about the elderly who may now have to travel 70 miles round-trip to do their banking as well as other citizens unable to access the credit union. It also presents banking roadblocks, complications and challenges to our local businesses and organizations, particularly when it comes to cash deposits.

Unfortunately, almost every decision made in our day and time seems to be dependent on the decided, acceptable profit margin without any consideration as to how it negatively impacts the customer and the local citizenry. The decision to close the Truist Bank here in Columbia, N.C. is a real blow to a rural community already struggling to stay financially viable. Please know that we have always been a determined and resilient community, but these kind of decisions really place us in a very difficult and disadvantaged position.

On behalf of our town and our citizens, I am appealing to you to reconsider the decision to close the Columbia Branch of Truist Bank. I don't have any idea what criteria you have considered in making this decision, but my hope is that we could work together to keep our local bank open! Thank you for your time and consideration in this very important matter.

Sincerely,

A handwritten signature in black ink, appearing to read "James W. Cahoon". The signature is fluid and cursive, with a large initial "J" and "C".

James W. Cahoon, Mayor  
Town of Columbia, N.C.

cc: Chris Isley, Regional President  
Eastern N.C. Division, Truist Financial Corporation  
200 Pine Street  
Wilson, North Carolina 27893

Dale Folwell, Chairman  
N.C. State Banking Commission  
4309 Mail Service Center  
Raleigh, North Carolina 27699



Client Advocacy  
P.O. Box 85024  
Richmond, VA 23285-5024  
Tel 844-4TRUIST

Susan Mitroka  
Banking Officer  
Client Resolution Senior Specialist

January 9, 2023

James W. Cahoon, Mayor  
Town of Columbia, NC  
P.O. Box 361  
Columbia, NC 27925

RE: Branch Closing  
Case 12/13/2022-7199234

Dear Mr. Cahoon:

Thanks for sharing your concerns about the plans to close our Columbia branch.

We hear you. And we recognize how unsettling it can be when changes occur to something as familiar as your community bank.

Change is almost never easy. But we're always looking for better ways to deliver our services—including branches and ATMs—to make sure we're meeting our clients' changing needs.

So, know that the decision to close the Columbia branch wasn't taken lightly and was made only after careful study and analysis. Once a decision like this is made, our next priority is to continue to provide our clients with caring client service.

We hope to continue to serve our clients financial needs at the Edenton branch located at 108 Claire Drive in Edenton, NC 27932 or any other convenient Truist location. And now there are more ways than ever to bank with us.

**Digital banking** – You don't need a branch—or even a computer—to do your banking. Learn more at [truist.com/digital-banking](https://truist.com/digital-banking).

**ATM** – Get cash, make a deposit, or check account balances at any of our convenient locations. Find an ATM or branch at [truist.com/locations](https://truist.com/locations).

**Phone** – No smart phone? No problem. If you can text, you can bank. Details at [truist.com/digital-banking](https://truist.com/digital-banking).

Again, please know that we take this process very seriously and have reviewed every option before making the decision. We appreciate the opportunity to respond to your concerns and thank you for sharing your concerns with us.

Sincerely,



**Susan Mitroka**

Banking Officer

Client Resolution Senior Specialist / Truist

Client Advocacy

PH: 727-939-3915



**FDIC**

**Federal Deposit Insurance Corporation**  
Division of Depositor and Consumer Protection  
10 10th Street, NE, Suite 800  
Atlanta, Georgia 30309-3849

Atlanta Regional Office  
678-916-2200

---

March 21, 2023

[REDACTED]  
[REDACTED]  
[REDACTED]

Subject: Truist Bank  
Closure of the Polk City Branch Office located at  
212 North Commonwealth Avenue, Polk City, Polk County, Florida

Dear [REDACTED]:

Thank you for your letter indicating your concern about the subject. We appreciate and understand your comments in relation to the closure of the branch and the inconvenience that the closure of the Polk City Branch location will cause. We provide the following information.

The FDIC is not empowered to prohibit the bank from closing the Polk City Branch Office. During the process of informing the FDIC of the proposed office closure, bank management provided valid and justifiable reasons for their decision. Truist Bank offers alternative banking services, including online banking, bill pay, mobile banking, and toll-free 24-hour automated telephone-banking center that may help lessen any inconvenience related to the closing. The online banking services are accessible 24-hours a day, allowing customers to check account balances, transfer money between accounts, make loan payments, and pay bills. We would also provide that there are multiple other banking options located within 12 miles, including Truist Bank Branch Offices, that may be alternatives to provide you with the services you may require.

On March 16, 2023, Review Examiner Tina Brison spoke with a representative of Truist Bank to inform them of your concerns. Bank management was encouraged to communicate with you about banking options and alternative services. We apologize that we could not be of further assistance to you.

Sincerely,  
Sherri W. Brown  
Assistant Regional Director

\*When? 01/10/2023  
Resolve: Contact Name [REDACTED]

\*Resolve: How Phone  
Resolve: Title

Have you filed a complaint or contacted another government agency? No

\*Gov Agency:  
Agency Name

**\*Please describe below the nature of your inquiry or concern.**

To Whom It May Concern, On behalf of the businesses and residents of Polk City, Florida, I wish to draw your attention to TRUISTBANK's intention of closing down its local branch here in Polk City, Florida. Polk City, Florida has had a bank in this small town for the past decades. BB & T was the last bank until it was bought over by TRUIST Bank a couple of years ago. After Truist Bank acquired BB & T, Truist has decided to close its branch here in Polk City, Florida. We the businesses and the citizens have made our objection to the bank closure but Truist is bent on closing it down in a couple of weeks. I called the Federal Reserve Bank for assistance and was told FDIC rather has jurisdiction or control over Truist Bank. We are opposed to our local hometown bank from closing down for the following reasons:

1. Job Opportunities: Closure of the bank will impact the jobs of the bank employees who may not be able to transfer to a new location due to distance and lack of job availability at other banks.
2. Economic Support: By keeping your money local, your community bank can distribute more loans to people and businesses in your area thus increasing the economic base of the community. Local banking affords the convenience for every-day transactions and access to loans to support personal or business developments.
3. Decisions with Community in Mind: Local banks have an intimate knowledge of the local economy, citizens, and market conditions. A local bank can bridge connections to support the growth of small business owners and non-profit institutions.
4. Convenience: Local banking affords the convenience of saving time instead of traveling a distance to take care of everyday banking needs. I hope if the Federal Community Reinvestment Act is applicable in our situation, then could you help us from having our only bank in a twenty Five miles radius from closing down. Your utmost attention to his humble request will be very much appreciated. Thank you. Sincerely, [REDACTED]

Please be advised that the FDIC may contact your financial institution or company to obtain additional information needed to respond to your inquiry or concern.

**\*Desired Resolution**

What action by the financial institution or company would resolve this matter to your satisfaction?  
IN SUPPORT OF THE FEDERAL GOVERNMENT COMMUNITY REINVESTMENT ACT, WE THE BUSINESSES AND CITIZENS OF POLK CITY, FLORIDA WOULD LIKE THE FDIC TO STOP TRUIST BANK FROM CLOSING DOWN IN A COUPLE OF WEEKS. CLOSING DOWN THE ONLY BANK IN A TWENTY FIVE MILES RADIUS WILL BRING HARDSHIPS TO OUR ORANGE GROVE FARMERS, CATTLE RANCHERS, BUSINESSES AND THE ORDINARY CITIZENS OF THIS RURAL COMMUNITY. WITH THE HIGH GAS PRICES AND INFLATION, THE ECONOMIC BURDEN ON THE CITIZENS OF THIS TOWN WILL BE UNBEARABLE ESPECIALLY WHEN WE HAVE TO DRIVE 25 MINUTES TO THE NEAREST TOWN. POLK CITY DOES NOT HAVE A TRANSIT OF PUBLIC TRANSPORTATION SO THE PRESENCE OF A LOCAL BANK WAS A TREMENDOUS HELP TO THE INDIGENT AND YOUNG PEOPLE WHO COULD WALK TO THE BANK FOR THEIR MONETARY TRANSACTIONS. WE HOPE YOU WILL ACT EXPEDITIOUSLY TO STOP TRUIST BANK FROM CLOSING DOWN. THANK YOU.

\*Checking this box authorizes the FDIC to respond to your inquiry



Client Advocacy  
P.O. Box 85024  
Richmond, VA 23285-5024  
Tel 844-4TRUIST

Nicole Norris  
Client Resolution Senior Specialist

April 11, 2023



Subject: Polk City Branch Closing  
Federal Deposit Insurance Corporation (FDIC)

Dear [REDACTED]:

Thank you for your recent letter to the FDIC concerning our plans to close the Polk City Branch. We understand your concerns regarding this situation and recognize any business closing can be an emotional issue for a community.

Please know that at Truist we do not take the decision to close a branch lightly. We have implemented a process whereby we continually review and evaluate the viability, convenience and physical conditions, among other factors, of our branches. We do this to ensure all of our branches meet our clients' needs, provide a leading role in the community and maintain responsibility to our shareholders.

One of our foremost concerns is the effect that a branch closing has on the local community. We realize that a bank can serve as a financial center and a community cornerstone. As such, we are very sensitive to the inconvenience and impact on this action, and it is only after extensive analysis we make the difficult decision to close a branch.

Truist has reviewed the business strength of our branch in Polk City. Based on many factors, including client usage patterns, the decision was made to close the branch and consolidate it with our branch located at 212 N. Commonwealth Ave., Polk City, FL 33868.

