

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, January 11, 2022 6:51:58 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :3110 W Carefree Highway

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:FC closures - 3110 W CAREFREE HWY, PHOENIX, AZ 85086 & 2501 W HAPPY VALLEY RD STE 46, PHOENIX, AZ 85085-3702

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | What in the world is going on with your Phoenix locations? I had a 9:30 am appointment with [REDACTED] at the 3110 W Carefree Hwy location. I got there on time and the place was closed. As I tried (unsuccessfully) to reach another branch, two women came out. I asked them if I was at the right location and it turned out one of them was [REDACTED] NO APOLOGY. All she said was that the branch was closed an she and the other woman were going to the Happy Valley branch. That is RUDE! Why wouldn't she have called me? She had all my contact info because they look all that up when you make an appointment. | Mon Jan 10 21:37:01 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi, [REDACTED]. We sincerely apologize for your experience and will certainly be sharing your feedback. If you need any help with your account, please share more details with our team. [REDACTED]  | Mon Jan 10 22:16:20 GMT 2022 |
|                                  | Well, first of all, it's virtually impossible to reach the branches here in Phoenix by phone. I tried to call 3 others. No one answered. Instead, each time I got a message telling me that all associates were busy helping other customers and then it hung up on me! You can't wait on hold and you can't leave a message. That makes no sense from a business perspective unless you simply don't care about your customers. Kind of like the way [REDACTED] acts. Anyway, as I said earlier, [REDACTED] told me she was headed over to the Happy Valley   | Mon Jan                      |

|   |   |   |
|---|---|---|
| <p>Messenger Post from [REDACTED]</p>   | <p>branch and that I could go there (8 miles away) and make an appointment. No offer of help doing so, of course. For instance, couldn't she have called me from the branch once she got there? Once I realized I couldn't get anyone on the phone, I finally drove down to the 2501 W Happy Valley Rd branch. It was closed as well! But a very polite man by the name of [REDACTED] came out and talked to me. He said no manager was available and the didn't know when the bank was going to open and that nobody else did either. He explained that a number of associates had been called and told to report to the branch but they hadn't been told why. Kudos to [REDACTED] for caring about customers.</p> | <p>10<br/>22:25:43<br/>GMT<br/>2022</p>             |
| <p>POST FROM: Bofa_Help on Facebook</p> | <p>Thank you very much for the additional details. We'll be sharing your feedback about [REDACTED] to our management team. If you need any further assistance, please let us know. [REDACTED]</p>   | <p>Mon Jan<br/>10<br/>23:05:49<br/>GMT<br/>2022</p> |



[REDACTED]

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, January 10, 2022 7:24:30 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                      | Content  | Posted Date                  |
|---|--|------------------------------|
| TWEET FROM:<br>[REDACTED]                 | @BankofAmerica your atm won't let me deposit cash into my checking account. It's my personal account. What's going on?   | Mon Jan 10 22:50:59 GMT 2022 |
| TWEET FROM:<br>BofA_Help                  | [REDACTED] Hi. Thanks for reaching out. We're sorry to hear the ATM is not accepting your deposit. Please send us the location of the ATM so that we can request maintenance. [REDACTED] | Mon Jan 10 23:57:58 GMT 2022 |
| TWEET FROM:<br>[REDACTED]                 | @BofA_Help Thanks! I will  | Tue Jan 11 00:07:51 GMT 2022 |
| DM from<br>[REDACTED]<br>to:<br>BofA_Help | 100 Banks Dr, Chapel Hill, NC 27514 [REDACTED]   | Tue Jan 11 00:09:21 GMT 2022 |
| DM from<br>[REDACTED]                     | It's probably just that specific ATM. I've never had issues  | Tue Jan 11                   |

|   |  |  |
|---|--|--|
| to:<br>BofA_Help                          | depositing cash. And I was planning to go in person tomorrow.    | 00:09:48<br>GMT<br>2022                  |
| DM from<br>[REDACTED]<br>to:<br>BofA_Help | [REDACTED]   | Tue Jan<br>11<br>00:10:04<br>GMT<br>2022 |
| DM from<br>[REDACTED]<br>to:<br>BofA_Help | Oh maybe it's closed   | Tue Jan<br>11<br>00:10:10<br>GMT<br>2022 |
| TWEET<br>FROM:<br>[REDACTED]              | @BofA_Help It looks like this branch has temporarily closed. Thx | Tue Jan<br>11<br>00:11:54<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, January 12, 2022 2:34:40 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Clinton, CT Essex, CT Madison, CT Guilford, CT

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| TWEET FROM: [REDACTED]           | [REDACTED] @BankofAmerica My boss went to 3 different branches in order to find an open branch to make the store deposit 2 weeks ago. Closest was 35 minutes away  | Tue Jan 11 15:44:33 GMT 2022 |
| TWEET FROM: BofA_Help            | [REDACTED] We apologize for any inconvenience during this difficult time of uncertainty. Please click the link below to share the city/state you're referring to. [REDACTED]   | Tue Jan 11 16:20:54 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | CT - the Clinton and Essex branches are permanently closed and many of the stores at the Clinton outlets have accounts with you. Managers now drive to Madison but that branch and Guilford were closed that Friday and people had to drive to Branford (there were no signs to inform customers of the nearest branch) Not very safe for individuals carrying large deposits [REDACTED] | Tue Jan 11 16:27:11 GMT 2022 |
| TWEET FROM: [REDACTED]           | [REDACTED] @BankofAmerica Same. It always takes at least a half hour to get anywhere in CT - I was spoiled growing up in NY  | Tue Jan 11 17:05:30 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, January 11, 2022 4:11:30 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Minneapolis, MN

