



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:

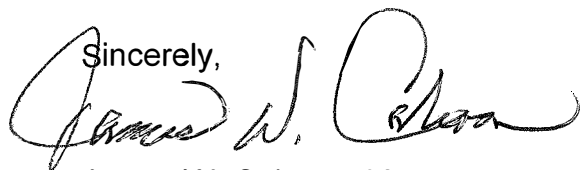
I am writing this letter based on some recent information I received about Truist Bank Closing in Columbia, N.C. I am concerned that our small rural town (population 848), in just a few months, will possibly be without a bank within our town or in the county. Two years ago, we had two banks and a credit 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", written over a horizontal line.

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.

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.

Phone – No smart phone? No problem. If you can text, you can bank. Details at 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: How Phone

Resolve: Contact
Name

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 TRUIST BANK'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,

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.

[REDACTED]
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.

[REDACTED], 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

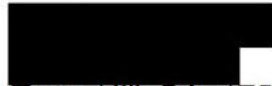
Enclosures



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

Sarah Dial
Client Resolution Specialist

January 18, 2024



Terre Hill, PA 17581

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.

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.

Phone – No smart phone? No problem. If you can text, you can bank. Details at truist.com/digital-banking.


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.

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.

Phone – No smart phone? No problem. If you can text, you can bank. Details at 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 bank's compliance in the local MSA with an examination of 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 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

[REDACTED]
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,
[REDACTED]

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.

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.

Phone – No smart phone? No problem. If you can text, you can bank. Details at 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]

To: [REDACTED] [REDACTED] 

8:12 AM | May 17

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]

 [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.

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.

Phone – No smart phone? No problem. If you can text, you can bank. Details at 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	
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
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.

[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 truist.com/locations.

Phone – No smart phone? No problem. If you can text, you can bank. Details at truist.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 20000-0606
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 c'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]
[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.

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.

Phone – No smart phone? No problem. If you can text, you can bank. Details at 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



View Online Complaint



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): ATM

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?	No
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,

A handwritten signature in black ink that reads "Diane Evans". The signature is fluid and cursive, with the first name "Diane" and last name "Evans" clearly distinguishable.

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
[msdsc0000.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



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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](#)



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

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 
Middle Name
*Email 

*First Name 

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,

A handwritten signature in purple ink that reads "Diane Evans".

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 [REDACTED]:

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 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.

Digital Survey Complaint: 03/24/2025 - 11895051

Case Resolution:

Client Feedback from Truist One Migration Survey: Use it to pay home equity account. Truist closed Glen Burnie branch, I have trouble driving. So this is a problem.

|| RESOLUTION: the client responded to the survey and cited issues with local branch closing causing problem and using account to pay HELOC (home equity line of credit). The client was contacted, but could not be reached and the no contact email was sent. Feedback documented for tracking purposes. If additional assistance is still needed client can visit branch, call 844-4TRUIST or call back number listed in Voice of the Client no contact email. Research confirmed. Centre At Glen Branch- 6707a Ritchie Hwy, Glen Burnie, MD 21061-2318- 2.2 miles from the client zip code is still open.

Horchler, Scott

From: Stone, Brittney
Sent: Monday, March 24, 2025 10:21 AM
To: [REDACTED]
Subject: Truist Voice of the Client Survey Follow-up



3/24/2025

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 804-967-3202.

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,

Brittney
Client Advocacy Partner Support Research Specialist

Social Media Complaint: 03/27/2025 - 11926749

Client Complaint on Social Media:

#47490595

@Truist

I'd like to know WHY Truist took the only bank in Ellerbe NC and left us with NO BANK At ALL.....we have to bank in Rockingham NC!!!!!!!!!! SHAMEFUL. !!!!!!!!!!!

Mar 27, 2025 at 1:38 PM 3 tags

Truist Response:

Hi [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. Thank you and have a great day.

Mar 27, 2025 at 2:03 PM 3 tags

Digital Survey Complaint: 04/11/2025 - 12039087

Case Resolution:

Client Feedback from Small Business Survey : Banks can ensure minority business owners are not discriminated against by implementing fair lending practices, providing cultural competency training for staff, offering dedicated programs and resources tailored to minority-owned businesses, and regularly reviewing lending data to identify and address any disparities. Transparency, community outreach, and partnerships with minority business organizations can also help build trust and equitable access to financial services.

|| RESOLUTION : Reviewed Small Business client's survey feedback and determined their primary concern to be regarding the bank's ability to ensure that minority business owners aren't discriminated against. Reviewed CIF comment regarding a letter containing credit bureau information being mailed to the client. Reviewed the application information and the adverse action letter confirming the denial reason(s). Upon calling and greeting the client, they advised that I had the wrong number and disconnected the call, so a no contact email was sent.