Based upon our analysis of population and geographic information regarding the location of the Polk City Branch, Truist's Fair Lending Department feels the lending and service needs of the community can still be serviced adequately. Truist's presence in Polk County, consists of 14 branches and 26 ATMs. After the closing, 13 branches and 25 ATMs will remain in the county. In addition to the physical facilities the bank offers, Truist's clients have free access to our Truist Care Center (formerly Phone 24) and Truist Digital Banking. Also, our smartphone clients are able to access their accounts, initiate transfers, pay bills and deposit checks via their mobile device. Finally, the Polk County community has access to 68 other financial institutions within its borders, ensuring all members of the Polk Country community have access to traditional banking solutions. Closing this branch will have a minimal impact on Truist's clients, the surrounding community and our ability to comply with the CRA requirements.

██████████  
April 11, 2023

Page 2

Truist has 33 branch locations and 58 ATMs within 30 miles of the Polk City Branch. The drive times range from approximately 13.4 minutes to 55.8 minutes. Enclosed please find a map which graphically displays the Truist branches in the area (sourced through Truist.com). Also, Truist is available everywhere, be it online at Truist.com or via the Truist Digital Banking App and by telephone at 1-844-4TRUIST.

██████████, again, please know that we take this process very seriously and reviewed every option before making the difficult decision to close the Polk City Branch. If you have any questions, please call us at 863-984-0287. We will be glad to speak with you.

Sincerely,



Nicole Norris  
Client Resolution Senior Specialist  
Consumer Regulatory & Executive Services Team

Enclosures





Client Advocacy  
P.O. Box 85024  
Richmond, VA 23285-5024  
Tel 844-4TRUIST

Sarah Dial  
Client Resolution Specialist

January 18, 2024

[REDACTED]  
Terre Hill, PA 17581 [REDACTED]

Re: Branch Closing  
Case 01/16/2024-8742411

Dear [REDACTED]:

Thanks for sharing your concerns about the closing of our Terre Hill - PA branch.

We hear you. And we recognize how unsettling it can be when changes occur to something as familiar as your community bank.

Change is almost never easy. But we're always looking for better ways to deliver our services—including branches and ATMs—to make sure we're meeting our clients' changing needs.

So, know that the decision to close the Terre Hill - PA branch wasn't taken lightly and was made only after careful study and analysis. Once a decision like this is made, our next priority is to continue to provide you with caring client service.

We hope to continue to serve your financial needs at the Blue Ball – PA branch or any other convenient Truist location. And now there are more ways than ever to bank with us.

**Digital banking** – You don't need a branch—or even a computer—to do your banking. Learn more at [truist.com/digital-banking](https://truist.com/digital-banking).

**ATM** – Get cash, make a deposit, or check account balances at any of our convenient locations. Find an ATM or branch at [truist.com/locations](https://truist.com/locations).

**Phone** – No smart phone? No problem. If you can text, you can bank. Details at [truist.com/digital-banking](https://truist.com/digital-banking).

[REDACTED]  
January 17, 2024

Page 2

Again, please know that we take this process very seriously and have reviewed every option before making the decision. We appreciate the opportunity to respond to your concerns and thank you for choosing to bank with Truist.

Sincerely,

*Sarah Dial*

Sarah Dial  
Client Resolution Specialist  
Client Advocacy

William Rogers, CEO  
Truist Bank Headquarters  
214 North Tryon Street  
Charlotte, NC 28202

[REDACTED]  
[REDACTED]

Terre Hill, PA 17581  
January 20, 2024

Dear Mr. Rogers,

Included in this packet is the original letter I sent to your organization on Dec. 28, 2023. Your organization did not even have the decency to respond to my letter. How unprofessional is that?

We are shocked by this heartless decision to close our local bank—one of the busiest and most thriving in our area. We also are deeply bothered that the employees at this bank who have served your organization with the utmost excellence and dedication are all losing their jobs. There was an article in our local newspaper on January 19 about your decision to close our bank. I was amazed by the 80 plus on-line comments about this article—which certainly verifies my original comments of this branch being one of the busiest in the county; how the employees of this bank were outstanding and how this drew people to the bank. Nothing was said in the newspaper article about how you abandoned your employees—but it should have been said! This is yet another example of a heartless beaucratic system that does not care about their employees or the people they serve.

I do understand that there is a need for a corporation to make a profit-- but why close one of your best-run banks? This makes absolutely no sense. Just because our community is small, does not mean that you were not able to make a profit. Indeed, the reputation of Truist Bank has now become quite tarnished in our area.

Sincerely,

[REDACTED]

Truist Bank Headquarters  
214 North Tryon Street  
Charlotte, NC 28202

(Original letter I sent,  
which received no  
response)

[REDACTED]  
[REDACTED]

Terre Hill, PA 17581

December 28, 2023

Dear Officials of the Truist Bank:

I am writing to you to express my deepest frustration of your decision to close our beloved Terre Hill bank. What idiot in your organization made such a horrible decision? Did anyone talk to the local people who live and work in this area? If they did, they would find OVERWHELMING support of our local bank. So far, everyone I have heard speak about this issue expressed a deep sadness about this decision. There has been a bank branch in Terre Hill since at least 1954, which is almost 70 years. When your bank company took over the BB & T Bank, I believe you made a promise to us that you would still provide us with excellent service. Why have you broken that promise?

Admittedly, Terre Hill is a small community, but the bank you intend to close is a central hub for our community. Our bank is probably busier than all the other banks in neighboring towns. I have heard several people express that they preferred to come to our local bank because the tellers are friendly and extremely efficient. As customers, we were not just a number, and the tellers all made an effort to know our names, which is incredible in this day and age! In addition to that, many of the customers who come to the bank are Amish or Old Order Mennonites who do not drive cars. Closing this branch would be a serious hardship for them. They do not want to drive to another branch as the traffic is heavy and traveling via horse and buggy or bike would expose them to dangerous, even life-threatening conditions.

My family and I have lived in Terre Hill for over 35 years. The Terre Hill Bank helped us with our mortgage. We had our savings in your bank and have had several CD's and Money Market accounts through the years. We presently have a CD, a Safe Deposit Box, and our checking account. We also opened up savings accounts for all of our four children when they were young.

I am a [REDACTED] and I feel it is my duty to represent our citizens faithfully. Please, I beg you, DO NOT CLOSE OUR BELOVED BANK! It would be detrimental to our local community.

For those of us who have safe deposit boxes, your offer of a free one-year box because of the "inconvenience" is pityful and an insult.

I feel betrayed by this action of closing our bank. If I have to transfer accounts to a different bank, I certainly will not transfer my funds to another Truist Bank, and will also encourage all my neighbors and friends to do the same.

I am sorry if this letter sounds so harsh, but I feel this decision you have made is terrible and will not only hurt our community, but also tarnish your reputation and hurt your business. Please reconsider.

Sincerely,

A solid black rectangular box used to redact the signature of the sender.

Terre Hill, Pennsylvania

## Horchler, Scott

---

**From:** Oparnica, Misty  
**Sent:** Wednesday, January 10, 2024 2:46 PM  
**To:** [REDACTED]  
**Subject:** Truist Response [REDACTED]

[REDACTED]

**Re:** Branch Closure  
Case 01/02/2024-8666835

Dear [REDACTED]:

Thanks for sharing your concerns about the plans to close our Yemassee South Carolina branch.

We hear you. And we recognize how unsettling it can be when changes occur to something as familiar as your community bank.

Change is almost never easy. But we're always looking for better ways to deliver our services—including branches and ATMs—to make sure we're meeting our clients' changing needs.

So, know that the decision to close the Yemassee branch wasn't taken lightly and was made only after careful study and analysis. Once a decision like this is made, our next priority is to continue to provide you with caring client service.

We hope to continue to serve your financial needs at the Hampton South Carolina branch or any other convenient Truist location. And now there are more ways than ever to bank with us.

**Digital banking** – You don't need a branch—or even a computer—to do your banking. Learn more at [truist.com/digital-banking](https://truist.com/digital-banking).

**ATM** – Get cash, make a deposit, or check account balances at any of our convenient locations. Find an ATM or branch at [truist.com/locations](https://truist.com/locations).

**Phone** – No smart phone? No problem. If you can text, you can bank. Details at [truist.com/digital-banking](https://truist.com/digital-banking).

Again, please know that we take this process very seriously and have reviewed every option before making the decision. We appreciate the opportunity to respond to your concerns and thank you for choosing to bank with Truist.

Sincerely,

Misty Oparnica  
Assistant Vice President  
Client Resolution Senior Specialist



## Horchler, Scott

---

**From:** [REDACTED]  
**Sent:** Friday, December 29, 2023 4:42 PM  
**To:** [REDACTED]  
**Subject:** Fw: Complaint-29945 Truist Closure

[REDACTED]

Sent with [Proton Mail](#) secure email.

----- Forwarded Message -----

**From:** [REDACTED]  
**Date:** On Thursday, December 28th, 2023 at 8:50 PM  
**Subject:** Complaint-29945 Truist Closure  
**To:** publicaffairs3@occ.treas.gov <publicaffairs3@occ.treas.gov>

28 December 2023

Office of the Comptroller of the Currency  
Administrator of National Banks  
Washington, DC 20219

Subject: Concerns Regarding the Closure of Truist Bank Branch in Yemassee, SC

Dear Sir/Madam,

I am writing to express my deep concerns and to seek your intervention regarding the impending closure of the Truist Bank branch located in Yemassee, SC, Hampton County, scheduled for March 2024. This decision poses a significant threat to our community's well-being, especially considering the lack of banking services within a 40-mile radius.

The closure of this branch will disproportionately affect our local businesses and residents, many of whom rely on the convenience and accessibility of a nearby banking institution. The absence of a bank within a reasonable distance compels our community members to either utilize costly alternatives such as check-cashing services at local stores and expensive ATM machines or to undertake a time-consuming and burdensome journey to access banking services.