Social Media Comments:

| Name                         | Content  | Posted Date                  |
|------------------------------|--|------------------------------|
| TWEET<br>FROM:<br>[REDACTED] | Well...@BankofAmerica recently removed the extremely convenient ATM just 3 blocks from our apartment. No word on if it would return. Now I need to take a 10 minute cab ride into Minneapolis to do my banking. But it's nice to read about these changes. | Tue Jan 11 14:54:11 GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] We apologize for any inconvenience during this difficult time of uncertainty. We consider a number of factors, including traffic in these locations. To find your nearest locations, please visit [REDACTED]                                    | Tue Jan 11 15:12:03 GMT 2022 |
| TWEET<br>FROM:<br>[REDACTED] | [REDACTED] @BankofAmerica When I lived in NYC, you find a location on just about every 6 blocks. Now I have to cross the Mississippi River from St. Paul to Minneapolis. Life is wacky. I miss NYC.  | Tue Jan 11 17:03:44 GMT 2022 |
| TWEET<br>FROM:<br>[REDACTED] | [REDACTED] @BankofAmerica "Take me back to Manhattan, Take me back to New York..." ~lyrics by Cole Porter.   | Tue Jan 11 17:10:16 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, January 11, 2022 8:42:05 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]  
[REDACTED]

Additional Case Details:

Social Media Comments:

| Name                            | Content   | Posted Date                  |
|---------------------------------|---|------------------------------|
| Comment From: [REDACTED]        | Why are most of your bank and branches in Las Vegas Nv closed?  | Tue Jan 11 03:46:32 GMT 2022 |
| POST FROM: BofA Managed Account | Hello [REDACTED] We apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED]. The information at this link is updated regularly. [REDACTED] | Tue Jan 11 13:41:06 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, January 11, 2022 4:07:54 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Ohio

Social Media Comments:

| Name                   | Content  | Posted Date                  |
|------------------------|--|------------------------------|
| TWEET FROM: [REDACTED] | @BofA_News @BankofAmerica How about eliminating all monthly maint fees and out of network atm fees like for people in northwest Ohio that don't have an atm or branch 100+ miles a way   | Tue Jan 11 14:48:56 GMT 2022 |
| TWEET FROM: BofA_Help  | [REDACTED] We want you to know that we constantly evaluate our retail network to meet evolving customer demand. We may add or consolidate banking centers/ATMs as a result. You can find nearby financial centers and ATMs at [REDACTED] | Tue Jan 11 15:07:58 GMT 2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, January 11, 2022 7:46:41 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Oklahoma City, OK

Social Media Comments:

| Name                      | Content   | Posted Date                  |
|---------------------------|---|------------------------------|
| TWEET FROM:<br>[REDACTED] | @BankofAmerica You guys are closing 1/4th of the branches in Oklahoma City and you guys don't offer a free account. Give me a reason to stay? | Tue Jan 11 05:19:46 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, January 11, 2022 12:45:39 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1929 US Hwy 17 North

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                   | Content  | Posted Date                  |
|--|--|------------------------------|
| DM from [REDACTED]<br>to:<br>BofA_Help | Are all the Mount Pleasant, SC branches just giving up now? The one on 1020 Anna Knapp Blvd is only open 2 days a week [REDACTED]  | Tue Jan 11 16:58:29 GMT 2022 |
| DM from [REDACTED]<br>to:<br>BofA_Help | The one on 1929 n highway has like 1, maybe 2 people working and is insanely slow  | Tue Jan 11 16:59:21 GMT 2022 |
| POST FROM:<br>BofA Managed Account     | Hi. Hours in some financial centers have been adjusted on a case-by-case basis, based on many factors. Our website is updated real-time as locations reopen. Here is a link that can help you quickly find our locations and hours: [REDACTED]<br>If you have an account related concern we can help with please let us know. [REDACTED] | Tue Jan 11 17:39:38 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, January 11, 2022 5:06:00 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Could you please tell me when the Bank of America in Greenville Texas will be reopening and why is it closed?   | Tue Jan 11 20:07:15 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi, [REDACTED]. We apologize for the inconvenience. We'd like to confirm that the location you visited that was closed was located at: 5903 Wesley St, Greenville, TX 75402? [REDACTED]   | Tue Jan 11 20:15:32 GMT 2022 |
| Messenger Post from [REDACTED]   | that is correct   | Tue Jan 11 20:16:05 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Your feedback has been escalated to the financial center leadership team and if there is any additional information you'd like us to share please let us know. We apologize for your experience and ask that you visit [REDACTED] to help you quickly find additional locations and hours. [REDACTED] | Tue Jan 11 22:01:58 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, January 12, 2022 2:43:00 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :6026 S 7TH AVE

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Trying to cash my check, the branch at 7th St & Southern Ave Phoenix 85041 is locked up although the opening hours posted indicate it should be open.   | Wed Jan 12 19:21:16 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi, [REDACTED]. We apologize for any inconvenience this has caused as the financial center is temporarily closed. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED] | Wed Jan 12 19:42:36 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, January 12, 2022 12:19:30 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :2601 Eastchester Drive