Horchler, Scott

From: Witcher, Derionte
Sent: Tuesday, April 15, 2025 10:43 AM
To: [REDACTED]
Subject: Truist Voice of the Client Survey Follow-up



04/15/2025

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

Digital Survey Complaint: 04/13/2025 - 12046365

Case Resolution:

RESOLUTION: The client responded to the survey and cited issues with there being no Truist branch in her local area as closes branch is 15-22 miles away from her home. Client expressed dissatisfaction with branch being taken away from branch in her local area. Client advised branch in Bolivia NC was closed 4 years ago during the pandemic. This branch was only a few miles from her hours, but now she has to go to branch in Leeland NC about 20 miles away from her home. Advised client there is a branch in Supply NC which client stated that branch is 20 miles away. Client stated there are a lot of elderly people who were going to that branch. Client suggested at least putting an ATM machine in her local area.

Apologized to the client for the inconvenience. Advised client her feedback will be leveraged as part of Truist's on-going effort to evaluate policies, processes, services, products and business practices for possible enhancements. After review of AWS call on 4/11/2025 at 7:29am it was determined that client called to inquire about recent deposits on her account. Client suggested that they put an ATM machine in area. Teammate apologized and advised the client feedback will be submitted on her behalf regarding branch being too far away and IVR system not providing recent deposit information. Teammate provided client the details of recent transactions posted to her checking account. Client did not require further assistance. Client Central ATM/Branch Locator using client zip code 28422 for Bolivia NC, confirmed there are branch locations in 7.5 miles away at the Holden Beach Branch address at 3226 Holden Beach Rd SW Supply, NC 28462-5716. There was also another branch location found in 8.9 miles away at the Oak Island Branch address at 8905 E Oak Island Dr Oak Island, NC 28465-8371. No further action required.

Digital Survey Complaint: 04 08 2025 12005677

Case Resolution:

Client Feedback from Branch Survey : She was nice but they closed my account on the 28 of March and didn't let me know until the 3rd of April and if that wasn't bad enough the bank said something about fraud about another bank and I don't know what they are talking about and close my account and cancel my cards. Just a whole lot of problem with the bank..... But she was nice about it.

|| RESOLUTION : Reviewed Core Retail client's survey feedback and determined their primary concern to be regarding the lack of notification received from the Bank regarding their account's closure. Upon speaking with the client, they expressed displeasure with the lack of notification regarding the account's closure that was referenced in the CIF comments and the closure of a branch close to them. Emailed the branch and received a reply recapping the client interaction and prior mentions of displeasure with branch closures. Submitted a TASK and received more information on the account's closure. Per the Bank Services Agreement, the Bank may close your account at any time and for any reason or for no reason without advance notice.

Digital Survey Complaint: 04 19 2025 12099398

Case Resolution:

Client Feedback from Branch Survey : I have had a long connection with past institutions now incorporated im Truist. IE: Elkin-Jonesville Savings and Loan, Southern National and BB&T. Only complaint was closing branch at Twin Oak Road, Dobson, NC. half mile from my.home. Now closes branch is 15 miles away.

|| RESOLUTION : Reviewed Core Retail client's survey feedback and determined their primary concern to be regarding their local branch's closure. Found nothing relevant in Salesforce or the CIF comments. Confirmed that there is no branch location in Dobson, NC. Emailed the branch and received a reply advising that they have received a lot of feedback regarding the Twin Oak Road branch closure. Called the client, but no one answered, so a no contact email was sent.



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

Derionte Witcher
Client Advocacy Partner Support Research Specialist

May 21, 2025

[REDACTED]
[REDACTED]
Elkin, NC 28621 [REDACTED]

Re: Branch Closing
Case 04/19/2025-12099398

Dear [REDACTED]:

We have received and reviewed your concerns regarding Truist's decision to close The Twin Oaks Road – Dobson Branch. We understand how this change may present challenges for the community, particularly related to access to banking services, and we take your feedback seriously. We appreciate the opportunity to respond.