Furthermore, I believe that the decision to close this branch is not solely based on the purported lack of foot traffic. The operating hours of the bank, restricted to 9 AM to 2 PM, have been a significant impediment for many working individuals who find it challenging to visit the bank during these hours. This limitation seems to contravene the spirit of the Community Reinvestment Act (CRA), which aims to ensure that financial institutions meet the needs of all segments of their communities, including low- and moderate-income neighborhoods.

I am concerned that this closure could be seen as a deliberate strategy to disenfranchise a segment of the population that is already underserved by the banking sector. It appears to be an engineered closure aimed at withdrawing banking services from a community that most needs them.



In light of these concerns, I respectfully request that your office thoroughly review this decision under the provisions of the Community Reinvestment Act. It is imperative that Truist Bank be held accountable to its obligations under the CRA, ensuring that its actions do not unjustly harm the community it is supposed to serve. The people of Yemassee, SC, and the surrounding areas deserve a banking partner that acts as a true neighbor, committed to their financial well-being and accessibility to essential banking services.

Based upon the impact this closure will have on our community, I am seeking to have a full audit report on the banks compliance in the local MSA with an examination its HMDA compliance. A local community meeting is also requested as per Title 12, CFR, National Banking Act guidelines.

Thank you for your attention to this matter. I trust that your office will take the necessary steps to review this situation and advocate on behalf of our community.

Sincerely,

A solid black rectangular box used to redact the sender's name and signature.

Sent with [Proton Mail](#) secure email.

February 20, 2024

[REDACTED]  
[REDACTED]  
McConnellsburg, PA 17233

Re: Branch Closing  
01/18/2024-8755617

Dear [REDACTED]:

I appreciate you reaching out to share your concerns regarding the pending closure of our McConnellsburg branch. Please know that the decision to close any branch is not taken lightly and is preceded by a thorough review.


Care is in our nature, and it's at the core of what we do at Truist. Once a decision like this is made, our next priority is to continue to provide our clients with caring client service. We are reviewing to determine what we can do to continue support this community.

Again, please know that we take this process very seriously and have reviewed every option before making the decision. Your comments are very important to us and were shared with our senior leaders.

We appreciate the opportunity to respond to your concerns and thank you for choosing to bank with Truist. Please reach out to me directly at [REDACTED] or [REDACTED] if you wish to discuss this further.

Sincerely,

Travis M. Rhodes  
Executive Vice President  
Regional President, Pennsylvania/New Jersey

  
McConnellsburg, PA 17233

1/7/24

Mr. William Rogers  
Chairman and CEO  
Truist Financial Corporation  
214 N. Tyron Street  
Charlotte, NC 28202

Dear Sir:

Nearly all my life I was a customer of the hometown bank that evolved into Truist Bank. When it was the First National Bank of McConnellsburg, the bank and its staff were deeply involved in the community...belonging to local organizations, participating in parades and festivals, donating to community causes. It was the heart of the community.

With each merger (or takeover as I see it), the bank lost more and more of its connection to the community. It became a shell of what it had once been. In the process people lost jobs, community organizations lost support, and the town lost its heart. All in the name of "bigger is better." I know this doesn't mean anything to the folks at headquarters, but the loss to the community was devastating. And this is happening all over the country as big banks assert their financial clout.

For our town the damage is done. However, I propose a gesture by you that at least will acknowledge the negative effect big banks have inflicted on our town by taking over and then leaving. I call it severance pay. I have enclosed a list of community organizations that will never again benefit from donations or human expertise with the bank gone. I propose that before you "bank" your savings by abandoning our community you make a significant donation to each of these entities.

We'll see if this letter gets any response. I expect not, but I feel better having written it.

Very Sincerely,  


cc. B. Cummins, A. Weekly

**Just a few McConnellsburg Area  
Organizations That Benefited from our  
Community Banks over the years:**

Fulton County Historical Society  
PO Box 115  
McConnellsburg, PA 17233

McConnellsburg Lions Club  
PO Box 21  
McConnellsburg, PA 17233

Fulton County Food Basket  
PO Box 512  
McConnellsburg, PA 17233

Main Street McConnellsburg  
% Kelly Sheeder  
415 Fulton Drive  
McConnellsburg, PA 17233

Fulton County Library  
227 North First Street  
McConnellsburg, PA 17233

Forbes Road Lions Club  
5871 N. Hess Road  
Waterfall, PA 16689

McConnellsburg Vol. Fire Company  
112 East Maple Street  
McConnellsburg, PA 17233

Needmore Vol. Fire Company  
8328 Great Cove Road  
Needmore, PA 17238

Hustontown Vol. Fire Company  
PO Box 537  
Hustontown, PA 17229

Love's Closet  
216 North Second Street  
McConnellsburg, PA 17233

Fulton County Arts Council  
227 North first Street  
McConnellsburg, PA 17233

Grease, Steam and Rust Association  
POP Box 29  
McConnellsburg, PA 17233

Fulton County Fair Association  
PO Box 246  
888 Lincoln Way East  
McConnellsburg, PA 17233

I would be glad to answer any questions  
about these organizations.



Client Advocacy  
P.O. Box 85024  
Richmond, VA 23285-5024  
Tel 844-4TRUIST

Crystal Morris  
Client Resolution Specialist

March 7, 2024



Terre Hill, PA 17581

Re: Branch Closing  
Case 02/26/2024-8964559

Dear [REDACTED]:

We have received and reviewed your correspondence to Mr. William H. Rogers, Jr., regarding the closing of our Terre Hill Branch.

We hear you. And we recognize how unsettling it can be when changes occur to something as familiar as your community bank.

Change is almost never easy. But we're always looking for better ways to deliver our services—including branches and ATMs—to make sure we're meeting our clients' changing needs.


So, know that the decision to close the Terre Hill Branch wasn't taken lightly and was made only after careful study and analysis. Once a decision like this is made, our next priority is to continue to provide you with caring client service.

We hope to continue to serve your financial needs at the Blue Ball Branch or any other convenient Truist location. And now there are more ways than ever to bank with us.

**Digital banking** – You don't need a branch—or even a computer—to do your banking. Learn more at [truist.com/digital-banking](https://truist.com/digital-banking).

**ATM** – Get cash, make a deposit, or check account balances at any of our convenient locations. Find an ATM or branch at [truist.com/locations](https://truist.com/locations).

**Phone** – No smart phone? No problem. If you can text, you can bank. Details at [truist.com/digital-banking](https://truist.com/digital-banking).



March 7, 2024  
Page 2

Again, please know that we take this process very seriously and have reviewed every option before making the decision. We appreciate the opportunity to respond to your concerns and thank you for choosing to bank with Truist.

Sincerely,

*Crystal Morris*

Crystal Morris  
Client Resolution Specialist  
Consumer Regulatory & Executive Services Team

2-19-2024

Mr. William Rogers,  
Greetings from Terre Hill, PA!

Your recent announcement to CLOSE Trust Bank in our town was a shock + sadness. Seems so unnecessary, We've lived beside this bank 50 years.

We find it quite unkind our area was not "in on" the boards "going on".

We hope in your life time all goes real smooth + non upsetting.

Peace + Joy, Thank you,

Terre Hill, PA.

17581

Message Details

From: [redacted] 8:12 AM | May 17  
To: [redacted]

Data Risk Classification: [-Internal-]

CIF [redacted] 7119

From: [redacted]  
Sent: Friday, May 17, 2024 6:45 AM  
To: [redacted]  
Subject: Bank closeed I live in a small rural area. And the banks cloese to me have been closed.

I dont understand why you had to close these bank. There are elderly people in the community. That now have NO bank. Alot of them do drive long distance anymore. And to get to they bank they are 30 or more miles room them.  
The bottom line is instead of looking at how much money the bank is making . Look at the people in the community that use this bank. And how you can help make things better for these people. I very disappointed over this. Hancock is trying to build the town back . Be part of the build back and bring our bank back. More business are coming our way. Which well help the town and your bank!!!  
Thank you

*The information transmitted is intended solely for the individual or entity to which it is*

[redacted]

[redacted]

[redacted]

[redacted]





Client Advocacy  
P.O. Box 85024  
Richmond, VA 23285-5024  
Tel 844-4TRUIST

[REDACTED]  
Client Resolution Specialist

May 28, 2024

[REDACTED]

Re: Branch Closing  
Case 05/17/2024-9499114

Dear [REDACTED]:

Thanks for sharing your concerns about the closing of our Hancock, MD branch.

We hear you. And we recognize how unsettling it can be when changes occur to something as familiar as your community bank.

Change is almost never easy. But we're always looking for better ways to deliver our services—including branches and ATMs—to make sure we're meeting our clients' changing needs.

So, know that the decision to close the Hancock, MD branch wasn't taken lightly and was made only after careful study and analysis. Once a decision like this is made, our next priority is to continue to provide you with caring client service.

We hope to continue to serve your financial needs at the Berkeley Springs, WV branch or any other convenient Truist location. And now there are more ways than ever to bank with us.

**Digital banking** – You don't need a branch—or even a computer—to do your banking. Learn more at [truist.com/digital-banking](https://truist.com/digital-banking).

**ATM** – Get cash, make a deposit, or check account balances at any of our convenient locations. Find an ATM or branch at [truist.com/locations](https://truist.com/locations).

**Phone** – No smart phone? No problem. If you can text, you can bank. Details at [truist.com/digital-banking](https://truist.com/digital-banking).

[REDACTED]  
May 20, 2024

Page 2

Again, please know that we take this process very seriously and have reviewed every option before making the decision. We appreciate the opportunity to respond to your concerns and thank you for choosing to bank with Truist.