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:2601 Eastchester Dr, High Point, NC 27265

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| DM from [REDACTED] to: BofA_Help | Hi @BofA_Help - I live close to High Point, NC and I'm in need of visiting the nearest BofA financial center (Oak Hollow) but it says the location is temporarily closed. Could you please let me know if this location is going to be opened up if so when is it expected to be opened? Thanks in advance!                  | Wed Jan 12 15:26:45 GMT 2022 |
| DM from BofA_Help to: [REDACTED] | Hi. We apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED] When new information is available regarding re-openings and hours, the website will be updated. [REDACTED] | Wed Jan 12 15:47:07 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, January 15, 2022 8:21:39 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| TWEET FROM: [REDACTED]           | @BankofAmerica Went to 2 branches to withdrawal cash and was greeted by a "Sorry, we're temporarily closed sign." I was stunned! Have been a customer since the early 80s and have NEVER encountered this. Had to get cash from another bank. That's financial stress. NOT a happy camper! | Fri Jan 14 21:55:18 GMT 2022 |
| TWEET FROM: BofA_Help            | [REDACTED] Hi. We're sorry to hear about your experience and appreciate you sharing your feedback. Please click on the link below to send us a DM with the location of the financial centers you visited. [REDACTED]   | Fri Jan 14 23:17:07 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | Hi, and thanks for your response. Both the branch in Fruitvale, Oakland, CA and Laurel, Oakland, CA were closed. It did inconvenience me, as I was in a hurry to take out [REDACTED] in cash. Thanks. [REDACTED]   | Sat Jan 15 21:44:05 GMT 2022 |
| DM from BofA_Help to: [REDACTED] | Thank you again for sharing your feedback and providing this information. Should you have any additional questions, please let us know. [REDACTED]   | Sat Jan 15 23:52:09 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, January 14, 2022 3:39:28 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :35 W NAPA ST

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:35 W Napa St, Sonoma, CA 95476

Social Media Comments:

| Name                         | Content  | Posted Date                  |
|------------------------------|--|------------------------------|
| TWEET<br>FROM:<br>[REDACTED] | @BankofAmerica I have to bank online since I'd have to now drive 20 miles to the closest BofA since you've closed the branch in Sonoma, yet again!   | Fri Jan 14 07:43:41 GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] I'm sorry we weren't here when you messaged us. We apologize for any inconvenience during this difficult time of uncertainty. If there's an account related concern or anything we can help with, please click the link below to connect.<br>[REDACTED] | Fri Jan 14 13:41:41 GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] You can find nearby financial centers/ATM's and confirm the hours by visiting [REDACTED]. Location status and hours are updated real time.<br>[REDACTED]  | Fri Jan 14 13:42:23 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, January 14, 2022 2:49:06 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Charlotte NC

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| DM from [REDACTED] to: BofA_Help | Are your banking facilities in Charlotte NC closed.   | Fri Jan 14 15:58:06 GMT 2022 |
| DM from BofA_Help to: [REDACTED] | Hello, thanks for reaching out. You can find the most updated info we have on all our retail locations and their hours here: [REDACTED] | Fri Jan 14 16:11:00 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | I went to 4, they're all closed   | Fri Jan 14 16:17:25 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | I need to cash checks & i can't drive to the entire state   | Fri Jan 14 16:19:03 GMT 2022 |
|                                  | We are doing our best to remain open to serve our clients while implementing changes within our financial centers to follow CDC         | Fri Jan                      |



DM from  
BofA\_Help  
to:

[REDACTED]

and government guidelines. As such, some locations may be either temporarily closed or operating at adjusted hours. If you'd like to visit an alternative financial center, please click the following link for the most up-to-date info on our centers: [REDACTED]  
Also, when new information is available regarding openings and hours, the website will be updated. [REDACTED]

14  
16:30:52  
GMT  
2022

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, January 14, 2022 3:56:50 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :4800 Bergenline Ave

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:4800 Bergenline Ave, Union City, NJ 07087

Social Media Comments:

| Name                         | Content  | Posted Date                  |
|------------------------------|--|------------------------------|
| TWEET<br>FROM:<br>[REDACTED] | Whats going on with @BankofAmerica unión city NJagency 47st close west New York NJ Agency 62st no service till Tuesday how we can get our money go different city? Every day became very bad service   | Fri Jan 14 15:16:30 GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] We apologize for any inconvenience during this difficult time of uncertainty. You can find nearby financial centers/ATM's and confirm the hours by visiting [REDACTED] Location status and hours are updated real time. [REDACTED]          | Fri Jan 14 16:17:18 GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] ATMs in most financial centers are available 24/7. You can also complete many transactions online or through mobile banking. If there's an account related concern we can help with, please click the link below to let us know. [REDACTED] | Fri Jan 14 16:18:16 GMT 2022 |
| TWEET<br>FROM:<br>[REDACTED] | @BofA_Help When you need [REDACTED] didn't work those atm  | Fri Jan 14 16:29:41 GMT 2022 |
| TWEET                        | Think two times if u want to do something in @BankofAmerica  | Fri Jan 14                   |

|                              |   |  |
|------------------------------|---|--|
| FROM:<br>[REDACTED]          | 32st big line 47st close 62 st close Secaucus close<br>[REDACTED] | 16:59:34<br>GMT<br>2022                  |
| TWEET<br>FROM:<br>[REDACTED] | One guy working in @BankofAmerica 32 st for 100s costumer         | Fri Jan<br>14<br>17:30:13<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, January 18, 2022 8:33:23 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :911 SE Langsford Rd.