Please know Truist does 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 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 of this action, and it is only after extensive analysis we make the difficult decision to close.

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

1. **Elkin**, 1661 N. Bridge St., Elkin, NC 28621-2203
Lobby & Drive Thru Hours of Operation Monday – Thursday: 9am – 5pm, Friday: 9am – 6pm, and closed Saturday & Sunday.
2. **Yadkinville**, 101 E. Main St., Yadkinville, NC 27055-8141
Lobby & Drive Thru Hours of Operation Monday – Thursday: 9am – 5pm, Friday: 9am – 6pm, and closed Saturday & Sunday.
3. **Mount Airy Main**, 541 N. Main St., Mount Airy, NC 27030-3721
Lobby & Drive Thru Hours of Operation Monday – Thursday: 9am – 5pm, Friday: 9am – 6pm, and closed Saturday & Sunday.

May 16, 2025

Page 2

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.

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.

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

Cash Back – You may request cash back at the register when you make a purchase, and the merchant will charge your debit card for the purchase amount plus the cash back amount and give you the cash from the register.

Considering your expressed concerns, especially regarding the added travel and inconvenience, we will be posting your comments to our Community Reinvestment Act (CRA) Public File under the section designated for comments related to access to services. This ensures that your feedback is formally documented and available for review as part of our ongoing efforts to serve the needs of our community.

Please know that we remain committed to providing you with quality banking services and are continually exploring ways to continue meeting your needs despite this change.

Should you have any additional questions or concerns, please call us at 844-4TRUIST (844-487-8478). A teammate will be happy to assist you.

Once again, we thank you for your feedback and for banking with Truist.

Sincerely,

Derionte Witcher

Derionte Witcher
Client Advocacy Partner Support Research Specialist
Client Advocacy

Digital Survey Complaint: 06 25 2025 12596847

Case Resolution:

Client Feedback from Retail Relationship Survey: Way too far to ATM. Should allow no fees for nonTruist ATM. No ATM fees at nonTruist ATMs since so few Truist brick and mortar locations. Or more Truist ATM locations! I have to drive 20 mi to Truist branch!

|| RESOLUTION: Core Retail Relationship Client completed Voice of the Client survey and citing ATM and branch locations inconveniently located. Research concluded that the clients complaint is regarding location of Truist branches and Truist ATM locations based upon their area of residence. Research concluded that the clients checking account was under a level 2 benefit level which allots for 1 (one) Non-Truist ATM fee to be waived per statement cycle. The Community Reinvestment Act (CRA) is intended to encourage 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. Attempted to contact client in which client did not answer. Left voicemail and sent the no contact email inviting client to call back. If assistance is still needed, client can call/visit a local branch or contact the Truist Care Center at 844-487-8478.

From: [Jones, Ethan](#)
To: [REDACTED]
Subject: Truist Voice of the Client Survey Follow-up
Date: Friday, June 27, 2025 11:24:00 AM
Attachments: [image001.png](#)

TLI Email Header



06/27/2025

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 every client interaction and we would appreciate an opportunity to deliver on our service promise by discussing your concerns. Please contact me directly by either replying to this email or by phone at 252-246-3770.

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,

Ethan
Client Advocacy Partner Support Research Specialist

Complaint: 07 08 2025 1268806

Case Complaint Information:

250708-22151146

Primary consumer information

Full name

[REDACTED]

Email address

[REDACTED]

Phone

[REDACTED]

Address

[REDACTED] United States

Methods of identification provided by the consumer

Account number

[REDACTED]

Billing Address

[REDACTED]

United States

Product information

Product or service

Checking or savings account (Checking account)

Issue

Problem caused by your funds being low

Overdrafts and overdraft fees

Consumer identified company name

Truist Bank

What happened

We reviewed my account from 6/25/25 to 7/4/25. She saw what I was upset about. They had repeatedly charged overdraft fees when there had been no overdraft. The online banking app doesn't update pending payments. They show wrong balances of what is available. I have had trouble with this in the past. Because there is no Truist ATM on my side of town it causes more hardship, having to pay \$8 for each transaction. I live financially on a razor's edge. Some months I owe them upwards of \$100.

Already attempted to fix this issue with the company?

Yes

Attachments

[REDACTED]

Download all attachments

Desired resolution

They should care enough to ensure we can be certain of funds that are truly available. Provide our side of town with ATM access. I want those overdraft fees I have had to suffer, returned. I live in the real world, David and Goliath doesn't exist here. Do what you can.