Sincerely,

[REDACTED]

[REDACTED]

Client Resolution Specialist  
Client Advocacy

Survey ID	405591
Survey Date	6/19/2024
CIF Key	[REDACTED]
Mixed HH Indicator	No
Tenure with Bank	20-30 years
Client Segment	Truist Digital Banking Retail
Personal/Business	Personal
Digital Platform Accessed	Truist Digital Banking Personal Website
Age Group	Silent
Access Method	Computer
Teammate/Client Flag	No/Null
[REDACTED]	[REDACTED]
First Time Digital User	No

Question Number	Question Text	Response
QOSATC	How satisfied are you with your most recent experience?	10 Extremely Satisfied
Q20X	Please select all the activities you did during your most recent experience using	View balances;View transaction or activity details;Use bill pay
Q30(2)	Still thinking about this recent experience, please rate on the following aspect. Was able to complete my task quickly	10 Strongly Agree
Q30(4)	Still thinking about this recent experience, please rate on the following aspect. Allowed me to customize my digital banking experience (e.g., alerts, contact methods)	Not Applicable
Q30(5)	Still thinking about this recent experience, please rate on the following aspect. Had an appealing look and feel	6
Q30(9)	Still thinking about this recent experience, please rate on the following aspect. Was available when I needed it	10 Strongly Agree
Q30(12)	Still thinking about this recent experience, please rate on the following aspect. Was easy to find help, if needed	6
Q30(13)	Still thinking about this recent experience, please rate on the following aspect. Was easy to find the information I needed	10 Strongly Agree
Q30(15)	Still thinking about this recent experience, please rate on the following aspect. Had features that helped me better understand my finances	6
Q40	Were you able to accomplish everything you wanted?	Yes
DQDGMETH	Digital Method of Interaction	Browser
Q1B8TRAN	What could be done to improve?	My only complaint is that branches near me have been closed!!!
DQTNSEG	TruNorth Segments	Unassigned



Client Advocacy  
P.O. Box 85024  
Richmond, VA 23285-5024  
Tel 844-4TRUIST

Scott Brown  
Assistant Vice President  
Client Advocacy Partner Support Research Specialist

July 25, 2024

[REDACTED]  
[REDACTED]  
[REDACTED]

Re: Branch Closing  
Case 06/20/2024-9749578

Dear [REDACTED]:

Thank you for sharing your concerns about the closure of Truist branches in your area.

Please know, we hear you. We recognize how unsettling it can be when changes occur to something as familiar as your community bank. Change is almost never easy. But we are always looking for better ways to deliver our services—including branches and ATMs—to make sure we are meeting our clients' changing needs.

We would like you to know that when we decide to close a branch, the decision is not taken lightly and was made only after careful study and analysis. Once a decision like this is made, our next priority is to continue to provide you with caring client service.

We hope to continue to serve your financial needs at any one of the branches listed below or any other convenient Truist branch location:

1. **Grande Oak**, 20280 Grande Oak Shoppes Blvd., Estero, FL 33928-7738  
Lobby & Drive Thru Hours of Operation Monday – Thursday: 9am – 5pm, Friday: 9am – 6pm, and closed Saturday & Sunday.
2. **Bonita Bay**, 26731 S. Tamiami Trl., Bonita Springs, FL 34134-4339  
Lobby & Drive Thru Hours of Operation Monday – Thursday: 9am – 5pm, Friday: 9am – 6pm, Saturday: 9am – 12pm, and closed on Sunday.
3. **Alico Commons**, 16965 Alico Mission Way, Fort Myers, FL 33908-4836  
Lobby & Drive Thru Hours of Operation Monday – Thursday: 9am – 5pm, Friday: 9am – 6pm, and closed Saturday & Sunday.

Now there are more ways than ever to bank with us!

**Digital banking** – You don't need a branch—or even a computer—to do your banking. Learn more at [truist.com/digital-banking](https://truist.com/digital-banking).

[REDACTED]  
July 25, 2024

Page 2

**ATM** – Get cash, make a deposit, or check account balances at any of our convenient locations. Find an ATM or branch at [trui.st.com/locations](https://trui.st.com/locations).

**Phone** – No smart phone? No problem. If you can text, you can bank. Details at [trui.st.com/digital-banking](https://trui.st.com/digital-banking).

[REDACTED], again, please know that we take this process very seriously and have reviewed every option before making the decision. We appreciate the opportunity to respond to your concerns and thank you for choosing to bank with Truist.

Sincerely,

*Scott Brown*

Scott Brown

AVP, Client Advocacy Partner Support Research Specialist

Client Advocacy

**Complaint 06/29/2024-9831135**

**Client Feedback from ATM Survey:** The Whitehaven Memphis Tennessee 38116 Truist location has been without an outdoor ATM for over a year. As a result, customers are inconvenienced with only having access to the internal ATM at the branch office during business hours. The space provided is small and does not allow privacy while conducting transactions. This location is in serious need of a safe, OUTDOOR ATM for the convenience and use by handicapped and elderly clients. Please think of the demographic this community serves, which is predominantly retirees and elderly people with disabilities and limited mobility. The nearest Truist to this location is either Union Avenue Memphis Tennessee or Southaven Mississippi. I have been inconvenienced several times and in need of access to my funds only to have to drive 20 miles in either direction. Thank you!



Client Advocacy  
P.O. Box 85024  
Richmond, VA 23285-5024  
Tel 844-4TRUIST

Diane Swinehart  
Officer  
Client Advocacy Partner Support Research Specialist

August 23, 2024

[REDACTED]  
[REDACTED]  
[REDACTED]

Re: ATM Availability  
Case 06/29/2024-9831135

Dear [REDACTED]:

We have received and reviewed your concerns regarding the removal of the exterior ATM at our Memphis – Elvis Presley – Brookhaven Branch. We appreciate the opportunity to respond.

Please know, we hear you. And we recognize how unsettling it can be when changes occur to something as familiar as your community bank. Change is almost never easy. So, know that the difficult business decision to remove the exterior ATM was not taken lightly and was made only after careful study and analysis. Our decision was implemented to ensure the safety and security of both our clients and our infrastructure. We understand this change may cause some inconvenience, and we deeply regret and impact it may have on your banking experience.

We remain committed to providing you with excellent client service and support. To assist with your ATM needs, please feel free to use our ATM located in the lobby or visit one of our other branches. Additionally, you may wish to use mobile and online banking platforms to make transfers and check deposits. For withdrawals, you may wish to request cash back when you make a purchase using your debit card.

[REDACTED], we appreciate your business over the past five years and are committed to helping you achieve your financial goals. If you have any other questions or need assistance, please contact us 844-4TRUIST (844-487-8478). A teammate will be happy to assist you.

Sincerely,

*Diane Swinehart*

Diane Swinehart  
Officer, Client Advocacy Partner Support Research Specialist  
Client Advocacy

[REDACTED]

To: Martin J. Gruenberg, Chairman, FDIC Headquarters  
Bld. F 1776 F St., NW, Washington, DC 2000006  
To: Robit Chopra, Director, CSB  
Commercial Financial Protection Bureau, P.O. Box 27170  
Washington, DC 20038  
Program Reference: C-SPAN 4-3-2024 Re: Banking Account Equity

Gentlemen:

4 April 2024

Your recent C-SPAN conversations highlighted many issues and objectives of the banking industry, along with renewed commitment to the banking public. I was happy to see the emphasis on meeting community needs. My premise is that Equity requires equal quality and availability – and consumer service is not adequate after TRUIST's merger and departure two years ago.

Please consider our post-merger climate after TRUIST branches left our communities two years ago—two of them close to several sub-divisions with thousands of homes here in Wellington (Mount Vernon, VA). When a bank leaves an area, what reasonable options for the consumer remain? What if the bank's prosperity was based on its close proximity to its community and no longer is nearby. What if a bank's departure leaves only one bank in an area; isn't that in effect a monopoly? And what if the replacement bank has a past litigation history for fraudulent practices? What options make sense for customers? Is this problem wider across the industry with fraud-fears and new security regulations? The public and the industry cannot not take advantage of an improved economy without reliability and location equity.

Location change accompanied a change in service quality in our area. We have a large senior savings and busy government employee population ignored by TRUIST when it moved out of my area. With no notice, TRUIST froze my checking account since I did not have had *face-to-face* interaction for a year. **Yet they still received regular deposits from me (the last in August) and they acknowledge that.** I am a (4-decades) now handicapped TRUIST customer. A rep called to answer my frozen account complaint cd'd to the bank Director. In order to unfreeze my account, I must go in person and verify who I am, with legal documentation notarized. If I have to do that, why shouldn't I remove my money permanently? Other seniors and busy neighbors tell me the *face-to-face* rule is an imposition and are leaving or have left TRUIST.

Along with providing public information, please remind/require decision makers to consider consumer needs when planning better banking practices? Instead of freezing accounts, find an alternative - why not come to our homes as grocery, medical, home supply, legal, and tax etc. people do? My community is not doing as well with mergers – bigger is not better. Unfriendly banking practices hurt individuals and ultimately the industry. I would like to hear what your organization can do on our behalf.

Hoping for Change,  
[REDACTED]





Division of  
Depositor and  
Consumer Protection

National Center for Consumer & Depositor Assistance  
1100 Walnut Street, Box #11  
Kansas City, Missouri 64106  
Toll Free: (877) 275-3342; Option 2

---

July 24, 2024  
Ref. No. 01757831

Truist Bank  
214 N Tryon St  
Charlotte, NC 28202

Re: Complaint of [REDACTED]

Dear Compliance Officer:

Enclosed for your review is a referral from the Chairman's Office on behalf of the referenced complainant regarding her account(s) with your bank.