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:Reg BB: FC - Closures, Locations / LEES SUMMIT-LANGSFORD  
911 E LANGSFORD RD LEES SUMMIT, MO, 64063

Social Media Comments:

| Name                           | Content  | Posted Date                  |
|--------------------------------|--|------------------------------|
| Messenger Post from [REDACTED] | The BOA location at 911 e Langsford Rd in Lees Summit, Mo has been closed since after Christmas 2021. Is it going to reopen? If not, that leaves 1 location for the city of lees summit, mo - a town of 100k people. | Mon Jan 17 16:02:23 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, January 18, 2022 3:29:32 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Cleveland or Toledo OH

Social Media Comments:

| Name                         | Content   | Posted Date                              |
|------------------------------|---|--|
| TWEET<br>FROM:<br>[REDACTED] | @BankofAmerica Need BOA in Cleveland or Toledo  | Mon Jan<br>17<br>18:17:43<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] Thanks for your feedback about this location. As we invest in our network, we evaluate where many of our clients live and work. We are constantly reviewing our locations and your feedback is valuable. You can also find the closest ATM here:<br>[REDACTED] | Tue Jan<br>18<br>14:51:03<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, January 18, 2022 2:43:54 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :25177 Greenfield Rd

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:25177 Greenfield Rd, Southfield, MI 48075

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| TWEET FROM: [REDACTED]           | @BankofAmerica this very much so ridiculous Went to your location this morning at 9:00 located at 25177 Greenfield Rd Southfield Mi and no one shows up to work but the security guard wow you need to do better Bank of America  | Tue Jan 18 15:12:15 GMT 2022 |
| TWEET FROM: BofA_Help [REDACTED] | [REDACTED] We are doing our best to remain open to serve our clients while implementing changes within our financial centers to follow CDC and government guidelines. As such, some locations may be either temporarily closed or operating at adjusted hours.            | Tue Jan 18 16:24:08 GMT 2022 |
| TWEET FROM: BofA_Help [REDACTED] | [REDACTED] If you'd like to visit an alternative financial center, please click the following link for the most up-to-date info on our centers: [REDACTED]. Also, when new information is available regarding openings and hours, the website will be updated. [REDACTED] | Tue Jan 18 16:24:17 GMT 2022 |
| TWEET FROM: [REDACTED]           | @BofA_Help Meanwhile i went back to the location this afternoon and they where still CLOSED [REDACTED]  | Tue Jan 18 19:31:03 GMT 2022 |
| TWEET FROM: [REDACTED]           | This location is temporarily closed. You can find the most updated  | Tue Jan 18                   |

BofA  
Managed  
Account

info we have on all our retail locations here:



19:40:19  
GMT  
2022

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, January 21, 2022 9:06:17 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| TWEET FROM: [REDACTED]           | [REDACTED] @BankofAmerica Can't find a branch near me that isn't closed. B of a locator says everything is open. I've driven 2 hours only to be greeted w a sign on doors that say they're closed. So...do I just drive from city to city hoping? | Thu Jan 20 19:46:45 GMT 2022 |
| TWEET FROM: [REDACTED]           | @BankofAmerica How about update your store locator. It says everything is fully open. But they aren't.  | Thu Jan 20 19:47:55 GMT 2022 |
| TWEET FROM: BofA_Help            | [REDACTED] Hello, we saw you tagged us. If you'd like to connect with us, please use the link below to reach out and we'll follow-up. [REDACTED]  | Thu Jan 20 20:32:09 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | I use b of a locator to find branches that are open. Locator says branches are open when they aren't. I cannot speak. So must drive around searching. Any help much appreciated. Zip 95912. Woodland ca branch is not open.                       | Thu Jan 20 20:35:59 GMT 2022 |
|                                  | We appreciate this feedback and we're sorry for the inconvenience. We are doing our best to remain open to serve our clients while  |                              |



|   |  |  |
|---|--|--|
| DM from<br>BofA_Help<br>to:<br>██████████ | implementing changes within our financial centers to follow CDC and government guidelines. As such, some locations may be either temporarily closed or operating at adjusted hours. If you'd like to visit an alternative financial center, please click the following link for the most up-to-date info we have on our centers:<br>██████████ Also, when new information is available regarding openings and hours, the website will be updated. ██████████ | Thu Jan<br>20<br>20:55:41<br>GMT<br>2022 |
| DM from<br>██████████<br>to:<br>BofA_Help | I use b of a locator, as you suggested, to find branches that are open. Locator says branches are open when they aren't. I cannot speak. So must drive around searching. Any help much appreciated. Zip 95912. Woodland ca branch is not open.   | Thu Jan<br>20<br>22:05:35<br>GMT<br>2022 |
| DM from<br>BofA_Help<br>to:<br>██████████ | We apologize for any inconvenience and appreciate your feedback. Should you need any assistance with your account, please let us know. ██████████  | Fri Jan<br>21<br>02:00:51<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, January 20, 2022 6:29:24 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:122 Harper Ave, Carolina Beach, NC 28428