Response recipients

Submitted by

Primary consumer

Who will receive responses?

Primary consumer

Complaint status

Pending Action By Company

Sent to company

07/08/2025 13:58 ET

Due date

07/23/2025



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

Samantha Fulghum
Client Resolution Senior Specialist

July 22, 2025



Re: Essential Checking Account ending in [REDACTED]
Consumer Financial Protection Bureau (CFPB) Case [REDACTED]

Dear [REDACTED]:

We have received and reviewed your correspondence forwarded to us from the CFPB regarding overdraft fees assessed to the account referenced above. I appreciate the opportunity to respond.

We have reviewed your account activity from June 30 through July 3, 2025. Overdraft fees were assessed on June 30, July 1, and July 3, 2025, due to items posting to the account against insufficient balances, as explained in the enclosed letters from Truist. On July 17, 2025, as a courtesy, we refunded two overdraft fees totaling \$72.00. The account is not eligible for additional courtesy refunds at this time.

Our overdraft and ATM fees are disclosed in our *Personal Deposit Accounts Fee Schedule*. The fee schedule is provided at account opening, merger and during the most recent disclosure updates. It is also available at [Truist.com/fee-schedule](https://www.truist.com/fee-schedule). The remaining fees are valid, and we respectfully decline your request for additional refunds.

Once a debit card transaction (ATM withdrawal or purchase) is authorized, a hold is placed on the client's account reducing the available balance. Funds on hold for pending debit card transactions generally cannot be used for other purposes, even though the transaction has not posted against the account.

It may take three or more business days for debit card transactions to be presented for payment and permanently post to the account. For this reason, clients must maintain accurate account records noting all authorized transactions, including pending debits and credits, to determine their available balances.

To decrease the chances of this happening again, please visit [Truist.com/TheFacts](https://www.truist.com/TheFacts), where you will find helpful tips on how to manage your account and avoid fees. You will also find useful information about our overdraft services and how to monitor your account activity when the balance gets too low or becomes overdrawn by setting up email or mobile alerts.

This communication is an attempt to collect a debt and any information you provide, whether written or verbal, will be used for that purpose. However, if your debt is discharged in bankruptcy or you are protected by the automatic stay in a bankruptcy proceeding, Truist recognizes that you may not be liable for this debt and this letter is not an attempt to collect a debt but is being sent for notice purposes only.

[REDACTED]
July 22, 2025
Page 2

Our records indicate that you opted out of our Overdraft Coverage service. This prevents us from paying overdrafts and assessing a fee for ATM and everyday debit card transactions. ACH, checks, other transactions made using your checking account number and automatic bill payments are not affected by your request to decline this service. More information about this service can be found on the last page of our fee schedule.

Unfortunately, the account is currently overdrawn. Given this, we ask that you please make a deposit as soon as possible to bring the account to a positive or zero balance. Doing so may prevent the account from being closed with an owed balance and reported to consumer reporting agencies.

We now offer our Truist One Checking account, which is designed to help reduce overdraft fees. The Truist One Checking account has a \$100.00 negative balance buffer. To initially qualify for the negative balance buffer, the following requirements must be met:

- Account must be opened for a minimum of 35 calendar days.
- Account must be funded with a positive balance.
- A single Direct Deposit of at least \$100.00 per month must be made for two consecutive months.

To remain qualified for the negative balance buffer, you must set up a recurring Direct Deposit of at least \$100.00 per month. For accounts that qualify for the negative balance buffer and have Overdraft Protection, Truist will use the negative balance buffer first. If the account has neither, transactions that exceed the account balance will be declined or returned. Monthly maintenance fees may apply. For more information, you may visit [Truist.com](https://www.truist.com) or your local Truist branch.

We appreciate your request for additional ATMs in your area. We take your comments seriously and have shared them with the appropriate management teams.

[REDACTED], should you have any additional questions or concerns regarding your account, please contact us at [Truist.com](https://www.truist.com), via the Truist Mobile App., or call us at 844-4TRUIST (844-487-8478). A representative will be glad to assist you.

Sincerely,

Samantha Fulghum

Samantha Fulghum
Client Resolution Senior Specialist
Consumer Regulatory & Executive Services Team

Enclosures

Copy to: Consumer Financial Protection Bureau

This communication is an attempt to collect a debt and any information you provide, whether written or verbal, will be used for that purpose. However, if your debt is discharged in bankruptcy or you are protected by the automatic stay in a bankruptcy proceeding, Truist recognizes that you may not be liable for this debt and this letter is not an attempt to collect a debt but is being sent for notice purposes only.