Due to the nature and time sensitivity of the enclosed correspondence, please respond to this by August 2, 2024. We ask that you respond directly to the complainant in writing addressing the complaint or inquiry. Please follow existing Customer Identification Procedures when responding. In the event there is additional information related to the complaint that cannot be included in the bank's response to the complainant, a separate response should also be provided to the FDIC's Consumer Response Unit. In all instances, please provide our office a copy of your response.

In addition to your written response, please provide the appropriate account disclosures, any related documentation supporting the bank's position, and if applicable, evidence the problem has been resolved. Be advised, documentation provided to the FDIC could be released under the Freedom of Information Act or the Privacy Act.

Your prompt response is appreciated. If there are any questions regarding this matter, please contact me at (703) 254-0912.

Sincerely,

William Ramsey  
Senior Consumer Affairs Specialist

Enclosure



Client Advocacy  
P.O. Box 85024  
Richmond, VA 23285-5024  
Tel 844-4TRUIST

Diane Evans  
Assistant Vice President  
Client Resolution Senior Specialist

July 26, 2024

William Ramsey  
Federal Deposit Insurance Corporation  
Consumer Response Center  
1100 Walnut St., Box #11  
Kansas City, MO 64106

Re: [REDACTED], Case 01757831

Dear Mr. Ramsey:

Thank you for forwarding the complaint filed by [REDACTED] of Alexandria, Virginia, regarding the status of her Truist checking account and the closing of her Truist community branch. We appreciate the opportunity to respond.

Our records show we responded to [REDACTED] by letter on May 7, 2024 about the dormant status placed on her account. On May 20, 2024, [REDACTED] made a deposit into the account, and the dormant status was removed. We also addressed her concerns about Truist closing a branch in her community.

Enclosed is a copy of our response (with enclosure) that was mailed to [REDACTED] for your review.

With our response to [REDACTED], we are also enclosing the following:

- Copies of her monthly statements
- A copy of the deposited check
- There is no signature card on file
- A copy of the *Bank Services Agreement*
- A copy of the *Personal Deposit Accounts Fee Schedule*

Mr. Ramsey, should you have further questions, please feel free to contact William Hagen at 804-923-8557. He will be glad to speak with you.

Sincerely,

Diane Evans  
Assistant Vice President, Client Resolution Senior Specialist  
Consumer Regulatory & Executive Services Team

Enclosures



Client Advocacy  
P.O. Box 85024  
Richmond, VA 23285-5024  
Tel 844-4TRUIST

Diane Evans  
Assistant Vice President  
Client Resolution Senior Specialist

July 26, 2024

[REDACTED]

Re: [REDACTED]  
Federal Deposit Insurance Corporation (FDIC) Case 01757831

Dear [REDACTED]:

We have received and reviewed your correspondence forwarded to us from the FDIC regarding the dormant status placed on the account referenced above. You also mentioned the closing of a Truist branch convenient to your neighborhood. We value you as a client and value your feedback. I appreciate the opportunity to respond.

Our records indicate that we responded to you by letter on May 7, 2024 regarding the dormant status of your account (copy enclosed). We show that on May 20, 2024, you made a [REDACTED] deposit into the account. Based on the deposit type, the dormant status was removed, and your account is currently active.

In reference to the branch closing, we hear you. And we recognize how unsettling it can be when changes occur to something as familiar as your community bank. Change is almost never easy. But we are always looking for better ways to deliver our services--including branches, ATMs, digital bank, and phone--to make sure we are meeting our clients' changing needs. Please know that the decision to close the branch was not taken lightly and was made only after careful study and analysis. Our next priority is to continue to provide you with caring client service.

[REDACTED], your satisfaction is important to us, and we look forward to the continued privilege of serving your financial needs for many years to come. If you have any other questions or need assistance, please call us at 844-4TRUIST (844-487-8478). A representative will be glad to assist you.

Sincerely,

Diane Evans

Assistant Vice President, Client Resolution Senior Specialist  
Consumer Regulatory & Executive Services Team

Enclosure

Copy to: Federal Deposit Insurance Corporation

Reference: 07/25/2024-10044425

Client Feedback from Retail Relationship Survey: Everything online is great. My only complaint is that there are no longer any branches open in our area. So I have to drive at least 25 to 30 minutes to find a branch if I just need some cash so end up paying fees to use other atms. Just fyi I live on the 95 corridor not out in the rural areas.



Client Advocacy  
P.O. Box 85024  
Richmond, VA 23285-5024  
Tel 844-4TRUIST

Kimberly Vereen  
Office  
Client Advocacy Partner Support Research Specialist

September 5, 2024



Re: Branch Closing  
Case 07/25/2024-10044425

Dear [REDACTED]:

Thank you for sharing your concerns about the closing our Havre de Grace Branch.

We hear you. And we recognize how unsettling it can be when changes occur to something as familiar as your community bank.

Change is almost never easy. But we're always looking for better ways to deliver our services—including branches and ATMS—to make sure we're meeting our clients' changing needs.

Know that the decision to close the Havre de Grace Branch wasn't taken lightly and was made only after careful study and analysis. Once a decision like this is made, our next priority is to continue to provide you with caring client service.

We hope to continue to serve your financial needs at any other convenient Truist location. And now, there are more ways than ever to bank with us.

**Digital Banking** – You don't need a branch—or even a computer—to do your banking. Learn more at [truist.com/digital-banking](https://truist.com/digital-banking).

**ATM** – Get cash, make a deposit, or check account balances at any of our convenient locations. Find an ATM or branch at [truist.com/locations](https://truist.com/locations).

**Phone** – No smart phone? No problem. If you can text, you can bank. Details at [truist.com/digital-banking](https://truist.com/digital-banking).

[REDACTED], again, please know we take this process very seriously and have reviewed every option before making the decision. We appreciate the opportunity to respond to your concerns and thank you for choosing to bank with Truist.

Sincerely,

*Kimberly Vereen*

Kimberly Vereen  
Officer, Client Advocacy Partner Support Research Specialist  
Client Advocacy

**Reference: Case Number 07/26/2024-10058792**

**Client Feedback from ATM Survey:** This ATM has not accepted deposits for 7 days and the printer ink has been out for a month which makes the machine give you blank paper. As a business client that makes daily deposits and transactions this machines represents the worst of Truist. Service your equipment more to make sure it works as expected and clean it.



Client Advocacy  
P.O. Box 85024  
Richmond, VA 23285-5024  
Tel 844-4TRUIST

Tricia Pittle  
Officer  
Client Advocacy Partner Support Research Specialist

September 5, 2024



Re: ATM Issue  
Case 07/26/2024-10058792

Dear [REDACTED]:

Thank you for sharing the issues you have encountered when using the ATM at our Camp Creek Parkway Branch. We understand the frustration caused by this situation, and deeply regret any impact it had on your banking experience. We appreciate the opportunity to respond.

Please know, we hear you. As such, an incident report for the ATM was submitted on July 30, 2024. Your feedback is vital for our improvement and allows us to better service your banking needs. We want your experiences with Truist to be pleasant and will do our best to see that your future visits meet the high-quality standards to which we aspire.

If you are still experiencing issues with the ATM or experience issues in the future, please contact us at the telephone number below. Please know that you can also bank in person, via Online Banking, or by using the Truist mobile app.

[REDACTED], thank you one again for bringing this matter to our attention. If you have any other questions or need assistance, please contact us 844-4TRUIST (844-487-8478). A teammate will be happy to assist you.

Sincerely,

*Tricia Pittle*

Tricia Pittle  
Officer, Client Advocacy Partner Support Research Specialist  
Client Advocacy



File Number: **2024-0589**  
Date of Complaint: 8/5/2024

## Online Consumer Complaint Form

### SECTION 1 (Required): CONSUMER CONTACT INFORMATION

Salutation:  ▼

Your Name:\*

Street1:\*

Street2:

City:\*  State:\*  ▼

Zip:\*

Home/Day Phone:  Work Phone:

Email:

Have you filed a complaint with us before?  ▼

If yes, what file number or name was the complaint under?

#### Property Address

*Complete the property address below only if the property address differs from the address provided above.*

Street1:

Street2:

City:  State:  ▼

Zip:

### SECTION 2 (Optional): THIRD PARTY AUTHORIZATION

If you would like NCCOB to be able to communicate with someone else, such as a family member, attorney, or other individual about this complaint, you must provide authorization below. Any person authorized under this section will remain authorized until we receive notice that authorization has been withdrawn.

Name of Third Party:

Relationship to Consumer:

Street:

City:  State:  ▼

Zip:

Phone:

Email:



**SECTION 3 (Required): RESPONDENT INFORMATION**

Company/Individual you are complaining about:

Street1:

Street2:

City:  State:

Zip:

Phone:

What type of product or service is this complaint regarding?:

- Check Cashing Transaction
- Bank Wire Transaction
- Consumer or Personal Loan (less than or equal to \$25,000)
- Business Account
- Money Transmission
- Credit Card
- Residential Mortgage Loan
- Investment Account (e.g., IRA, CD, Money Market)
- Tax Refund Anticipation Loan
- Personal Checking or Deposit Account
- Commercial Loan
- Other (Please Describe):

Have you tried to resolve your complaint with your financial institution or company?

If Yes,

When?:

How?:  OR Other:

Contact Name:

Title:

Have you contacted or filed a complaint with another government agency?

If Yes, Agency Name:

**SECTION 4 (Required): FORECLOSURE AVOIDANCE**

**Note: Filing a complaint with the NCCOB will not stop or delay the foreclosure process.** Until you hear from your mortgage company or their attorney, you should assume any hearing, sale, or eviction notice will go forward as scheduled. Because NCCOB cannot provide you with legal representation, you may want to seek the advice of an attorney.

Are you seeking assistance with avoidance of a foreclosure on your primary residence?

Have you submitted an application to your mortgage lender or servicer related to your request for foreclosure avoidance?