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | You have got to be freaking kidding me. Your carolina beach location is closed AND the ATM IS OUT OF SERVICE! THE DAY BEFORE AN ICE STORM! When people need cash! Your bank is horrible           | Thu Jan 20 21:07:34 GMT 2022 |
| Messenger Post from [REDACTED]   | This is an island. The bridge closes when weather is bad. I know there is staff shortage but as i said its an island. Bring staff from other locations. There are plenty of locals in Wilmington. | Thu Jan 20 21:23:17 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello. Thank you for reaching out and letting us know about the ATM. We apologize for any inconvenience due to a weather closure and ATM issue. We will have the ATM reviewed. [REDACTED]         | Thu Jan 20 21:57:50 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, January 20, 2022 8:06:20 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :2232 Bridge Avenue

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | My 101 yr old aunt has an account at ur 08742 branch, point pleasant nj, she has been trying to deposit a check for weeks and ur bank lobby is closed and the Atm is not taking deposits Or giving out any cash!!! We also went to ir Brielle NJ branch, same issue! This is Unacceptable that she had not been able to access HER ACCOUNT OR HER MONEY!!! | Thu Jan 20 03:14:04 GMT 2022 |
| Messenger Post from [REDACTED]   | I see there are many other customers on here saying the same thing! Why are you not contacting your customers to advise them about why they cannot access their accounts?? I will be filing a complaint with the banking commission  | Thu Jan 20 03:16:16 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello [REDACTED] We apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED]   | Thu Jan 20 13:04:32 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Thank you for providing the location. We apologize for this experience. We will be sure to share your concerns with our ATM Escalations. [REDACTED]  | Thu Jan 20 13:05:28 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, January 20, 2022 9:45:29 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :715 Rte 211 East

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| <b>Name</b>                    | <b>Content</b>   | <b>Posted Date</b>           |
|--------------------------------|--|------------------------------|
| Messenger Post from [REDACTED] | Can you provide any information on when the Middletown, NY (10940) branch will re-open? It has literally been months since I have been able to do any in-person banking and I have reached the point where I am ready to move my accounts to another institution,. | Thu Jan 20 12:54:01 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, January 20, 2022 1:49:22 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Customer expressed dissatisfaction with the financial center closure.

Social Media Comments:

| Name                            | Content   | Posted Date                  |
|---------------------------------|---|------------------------------|
| Post from [REDACTED]            | I love bank of America. Had it for 10 years. I really wish they had a branch in pullman wa. The ones listed on google ect are all closed down. This is a college town and the nearest boa is in Spokane 3 hrs away. . I really dont want to have to change banks.   | Thu Jan 20 18:13:54 GMT 2022 |
| POST FROM: BofA Managed Account | Hi [REDACTED]. We are doing our best to remain open to serve our clients while implementing changes within our financial centers to follow CDC and government guidelines. As such, some locations may be either temporarily closed or operating at adjusted hours. If you'd like to visit an alternative financial center, please click the following link for the most up-to-date info on our centers [REDACTED] Also, when new information is available regarding openings and hours, the website will be updated. [REDACTED] | Thu Jan 20 18:47:47 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, January 21, 2022 2:36:58 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1100 State Road 60 E

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:1100 STATE ROAD 60 E, LAKE WALES, FL 33853-4362

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | I am still very disappointed in your service or lack of it at the Lake Wales, Florida branch with not being open or having tellers there to work/speak with. We went there today no sign on door nothing said but they were closed, someone was inside but would not come to the door, while there at least 6 cars pulled in got frustrated and left. With this being said we will pay off a loan we have and we will be closing out our account and finding another bank, one that will have tellers/live people to speak and deal with. Lake Wales branch needs to reopen with people. | Fri Jan 21 18:16:36 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED] We apologize for any inconvenience during this difficult time of uncertainty. You can find nearby financial centers/ATM's and confirm the hours by visiting [REDACTED] Location status and hours are updated real time. ATMs in most financial centers are available 24/7. You can also complete many transactions online or through mobile banking. We'd like to keep you as a customer and if there's something we can help with, please let us know. [REDACTED]   | Fri Jan 21 19:34:42 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, January 21, 2022 1:33:19 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Customer expressed dissatisfaction with the financial center closure.

Social Media Comments:

| Name                            | Content  | Posted Date                  |
|---------------------------------|--|------------------------------|
| Post from [REDACTED]            | Why are all Bank of Americas closed? Here in Charleston SC. It's chaos to try and walk inside a BoA anymore. Customer service is horrible. I'm done with them. Switching Banks.  | Fri Jan 21 17:56:10 GMT 2022 |
| POST FROM: BofA Managed Account | We are doing our best to remain open to serve our clients while implementing changes within our financial centers to follow CDC and government guidelines. As such, some locations may be either temporarily closed or operating at adjusted hours. If you'd like to visit an alternative financial center, please click the following link for the most up-to-date info on our centers [REDACTED] Also, when new information is available regarding openings and hours, the website will be updated. [REDACTED] | Fri Jan 21 18:31:07 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, January 21, 2022 2:11:09 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :601 MAIN STREET