Digital Survey Complaint: 07 18 2025 12769059

Case Complaint:

Client Feedback from Retail Relationship Survey: I am so glad you asked me this. Let's see, you closed the Black Mountain NC Branch on NC 9, perhaps, immediately, I cannot remember. But I see you still list it on your site as a viable bank. So, I had to go in the opposite direction I wanted to be in. Do my banking in Old Fort, to do any banking. Then head back to Black Mountain NC to do the rest of my errands. THEN you closed the bank in Old Fort, NC. So, now I get to drive 40 minutes to the 1327 Tunnel Road, Asheville, NC location. Before 5 PM. But, it was flooded, during Helene. So, the next closest one is on Merrimon Ave in Asheville and its 46 min from me. Actually I haven't felt like you were serving much at all. I currently have a \$12.00 Jury Duty check, and I will have to go way out of my way just to deposit a check for 12 dollars. But, no I am not pleased. At all [REDACTED]

Case Resolution:

Reviewed survey client indicated they will have to go way out of my way just to deposit a check. The branches in area closed and it takes 46 minutes to drive to closest one. Spoke to the client, authenticated to account and went over survey. I explained I did look on Truist.com to see if the black mountain location was there and was not seeing it. I asked where she saw it, I can report. She said it was listed on some site, she said original site. She has no idea, she was looking for the closets one and there's nothing close to her. I advised I see the closest one is 11 miles from zip code. I asked if she ever tried to use the mobile deposit in APP to avoid driving that distance. She said she has not but knows it can be done. Explained it is an option I apologized for experience. Reviewed client central and determined client is a Core Retail Relationship client. Reviewed Truist branch Locator. Search from Zip code 28711 East Asheville Branch/ATM Asheville, NC 28805-1601 11.1 miles, Merrimon Avenue Branch #2 Weaverville, NC 28787-8345 13.8 miles

Social Media Complaint: 07 17 2025 12764109

Client Complaint on Social Media:

[REDACTED] Private

Can you please fix your ATM at the Martinsburg WV branch, on Edwim Miller Blvd. since it's the only branch left for us to use, you could at least make sure the ATM is working, this is the 3rd time we've tried to use it and it's been out of order.

Jul 17, 2025 at 12:07 PM

We said, Good Thursday afternoon, [REDACTED]. We thank you for reaching out through social media to bring your concerns to our direct attention & our apologies for any inconvenience during this time. Can you please share with us any possible date(s) and any error messages observed when had you visited our machines so that we may have our ATM Operations Team review them ASAP? ^JW

Jul 17, 2025 at 1:11 PM

They said, Today, I dint know the exact terminology, but the screen had another maintained screen up. This is the 3rd time in tha last 2 months. Last time it just said sorry experiencing technical difficulties. Its always this Branch, tge one in Berkeley Springs is fine, but we're disabled can't drive 40 minutes to get to Berkeley Springs Branch.

Jul 17, 2025 at 1:22 PM

We said,

We thank you for responding & sharing those further details, [REDACTED]. We understand your frustration at the situation as we are immediately relaying these concerns directly to our internal ATM Operations contacts for review. Thank you for you diligence in bringing issue to our attention. If you have any questions, please don't hesitate to reach out. ^JW

Jul 17, 2025 at 1:25 PM

Digital Survey Complaint: 08 11 2025 12942683

Case Complaint:

Client Feedback from Truist Care Center Survey: love the customer service reps very supportive with answering any questions and helping in any way and informative due to am disabled and they explain everything just wish they had a closer bank as was when I initially opened with SunTrust that is my only issue too far away from home

Case Resolution:

Reviewed survey details in which the client cited cited issues with SunTrust had a branch closer to me, but it was closed. The Truist branch is too far away from home. Love the customer service reps, who are very supportive with answering any questions, helping in any way and informative due to I am disabled. Spoke with client who stated I gave you guys all 10s, but you closed a SunTrust branch that was 1/8 of mile from my home. I could walk to the branch, but now I have to drive 5 miles to get to a branch. She usually makes deposits and does not need much cash. Before I could ask about mobile deposits, she stated that I do not do online or mobile banking. At my age I do not want to learn. She would love it if Truist would put an ATM closer to her home. Reviewed the closest branch is approximately 5 miles from her home. There are 5 branches with ATMs within 10 miles of her home.