If Yes, what was the date of your most recent application submission?:

Have you received a response regarding any pending application for assistance?

Have you applied for assistance with the State Home Foreclosure Prevention Project administered by the North Carolina Housing Finance Agency?

Do you have a foreclosure hearing or sale date scheduled?

If Yes, when is the foreclosure hearing date?  Sale date?

**SECTION 5 (Optional): DESIRED RESOLUTION:** (text limit 1000 characters)

What response or action, if undertaken by the individual or company that is the subject of your complaint, would resolve this matter to your satisfaction? Please be as specific as possible.

---

**SECTION 6 (Required): COMPLAINT NARRATIVE:** (text limit 3000 characters)

Describe below the events surrounding your complaint in the order in which they occurred. Include any names, phone numbers, and a full description of the problem with the amount(s) and date(s) of any transaction(s). You should also include any response from the parties identified in this complaint.

Be as brief and complete as possible to make the explanation clear.

**PLEASE BE ADVISED THAT THE ISSUES DESCRIBED IN THIS COMPLAINT WILL BE SHARED WITH THE INDIVIDUAL OR COMPANY IDENTIFIED FOR THEIR RESPONSE.**

I bank at Truist Bank 201 Village Rd NE, Leland, NC 28451. It has been an ongoing issue regarding access to monies. About a year ago, almost every Saturday morning I would go to the ATM & no money in it. Relentless complaints. We have a problem here whereas Truist Bank likes to hang on to peoples money! Most recently was on two occasions within a month, a message on the ATM that they are upgrading. I took a picture. Now if that be so, it should be done when the bank is open so people can access their monies. They have cut late night Thursdays & are closed on Saturday. We have a problem when a bank is NOT allowing people access to their monies. As we know, people do work and NO ONE should be forced to take off from work to go to the bank for access to their monies!

---

**SECTION 7 (Required): PRIVACY ACT STATEMENT**

The information you provide will permit NCCOB to facilitate a response to your complaint. This information may be shared with:

- The entity that is the subject of the complaint;
- Third parties as needed to obtain information relevant to the resolution of the complaint; and
- Other agencies or regulatory authorities for enforcement and regulatory purposes.

You are not required to file this complaint, and may withdraw this complaint at any time. However, NCCOB will not take any further action if you withdraw your complaint.

**CERTIFICATION (Required):** I certify that all information supplied by me is true to the best of my knowledge and that I am authorized to provide this information. I accept all responsibility for the content of my responses.

**By typing your name on this form, you certify that NCCOB is authorized to speak on your behalf regarding your loan, account, or transaction with the respondent; to receive any documents relating to the loan/account upon request; and to refer this complaint to another governmental agency.**

Consumer Signature:  Date:





Client Advocacy  
P.O. Box 85024  
Richmond, VA 23285-5024  
Tel 844-4TRUIST

Diane Evans  
Assistant Vice President  
Client Resolution Senior Specialist

August 26, 2024



Re: Leland Branch  
North Carolina Commissioner of Banks (NCCoB) File 2024-0589

Dear [REDACTED]:

We have received and reviewed your correspondence forwarded to us from the NCCoB regarding the ATM and the hours at our Leland Branch. Please accept our apology for any inconvenience you may have experienced. We appreciate the opportunity to respond.

At Truist our mission is to provide distinctive, and successful client experiences to all our clients. Your comments about the ATM and branch hours are very important to us and were shared with the appropriate management team.

In reference to the ATM, we are aware of the problem and are diligently working to get the issue resolved. The normal service hours of the branches in the Greater Wilmington area are 9 am to 5 pm Monday through Thursday and 9 am to 6 pm on Friday. Furthermore, not all branches are open on Saturday. The branches that offer Saturday hours in the Belville area are Landfall, Oleander and Pine Valley. It is our goal to have ATMs and branches conveniently located to assist all our clients.

[REDACTED], we appreciate your business and are committed to helping you achieve your financial goals. If you have any questions or if we may assist you further, please call us at 844-4TRUIST (844-487-8478). A representative will be glad to assist you.

Sincerely,

Diane Evans

Assistant Vice President, Client Resolution Senior Specialist  
Consumer Regulatory & Executive Services Team

Copy to: North Carolina Commissioner of Banks



Client Advocacy  
P.O. Box 85024  
Richmond, VA 23285-5024  
Tel 844-4TRUIST

Diane Evans  
Assistant Vice President  
Client Resolution Senior Specialist

August 26, 2024

Jennifer Winborne  
North Carolina Office of the Commissioner of Banks  
4309 Mail Service Center  
Raleigh, NC 27699-4309

Re: [REDACTED], File 2024-0589

Dear Ms. Winborne:

Thank you for forwarding the complaint filed by [REDACTED] of [REDACTED], North Carolina regarding the ATM and hours of our Leland Branch. We appreciate the opportunity to respond.

We have enclosed a copy of our response that was mailed to [REDACTED] for your review.

Ms. Winborne, if you have further questions, please contact William Hagen at 804-923-8557. He will be glad to speak with you.

Sincerely,

Diane Evans  
Assistant Vice President, Client Resolution Senior Specialist  
Consumer Regulatory & Executive Services Team

Enclosure



State of North Carolina  
OFFICE OF THE COMMISSIONER OF BANKS

ROY COOPER  
GOVERNOR

KATHERINE M.R. BOSKEN  
COMMISSIONER OF BANKS

August 30, 2024

[REDACTED]  
[REDACTED]  
[REDACTED]

Re: Complaint against Truist Bank: File No. 2024-0589

Dear [REDACTED]:

The North Carolina Office of the Commissioner of Banks (NCCOB) received a response to our letter sent on your behalf.

The enclosed response is provided to facilitate communication between you and the respondent. NCCOB is charged with the duty to license, examine and supervise financial services firms under its jurisdiction and to enforce state laws applicable to financial services firms. NCCOB does not provide legal advice or represent private citizens or legal entities in any legal matter.

If you are not satisfied with the respondent's reply, please contact the entity directly. Also, should you wish to pursue this matter further, you may want to consider consulting with a private attorney or legal services provider to determine if you have private legal rights or remedies.

Sincerely,

A handwritten signature in cursive script that reads "Jennifer Winborne".

Jennifer Winborne  
Bank Supervision Support Specialist

Enclosures

cc: Truist Bank

## Social Media Complaint: 08/23/2024-10275327

### Client Complaint on Social Media: [REDACTED]

Never anything for current members. In fact they closed all local branches do me and I have to travel over half and hour to get to one!

Aug 23, 2024 at 5:43 AM

**Truist Response on Social Media:** We said, Good Friday morning, [REDACTED]. We thank you for reaching out through social media to share your concerns and feedback with us. We offer different promotions from time to time which have different rewards and requirements. To find out the best offers available to you for your account, we recommend you speaking with your local branch. You can locate you by searching <https://www.truist.com/locations>.

Also, we can certainly understand how it would be frustrating to lose access to your preferred location. The decision to close a branch is never any easy one and this was no exception. Truist remains committed to providing you the same excellent service you are accustomed to at any of our other Truist locations and ATMS, as well as through telephone banking and 24-hour delivery channels such as Online and Mobile Banking, which will allow you to bank anytime, anywhere. To search for locations in nearby areas, please visit our branch location through Truist Mobile or by visiting <http://www.truist.com/locations>. We also wanted to let you know that we have different promotions from time to time with different qualifications. We appreciate your continued business and will track your feedback to be shared with our management team as we're always looking for ways and opportunities to improve our services.

Aug 23, 2024 at 7:17 AM

**Complaint 08 20 2024 10248564 Retail Relationship Survey**

**Client Feedback from Retail Relationship Survey:** Open up more banks again. Now I have to travel a lot farther to go to the bank. It's not fair to some people. I personally am going to change banks. It's too bad because I liked Truist.

**From:** [Swinehart, Diane](#)  
**To:** [REDACTED]  
**Subject:** Truist Voice of the Client Survey Follow-up Survey ID 196590  
**Date:** Friday, August 23, 2024 2:09:00 PM  
**Attachments:** [REDACTED].png  
[msicbduu.png](#)

---



08/23/2024

Dear [REDACTED]

Thank you for taking the time to provide your feedback in a recent survey. You expressed concern over an experience you had with Truist, and requested that we follow-up regarding your feedback.

Truist strives to provide exceptional service with each and every client interaction and we would appreciate an opportunity to deliver on our service promise by discussing your concerns. Please contact me at (336) 547-2804.

We appreciate you giving us the opportunity to improve your experience. I look forward to speaking with you.

Thank you for choosing Truist for your financial needs.

Sincerely,

**Diane Swinehart**  
Client Advocacy Partner Support Research Specialist / Truist

Truist Bank, Member FDIC and Equal Housing Lender



© 2022 Truist Financial Corporation. Truist, the Truist logo and Truist Purple are service marks of Truist Financial Corporation. Truist Bank, 214 N Tryon St., Charlotte, NC 28202.



## Digital Survey Complaint: 09/18/2024-10477005

### Case Resolution:

Client Feedback from Truist One Migration Survey: Do you recall being notified about a change coming to your Truist checking account in October? - Yes How do you recall being notified? - A letter in the mail Please rate how informed you feel about how the account change will affect you - Somewhat informed Do you recall being made aware of the following details about the new Truist One Checking account type? - Yes I recall seeing this information Do you recall being made aware that your account and routing numbers will stay the same? - Recall Reading Do you recall being made aware that your debit/ATM card, PIN, and withdrawal limits will stay the same? - Recall Reading Do you recall being made aware that your existing checks and deposit slips will stay the same? - Recall Reading Do you recall being made aware that your recurring direct deposits, bill payments and transfers will not be affected? - Recall Reading \*\*\*\*\*

|| RESOLUTION: The client responded to the survey and cited issues with the inconvenience it has caused the client to not have a local Truist Branch or ATM to make deposits and do business. Made two outbound call attempts to client, and sent no contact survey in between calls. I have been unable to successfully speak to the client for additional feedback related to the migration.