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | my bank of america location in kerrville, Tx 78028 is closing, will the atm still be active   | Fri Jan 21 15:51:20 GMT 2022 |
| Messenger Post from [REDACTED]   | Kerrville Financial Center & ATM 10.8 miles 601 Main St, Kerrville, TX 78028  | Fri Jan 21 15:51:27 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED]. Find info about all of our ATM and financial center locations at [REDACTED]. The information at this link is updated regularly. [REDACTED] | Fri Jan 21 17:04:24 GMT 2022 |
| Messenger Post from [REDACTED]   | It doesn't say anything about the atm just that the financial center is closing   | Fri Jan 21 18:29:04 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | The information is updated regularly. Please check back. [REDACTED]   | Fri Jan 21 19:10:41 GMT 2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, January 24, 2022 1:43:10 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:601 MAIN ST, KERRVILLE, TX 78028

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| TWEET FROM: [REDACTED]           | @BofA_Help Customer for 20+ years. Just got an email re: the only local branch in this area closing permanently soon. No mention of whether an ATM will remain, or if ATM fees when using non-BOA ATMS will be waived in areas with disappearing branches. What's the story on that?  | Fri Jan 21 15:32:13 GMT 2022 |
| TWEET FROM: BofA_Help            | [REDACTED] I truly understand your concern and thanks for reaching out. Please click the link to share the location with me?<br>[REDACTED]  | Fri Jan 21 16:15:00 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | Thanks [REDACTED] I'm in Kerrville, Texas. [REDACTED]   | Fri Jan 21 16:15:44 GMT 2022 |
| DM from BofA_Help to: [REDACTED] | We understand your frustration and apologize for any inconvenience this may have caused. We considered a number of factors, including traffic in these financial centers. ATMs in most financial centers are available 24/7. You can also complete many transactions online or through mobile. Also, you can quickly find financial center hours here: [REDACTED] | Fri Jan 21 19:42:49 GMT 2022 |
| DM from [REDACTED]               | My financial center is disappearing, so aren't the ATMs that are  | Fri Jan                      |

██████████  
to:  
BofA\_Help

part of it disappearing, too? I'm trying to determine if I'm going to be stuck with ATM fees from BOA & the ATM owner because there will not be any local Bank of America ATM available for me.

21  
21:52:18  
GMT  
2022

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, January 22, 2022 4:53:31 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Hi how can I find a financial center open on Saturday? The website shows Saturday 10AM opening for my local branches but I'm here and it's closed still at 10:15AM.   | Sat Jan 22 18:18:08 GMT 2022 |
| Messenger Post from [REDACTED]   | Zip code 91423  | Sat Jan 22 18:18:15 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi, [REDACTED] We apologize for any inconvenience. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED]. Let us know if you have any other questions or concerns. [REDACTED]  | Sat Jan 22 21:13:47 GMT 2022 |
| Messenger Post from [REDACTED]   | Hi I know how to find locations and hours on the website, the point is that the branch was closed even though the website says they're open. No one answers the phones at the branches here and their doors have the wrong hours posted as well. The website should be accurate or at least have the branches change the hours on their phone message or the doors! | Sat Jan 22 21:32:06 GMT 2022 |
| POST                             | Hi [REDACTED]. Thank you for the additional details and feedback. We  | Sat Jan                      |

|                                      |  |                               |
|--------------------------------------|--|-------------------------------|
| FROM:<br>Bofa_Help<br>on<br>Facebook | apologize for any inconvenience. Please know that your feedback is valuable and has been retained to ensure we are providing the level of service our customers expect and deserve. Is there anything we can help with? [REDACTED] | 22<br>21:51:19<br>GMT<br>2022 |
|--------------------------------------|--|-------------------------------|

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, January 22, 2022 4:09:23 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :4361 N Rancho Dr

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                | Content   | Posted Date                  |
|-------------------------------------|---|------------------------------|
| DM from [REDACTED]<br>to: BofA_Help | I was just in your branch on Thurs at Rancho & Craig Rd, LV, NV and today I see you have closed it again temporarily. I wish it wasn't always the same branches that are closed, it would be nice if the closings were alternated to be fair to all customers. Thank you, just an idea that I'm sure a lot of your customers would like to happen. This branch is on a busy business corner with shopping centers all around it so I know they miss you when you are closed. Thank you for your time. | Sat Jan 22 20:22:27 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, January 25, 2022 3:16:18 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :14515 NW Military Hwy

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]  
[REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                      | Content   | Posted Date                        |
|---|---|------------------------------------|
| Comment<br>From: [REDACTED]<br>[REDACTED] | Why is my local B of A bank closed today @ 14515 Military HWY San Antonio, TX?  | Tue Jan 25<br>19:40:59<br>GMT 2022 |
| POST FROM:<br>BofA Managed<br>Account     | Hi, [REDACTED]. We can have a member on our team look into your concern by connecting with us through Facebook Messenger. Thank you. [REDACTED] | Tue Jan 25<br>20:14:08<br>GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, January 26, 2022 4:13:38 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :4220 W. Green Oaks Blvd