Digital Survey Complaint: 08 18 2025 12995347

Case Complaint:

Client Feedback from Truist Care Center Survey : I spoke with multiple Truist employees, first 3 told me to go to a local bank. I am disabled and my nearest branch is 21/2 hours away. Finally I was able to speak to someone who walked me through. The whole process shouldn't have taken hours. Hours! That last employee gets 10. The Truist jungle 3

From: [Witcher, Derionte](#)
To: [REDACTED]
Subject: Truist Voice of the Client Survey Follow-up
Date: Wednesday, August 20, 2025 9:02:00 AM
Attachments: [REDACTED]

TLI Email Header



08/20/2025

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

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Digital Survey Complaint: 09 10 2025 13169554

Case Complaint:

Client Feedback from Retail Relationship Survey: You could, for instance, not close the only branch in GA. You know, the one near where I do all my shopping, where I opened my account, and where I knew all the people. You could also, for instance, stop playing games on interest rates for savings accounts, reducing the interest to almost zero and waiting for the customer to complain. Not so long ago, I kept a significant amount of money in my Suntrust savings account, but have since moved it elsewhere because of nonsense like this.



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

Lester Valmond
Client Advocacy Parter Support Research Specialist

October 3, 2025



Re: Branch Closing
Case 09/10/2025-13169554

Dear :

Thank you for sharing your concerns regarding Truist's decision to close the Chattanooga – Fort Oglethorpe Wal-Mart Branch in March 2024.

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 Chattanooga – Fort Oglethorpe Wal-Mart 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 one of the branches listed below or any other convenient Truist branch location:

East Ridge Branch – 4323 Ringgold Rd., Chattanooga, TN 37412-2739
Lobby & Drive Thru Hours of Operation Monday – Friday: 9am – 5pm, Saturday: 9am – 12pm, and closed Sunday.

Gunbarrel Road Branch – 1900 Gunbarrel Rd., Chattanooga, TN 34721
Lobby & Drive Thru Hours of Operation Monday – Thursday: 9am – 5pm, Friday: 9am – 6pm, Saturday: 9am – 12pm, and closed Sunday.

Cleveland Road Branch – 1244 N. Glenwood Ave., Dalton, GA 30721
Lobby & Drive Thru Hours of Operation Monday – Friday: 9am – 6pm, and closed Saturday & Sunday.

[REDACTED]
October 3, 2025

Page 2

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.

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.

Phone – No smart phone? No problem. If you can text, you can bank. Details at 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,

Lester Valmond

Lester Valmond
Client Advocacy Parter Support Research Specialist
Client Advocacy

Complaint: 09 16 2025 13213290

Case Complaint:

CLIENT SAID THAT ALL OF THE OTHER BRANCHES IN OUR FOOTPRINT STILL HAVE ATM MACHINES OUTSIDE TO THE BRANCHES BECAUSE WE ARE IN A PREDOMINANTLY AFRICAN AMERICAN NEIGHBORHOOD THE BANK DOESN'T CARE ABOUT INCONVENIENCING THEM SO HE KNOW WHAT HE HAS TO DO.



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

Erin Devack
Client Resolution Specialist
Client Advocacy

September 29, 2025

[REDACTED]
[REDACTED]
[REDACTED]

Re: ATM Concerns
Case 09/16/2025-13213290

Dear [REDACTED]:

Thank you for bringing to our attention the concerns about our ATM when you visited our Shelby branch. Our policy is to ensure that our facilities have operational ATM's all times. We sincerely apologize that you did not have a positive experience and regret any inconvenience this matter caused you.

Your comments are very important to us and were shared with the appropriate management team. The information you provided helps us to know where the emphasis for future training and process improvement efforts may be best utilized. We learn how and where we can improve from clients like you, taking the time to share your experiences.

[REDACTED], we consider it a privilege to serve your financial needs and will do our best to see that your future visits meet the high-quality standards to which we aspire. If you have any questions or need assistance, please contact us via your Online Banking Profile, at Truist.com, via the Truist Mobile App., or call us at 844-4TRUIST (844-487-84780). A representative will be glad to assist you.

Sincerely,
Erin Devack
Erin Devack
Client Resolution Specialist
Client Advocacy