## Digital Survey Complaint: 10/08/2024-10641808

### Case Resolution:

Client Feedback from Digital Survey : I have enjoyed my banking experience with Truist since it acquired Sun Trust. However my one complaint is the closing of my bank Truist on Panola Road. The bank has served our community well over thirty years plus. The travel to Stonecrest is an inconvenience. Pls keep a branch in our community. Pls build us a branch in our community.???????

\*\*\*\*\*

|| RESOLUTION : Reviewed Core Retail client's survey feedback and determined their primary concern to be regarding a branch closure in their area. Reviewed prior case regarding the client's debit card where they were advised to wait for their permanent debit card. Found that the cited branch is open. Called the client twice, but no one answered, so a no contact email was sent.

**From:** [Witcher, Derionte](#)  
**To:** [REDACTED]  
**Subject:** Truist Voice of the Client Survey Follow-up - Survey ID: <428755>  
**Date:** Friday, October 18, 2024 2:55:00 PM  
**Attachments:** [image002.png](#)  
[image004.png](#)

---

TLI Email Header



10/18/2024

Dear [REDACTED],

Thank you for taking the time to provide your feedback in a recent survey. You expressed concern over an experience you had with Truist and requested that we follow-up regarding your feedback.

Truist strives to provide exceptional service with each and every client interaction and we would appreciate an opportunity to deliver on our service promise by discussing your concerns. Please contact me at (404) 214 - 8971.

We appreciate you giving us the opportunity to improve your experience. I look forward to speaking with you.

Thank you for choosing Truist for your financial needs.

Sincerely,

**Derionte Witcher**  
**Client Advocacy Partner Support Research Specialist**

Truist Bank, Member FDIC and Equal Housing Lender

© 2022 Truist Financial Corporation. Truist, the Truist logo and Truist Purple are service marks of Truist Financial Corporation. Truist Bank, 214 N Tryon St., Charlotte, NC 28202.

## **Social Media Complaint: 10/16/2024-10712241**

**Client Complaint on Social Media:** 45681701

Be careful that they don't close the branch nearest you. that's what they did in my town.

Oct 14, 2024 at 6:17 PM

**Truist Response on Social Media:** We said, Good Wednesday afternoon, [REDACTED]. Thank you for reaching out. We know that any business closing can be an emotional issue for a community. For that reason, we do not take the decision to close a financial center lightly and that decision is only made after a very long and thoughtful process. We appreciate you sharing your feedback with us. We are very sorry for any inconvenience that this may cause but we look forward to continuing to serve you and all other clients at the next closest branch location. Please let us know if there is anything else we can assist you with.

Thank you

Post Edited

Oct 16, 2024 at 12:21 PM

## **Social Media Complaint: 11 21 2024 11013419**

### **Client Complaint on Social Media:**

46156247

Truist i have had the same experience in Rainbow City Al. Truist closed two branches near us and now we have to drive 25 to 30 miles to get to a branch.

Nov 20, 2024 at 8:20 AM

### **Truist Response:**

We said, Good Thursday morning, [REDACTED]. We can certainly understand how it would be frustrating to lose access to your preferred location. The decision to close a branch is never any easy one and this was no exception. Truist remains committed to providing you the same excellent service you are accustomed to at any of our other Truist locations and ATMS, as well as through telephone banking and 24-hour delivery channels such as Online and Mobile Banking, which will allow you to bank anytime, anywhere. To search for locations in nearby areas, please visit our branch location through Truist Mobile or by visiting <http://www.truist.com/locations>. We appreciate your continued business and will track your feedback to be shared with our management team as we're always looking for ways and opportunities to improve our services.

Nov 21, 2024 at 10:28 AM

## Digital Survey Complaint: 11/26/2024-11051689

### Case Resolution:

Client Feedback from Retail Relationship Survey: Reopen Terre Hill PA branch and Ocean City north branch. These were the 2 locations I banked at the most. Too many fees for using other ATM's especially since the 2 closest ATMs have been removed.

I do not like being pressured into upgrading/opening other accounts. I go to the bank to deposit or withdraw, not be pressured to "upsell" to other products.  
\*\*\*\*\*

|| RESOLUTION: Client responded to survey and cited issues with 2 of his local branches closing and having to incur ATM fee's due to the ATM's being removed. Client also cited issues with being pressured into upgrading/opening new accounts when going into the branch. Spoke to client and I empathized, apologized and explained that Truist never wants any of our clients to feel this way, and I ensured him his voice is heard, and this feedback is taken seriously, and documented and reviewed by upper management and that we do truly value his long term relationship with Truist. I did for client retention, and client acknowledgment issue \$25 CAP Card for the negative impact the client has had, and really made the client feel better that his voice is heard, and that we do these callbacks to improve our customer service, and advised that we do listen to our clients needs, and concerns. Client truly thanked me for my phone call. Client had no other concerns.

# Customer Assistance Form

FDIC 3064-0134 Expiration Date: XX/XX/XXXX

## Privacy Act Statement

---

Collection of this information is authorized by 12 U.S.C. §§ 1818 and 1819 and 15 U.S.C. § 57a(f). The information you provide to the FDIC on this form will be used to investigate and respond to your complaint or inquiry. The information you provide may be disclosed to the institution which is the subject of the complaint or inquiry and to any third party sources, when necessary to investigate or resolve the complaint or inquiry; to the Federal or State supervisory authority that has direct supervision over the financial institution that is the subject of the complaint or inquiry; to appropriate Federal, state or local authorities agencies if a violation or possible violation of a civil or criminal law is apparent; to a congressional office in response to an inquiry made at your request; to a court, magistrate or administrative tribunal in the event of litigation, or in accordance with the other "routine uses of records" listed in the FDIC's Consumer Complaint and Inquiry System of Records, # 30-64-0005. Completing this form is voluntary, but failure to provide all of the information may delay or preclude investigation of your complaint or inquiry.

Last Updated 09/23/2015

## Paperwork Reduction Act Statement

---

Public reporting burden for this collection of information is estimated to average .25 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and review the collection of information.

Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Paper Reduction Act Clearance Officer, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street, N.W., Washington, D.C. 20429, and the Office of Management and Budget, Paperwork Reduction Project (3064-0134), Washington, D.C. 20503.

An agency may not conduct or sponsor, and a person is not required to respond to, a collection unless it displays a currently valid OMB control number.

Last Updated 09/23/2015

**Please complete this form if you have an inquiry or a complaint regarding your financial institution. Once the form has been submitted you will receive the Customer Assistance Confirmation page indicating that your request has been received.**

### Please note:

- We cannot act as a court of law or as a lawyer on your behalf.
- We cannot give you legal or financial advice.
- We cannot become actively involved in complaints that are in litigation or have been litigated.

\* Required Fields

**Indicate whether you are a:** Consumer

### Requester Information:

Salutation   
\*Last Name  \*First Name   
Middle Name  
\*Email 

Home Phone [REDACTED] Business Phone [REDACTED] Mobile Phone  
\*Mailing Street [REDACTED]  
\*Mailing City [REDACTED] \*Mailing State/Province [REDACTED]  
\*Mailing Zip/Postal Code [REDACTED]  
\*Mailing Country United States  
Best Way to Contact Phone  
Best Time to Contact Morning

**Is this request submitted on behalf of you and another individual?** No

\*Last Name \*First Name  
Email  
Home Phone Business Phone Mobile Phone  
\*Mailing Street  
\*Mailing City \*Mailing State/Province  
\*Mailing Zip/Postal Code  
\*Mailing Country

**Additional Contact Information:**

**Do you want us to communicate with another individual on your behalf, such as a family member, attorney, or other person representing you about this complaint?** No

If you list someone you authorize us to communicate with the listed individual and provide information to that individual as well.

\*Representative Last Name First Name  
Relationship Email  
Home Phone Business Phone Mobile Phone  
\*Mailing Street  
\*Mailing City \*Mailing State/Province  
\*Mailing Zip/Postal Code  
\*Mailing Country

**Does your request involve a specific financial institution?** Yes

\*Financial Institution Truist Bank  
Mailing Street 214 N Tryon St,  
\*Mailing City CHARLOTTE \*Mailing State/Province NC  
\*Mailing Zip/Postal Code 28202  
\*Mailing Country United States  
Institution Phone Number  
FI: Type of accounts Checking

**Have you tried to resolve your complaint with your financial institution or company?** Yes

\*When? 08/30/2024 \*Resolve: How Other email



Resolve: Contact Name Bill Rogers

Resolve: Title CEO

**Have you filed a complaint or contacted another government agency?**

No

\*Gov Agency: Agency  
Name

### **Complaint Information:**

Describe events in the order in which they occurred, including any names, phone numbers, and a full description of the problem with the amount(s) and date(s) of any transaction(s). Do not include personal or confidential information such as your social security, credit card, or bank account numbers. If you need to provide **COPIES** of any supporting documentation such as contracts, monthly statements, receipts or any correspondence with the bank (do not send original documents), you may mail this information to:

#### **\*Please describe below the nature of your complaint or inquiry.**

BB&T went on merging spree buying local banks to shut them down. On 8/30/24, I complained about the broken ATM in the Bailey's Cross Roads branch in Falls Church, VA. The branch manager told me that he has nothing to do with it since it's maintained by a third party. I escalated the complaint to the CEO by email suggesting installing a second ATM like most banks in the neighborhood, some banks have three ATMs. They did not take any action. On 11/26/24 I complained again to the branch manager. He said he did his job, but the management did not do their part.