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Checked online for banks near me with open drive throughs today. Said our location's drive through was open until 4. Lol. I believed them. It wasn't. We have three accounts & a fair amount of money but we are done.  | Tue Jan 25 21:47:18 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We apologize for the inconvenience and understand your frustration. Please let us know if you want us to connect with you as we may have some alternatives to help you save time. [REDACTED]  | Tue Jan 25 22:00:08 GMT 2022 |
| Messenger Post from [REDACTED]   | You are welcome to connect with me anytime but it all boils down to a bank who can meet our needs versus one that is time deaf to those needs and insistent that we change instead. The bank will not even estimate when we will ever have a drive through again. But again banks all over the area have their's open | Tue Jan 25 22:02:51 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We're sorry to hear about your experience, [REDACTED]. So we can share your feedback with the direct management at the financial center, can you please send us the location you visited? Thank you for all your time and for bringing this to our attention. [REDACTED]  | Wed Jan 26 01:29:43 GMT 2022 |
| Messenger Post from [REDACTED]   | 2. Bank of America Bank 4220 W Green Oaks Blvd Arlington, TX 76016 Mansfield tx location is my backup. Pretty sure they   | Wed Jan 26                   |

|  |   |  |
|--|---|--|
| [REDACTED]                                   | permanently closed their drive through. It's mind-boggling to me as this seems an especially valuable service in a pandemic. I don't see other banks eliminating this convenience. But it's important to us.  | 02:32:00<br>GMT<br>2022                  |
| POST<br>FROM:<br>Bofa_Help<br>on<br>Facebook | Thanks for sharing this info so we can document your feedback. We are doing our best to remain open to serve our clients while implementing changes within our financial centers to follow CDC and government guidelines. As such, some locations may be either temporarily closed or operating at adjusted hours. Please click the following link for the most up-to-date info on our centers: [REDACTED] Also, when new information is available regarding openings and hours, the website will be updated. | Wed Jan<br>26<br>13:58:06<br>GMT<br>2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, January 26, 2022 9:01:11 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :2820 BiCentennial Parkway

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name   | Content  | Posted Date                              |
|--|--|--|
| TWEET<br>FROM:<br>[REDACTED]                 | @BankofAmerica So, when is the Bicentennial branch reopening?<br>(Henderson, NV)   | Wed Jan<br>26<br>06:01:16<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA<br>Managed<br>Account | We apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED]. The information at this link is updated regularly. [REDACTED] | Wed Jan<br>26<br>13:58:09<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, January 27, 2022 8:48:07 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| TWEET FROM: [REDACTED]           | @BankofAmerica do you have any ATMs that are working in South Lake Tahoe, CA. tonight? the answer is NO! pathetic!  | Thu Jan 27 03:24:16 GMT 2022 |
| TWEET FROM: [REDACTED]           | @BofA_Help do you have any ATMs that are working in South Lake Tahoe, CA. tonight? the answer is NO! pathetic!  | Thu Jan 27 03:24:56 GMT 2022 |
| TWEET FROM: BofA Managed Account | Hello [REDACTED] We apologize for this experience. We will be sure to share your concerns with ATM Escalations. Find info about all of our ATM and financial center locations at [REDACTED] | Thu Jan 27 13:46:17 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, January 27, 2022 3:52:13 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:1220 N LIBERTY LAKE RD, LIBERTY LAKE, WA 99019-8523

Social Media Comments:

| Name                 | Content  | Posted Date                  |
|----------------------|--|------------------------------|
| Post from [REDACTED] | Bank closures: Liberty Lake, WA branch has been closed for a month or more now. You've completely closed the Post Falls, Idaho branch. If you are going to close the LL branch just let people know so we can find another bank. I get a letter from you guys saying please be patient, well patience is running out. I find it amusing how all of the other banks manage to keep their doors open yet BofA can't seem to get it together. We have all been dealing with covid for two years now and yet you are still not able to figure it out. What the heck is going on with B of A? | Thu Jan 27 20:33:17 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, January 28, 2022 9:27:29 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | I have several banks around my home in Georgia zip 30097 almost all are closed and the very few that are open or not available to do any type of business or transactions. This is completely insane customers are forced to close their accounts and do business elsewhere. Also none of the banks are open on Saturday. I am soo disgusted with your company it's utterly ridiculous   | Fri Jan 28 17:18:54 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello, We apologize for the inconvenience. Hours in some financial centers have been adjusted on a case-by-case basis, based on many factors. Our website is updated real-time as locations reopen. Here is a link that can help you quickly find our locations and hours: [REDACTED] You can also complete many transactions by using our ATM's or through the Bank of America mobile app. Should you have additional questions, please let us know. [REDACTED] | Fri Jan 28 18:02:31 GMT 2022 |
| Messenger Post from [REDACTED]   | The Meadow church location is the closest to me and I was told that they don't have teller service available but it's like 2 or 3 greaters in there no one there can do teller service you only have greaters. And If I could get a cashier's check through the ATM I would have   | Fri Jan 28 18:44:54 GMT 2022 |
| POST FROM: Bofa_Help on          | To confirm, is it the financial center at 2724 Meadow Church Rd, Duluth, GA 30097? Drive up at this location is closed at this time but the lobby is open for service to clients. [REDACTED]   | Fri Jan 28 18:56:23 GMT      |

|  |   |  |
|--|---|--|
| Facebook                                     |   | 2022                                     |
| Messenger<br>Post from<br>[REDACTED]         | Can someone contact this center I walked in and was just told they had no teller service today. There were several people in the bank | Fri Jan<br>28<br>18:58:26<br>GMT<br>2022 |
| POST<br>FROM:<br>Bofa_Help<br>on<br>Facebook | We apologize for the inconvenience and will share your experience with the appropriate leadership teams. [REDACTED]                   | Fri Jan<br>28<br>18:59:39<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, January 3, 2022 6:55:31 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1745 E. Sunrise Blvd.