Please be advised that the issues described in this complaint will be shared with the financial institution or company in question for their response.

#### **\*Desired Resolution**

What action by the financial institution or company would resolve this matter to your satisfaction?

1. Make sure the ATMs are fully functioning. 2. Fix the high slope on the pavement at the ATM. 3. Install a second ATM.

**\*Checking this box authorizes the FDIC to respond to your inquiry**



Client Advocacy  
P.O. Box 85024  
Richmond, VA 23285-5024  
Tel 844-4TRUIST

Diane Evans  
Assistant Vice President  
Client Resolution Senior Specialist

December 19, 2024



Re: Bailey's Crossroads Branch ATM  
Federal Deposit Insurance Corporation (FDIC) Case 01806691

Dear [REDACTED]:

We have received and reviewed your correspondences to Mr. William H. Rogers, Jr. regarding the ATM at our Bailey's Crossroads Branch. We also received your same concerns from the FDIC. I appreciate the opportunity to respond on behalf of Mr. Rogers.

Our records indicate that we responded to you by letter on September 17, 2024, regarding your August 30, 2024 complaint (copy enclosed). As stated in our response, your comments about an additional ATM and the pavement concern at the Bailey's Crossroads Branch ATM were shared with the appropriate management teams.

In reference to the ATM malfunction when you attempted to deposit cash on November 26, 2024, our records indicate that the cash bin was full; however, due to a receipt printer jam, the ATM could not be settled. Furthermore, the ATM is serviced by a vendor, not the branch teammates. Please accept our apology for any inconvenience this may have caused you.

[REDACTED], should you have any other questions, please call us at 844-4TRUIST (844-487-8478). A representative will be glad to assist you.

Sincerely,

Diane Evans

Assistant Vice President, Client Resolution Senior Specialist  
Consumer Regulatory & Executive Services Team

Enclosure

Copy to: Federal Deposit Insurance Corporation



Client Advocacy  
P.O. Box 85024  
Richmond, VA 23285-5024  
Tel 844-4TRUIST

Diane Evans  
Assistant Vice President  
Client Resolution Senior Specialist

December 19, 2024

Sachie Tanaka  
Federal Deposit Insurance Corporation  
Consumer Response Center  
1100 Walnut St., Box #11  
Kansas City, MO 64106

Re: [REDACTED], Case 01806691

Dear Ms. Tanaka:

Thank you for forwarding the complaint filed by [REDACTED] of [REDACTED], regarding the ATM at our Bailey's Crossroads Branch. We appreciate the opportunity to respond.

Enclosed is a copy of our response with enclosure mailed to [REDACTED] for your review.

Our records indicate that we received a complaint in August from [REDACTED] about the malfunctioning ATM at our Bailey's Crossroads Branch. On August 15, 2024, he stated that whenever he makes a deposit at that branch, he does not receive a receipt. His concerns were researched, and it was determined that on that date, the ATM was out of paper. The issue was resolved at 8:00 am on August 16, 2024. A review of our records for a month indicated that this was the only instance regarding a receipt paper outage.

On November 26, 2025, [REDACTED] attempted to make a cash deposit; however, because the cash bin was full, he was not successful. The ATM is serviced by Brink's, and due to a paper jam, Brink's was not able to settle the ATM. His concerns about the pavement at the ATM were shared with the appropriate management team.

Ms. Tanaka, should you have further questions, please feel free to contact William Hagen at 804-923-8557. He will be glad to speak with you.

Sincerely,

Diane Evans

Assistant Vice President, Client Resolution Senior Specialist  
Consumer Regulatory & Executive Services Team

Enclosure



Division of  
Depositor and  
Consumer Protection

National Center for Consumer & Depositor Assistance  
1100 Walnut Street, Box #11  
Kansas City, Missouri 64106  
Toll Free: (877) 275-3342; Option 2

---

January 21, 2025  
Ref. No. 01806691



Re: Truist Bank

Dear :

Thank you for your correspondence. We have completed our review of your concerns involving Truist Bank (Bank). You reported a broken ATM at a branch and requested a second ATM be installed. You also requested the slope on the pavement be fixed.

We reviewed your correspondence, the Bank's response, and the applicable federal consumer protection laws enforced by the FDIC. Truist Bank is jointly regulated by the FDIC and the Consumer Financial Protection Bureau.

At the FDIC's request, the Bank provided you with a response dated December 19, 2024. A copy of that response was also sent to the FDIC, along with any supporting documents necessary to complete an independent review into the matter.

We seek to assist you by facilitating communication, by reviewing a bank's compliance with applicable laws and by providing you with information on your rights under federal consumer protection laws.

Regulation E, which implements the Electronic Fund Transfer Act, requires a financial institution to make a receipt available to a consumer at the time the consumer initiates an electronic fund transfer at an electronic terminal. The receipt should include the amount, date and type of transfer, as well identify the terminal location and consumer's account. The Consumer Financial Protection Bureau (CFPB) oversees the Bank's compliance with Regulation E. You may wish to contact the CFPB at [www.consumerfinance.gov](http://www.consumerfinance.gov) if you have additional questions or concerns regarding this matter.

The Community Reinvestment Act (CRA) encourages depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, consistent with safe and sound banking operations. Banks are also evaluated on the availability of a bank's retail banking services. The federal supervisory agency of an institution periodically evaluates the institution's record in helping meet the credit needs of its entire community.

## Digital Survey Complaint: 12 09 2024 11140438

### Case Resolution:

Client Feedback from Retail Branch Survey : Ever since the pandemic, the bank has become the worst one. Many branches have closed, forcing everyone to go to a crowded, single-employee branch, where they have to spend one hour or more for a simple transaction. I wish I didn't bank with Trust anymore.

\*\*\*\*\*

|| RESOLUTION : Reviewed Core Retail client's survey feedback and determined their primary concern to be regarding branch closure and experiences at the Miami - Dade - Palmetto Bay branch. Reviewed prior Salesforce case regarding the client's concern with branch closures. Found the closest branch to the client's physical address about a 15 minute drive away, not accounting for possible traffic in their area. Upon speaking with the client, they expressed that there used to be 2 branches closer to them, but have been closed since the merger, causing them to have to drive 20 - 25 minutes away. Additionally, the branch that they now have to visit is often crowded and only has one teammate working at a time, causing long wait times. Acknowledged their concern, thanked them for their time, and informed them of our constant efforts to improve the client experience. Emailed the branch and received a reply advising that per the client's most recent interaction on 12/4/24, the branch was short staffed that day and that their's is a high-volume transactional branch.

# Digital Survey Complaint: 12/28/2024-11283591

## Case Resolution:

Client Feedback from ATM Survey: Since closing bank in MY town I have to drive to next town and the ATM is against building. (Client Feedback Continued in Additional Comments)

\*\*\*\*\*

|| RESOLUTION: The client responded to the survey and cited issues with branch in her town being closed post-merger, driving to branches 3 towns away, no drive-up ATMs available at one location and obstructions in drive thru at another branch. Spoke with the client who raised concerns no dr ATM at branch. Client also mentioned drive thru at another branch location is obstructed by bushes. Apologized to client and advised her feedback will be provided to leadership. Search and Review of Branch and ATM locations via Client Central using client zip code 22842, confirmed the closes branch returned was 10.6 miles away at New Market Branch 9397 S Congress St New Market, VA 22844. The next closest branch returned was 13.1 miles away at Broadway Branch 153 N Main St Broadway, VA 22815-9559. Google search of Truist branches in Mount Jackson Virginia, confirmed the branch located at 5180 Main St, Mt Jackson, VA 22842 is showing status of permanently closed. VOC Survey response received from New Market branch leader advising We only have a drive-up ATM at our location. The client lives in Mount Jackson VA, so for an equal driving distance to New Market, she can go to Woodstock, Broadway, or Harrisonburg if she would like to use a drive-up ATM. She is also welcome to use our drive-thru during normal business hours, so she doesn't have to exit her vehicle. VOC Survey response received from Main Street branch leader advising to my knowledge there has not been any concerns about the drive thru or bushes. It would be closer for them to go to New Market branch, which is 8 miles from Mount Jackson. No further action required.

(Client Feedback Continued from Case Status Summary):

" I am disabled and do not prefer to walk to it so I drive to this one 3 towns away. Also at this location the drive up window is way too low for me in my full-size van, I have to pull up and open my door and squeeze thru my door to reach it. As for THIS atm 3 towns away I do use, it has a huge bush beside it that bumps my mirrors and knocks them out of place so I have to get out and fix them. Someone could also hide there waiting. Not to mention when I use the drive thru my mirrors get bumped 9 out 10 times on the brick column it's so tight. I understand the bush belongs to house next door but could it be trimmed back on atm drive thru? I know y'all can't make the drive thru wider either, but any chance of having drive up arm installed in New Market,VA instead of the walk up one? And maybe raise the drive up window? Since y'all had to close the nice perfect location where I live."

## Digital Survey Complaint: 01 30 2025 11505978

### Case Resolution:

Client Feedback from Retail Relationship Survey: You closed branches close to us. I opened new account at nearby bank As for service you're a 9. Please get branch near Fair Oaks Ranch or Boerne.

\*\*\*\*\*

RESOLUTION: Reviewed survey details in which the client cited issues with closing 2 branches nearby. Opened an account with local bank. Like a branch in Fair Oaks Ranch or Boerne. Spoke with client. 2 branches have closed close to client's home. Now client has to drive 10 to 15 minutes to get to a branch. Found 2 branches that are approximately 11 miles from client's home. Client decided to open an account with a local bank, but kept their joint account with Truist. Client asked about being added to husband's existing credit line. Informed client would have to go through a new application process to be added. Client is very happy with Truist and has banked with Truist for the 1980s.