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:1745 E Sunrise Blvd, Fort Lauderdale, FL 33304

Social Media Comments:

| Name                         | Content  | Posted Date                           |
|------------------------------|--|---------------------------------------|
| TWEET<br>FROM:<br>[REDACTED] | @BankofAmerica if you are going to charge me a monthly maintenance fee can't you at least make sure the atm machines are working to make a deposit. The atms at your branch at 1745 E Sunrise Blvd, Fort Lauderdale, FL 33304 (my primary bank) are constantly broken. | Mon Jan 03<br>20:18:21<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] thanks for reaching out to us. We're very sorry to hear of this and appreciate you bringing this to our attention. We have escalated this matter further to the appropriate area for review and maintenance to be conducted accordingly. [REDACTED]         | Mon Jan 03<br>21:18:06<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] If you happen to have any questions related to a Bank of America account or service that we may assist with in the future, please use the DM link below to tell us more and we'll be glad to connect with you. [REDACTED]                                   | Mon Jan 03<br>21:18:40<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, January 3, 2022 4:01:25 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]  
[REDACTED]

Additional Case Details:Orlando, FL

Social Media Comments:

| Name                        | Content  | Posted Date                  |
|-----------------------------|--|------------------------------|
| Comment From: [REDACTED]    | WHERE ON EARTH CAN I GET A BANK OF AMERICA OPEN IN ORLANDO FL. THIS IS CRAZY! I CANNOT EVEN GET THRU ON THE PHONE OR ANYWHERE. I NEED TO DEPOSIT CHECKS. I NEED TO PAY MY BILLS. WHERE ARE YOU OPEN?!!   | Mon Jan 03 15:56:00 GMT 2022 |
| Reply From: Bank of America | Hi [REDACTED] Thanks for reaching out to us. We apologize for any inconvenience during this difficult time of uncertainty. To find your nearest locations, confirm the services offered, and hours of operation, please visit [REDACTED] Location status and hours are updated real time. ATMs in most financial centers are available 24/7. You can also complete many transactions online or through mobile banking. If you don't have our mobile banking app, here's how you can sign up:<br>[REDACTED] | Mon Jan 03 17:20:38 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, January 3, 2022 1:24:50 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1974 Palm Beach Lakes Blvd

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                   | Content   | Posted Date                  |
|------------------------|---|------------------------------|
| TWEET FROM: [REDACTED] | @BankofAmerica Could you update website informing customers if their branch is closed? I had to drive all over (40 minutes) to find an open bank. Drive thru only. Maybe you should enforce masks again. Just sayin | Mon Jan 03 14:41:22 GMT 2022 |
| TWEET FROM: BofA_Help  | [REDACTED] Hi, We certainly understand your frustration. Please click below and send the street/city/zip of the financial center you visited and we'll review the information. [REDACTED]                           | Mon Jan 03 15:34:40 GMT 2022 |
| TWEET FROM: BofA_Help  | [REDACTED] Please click [REDACTED] for any updates on your nearest location, confirm the services offered and hours. Thanks. [REDACTED]   | Mon Jan 03 15:34:57 GMT 2022 |
| TWEET FROM: [REDACTED] | @BofA_Help 105 N Congress Lake Park FL 901 45th Street West Palm Beach FL 1974 Palm Beach Lakes Blvd West Palm Beach FL (Drive thru and ATM ONLY)   | Mon Jan 03 15:46:44 GMT 2022 |
| TWEET FROM:            | Thanks for the details. Please continue to reach out if you need any  | Mon Jan 03                   |



BofA  
Managed  
Account

assistance with your account in the future. [REDACTED]

18:21:37  
GMT  
2022

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, January 3, 2022 4:15:54 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                            | Content   | Posted Date                  |
|---------------------------------|---|------------------------------|
| Post from [REDACTED]            | Why is Prairie Village KS branch closed?  | Mon Jan 03 20:06:28 GMT 2022 |
| POST FROM: BofA Managed Account | Hi, [REDACTED]. We apologize for any inconvenience. Here is a link that can help you quickly find your nearest alternate locations and current hours: [REDACTED]. ATMs in most financial centers are available 24/7. You can also complete many transactions online or through our mobile app. For more info, please click here [REDACTED] If you have any questions or an account related inquiry you need help with, you can connect with our Social Media Client Care team by clicking the send message button on our page. [REDACTED] | Mon Jan 03 21:15:35 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, January 3, 2022 3:38:05 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :620 West Corbett Avenue

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | When is the Swansboro NC branch going to reopen?  | Mon Jan 03 19:17:31 GMT 2022 |
| Messenger Post from [REDACTED]   | Give me a phone number to call so I can speak to a real person.   | Mon Jan 03 19:18:59 GMT 2022 |
| Messenger Post from [REDACTED]   | OPEN THE SWANSBORO NC BRANCH! IVE BEEN TOLD 3 DIFFERENT REOPENING DATES AND IT STILL ISNT OPEN! WHAT [REDACTED] IS THE PROBLEM? IM TIRED OF DRIVING TO THE JACKSONVILLE BRANCH!! REOPEN THE [REDACTED] BANK!  | Mon Jan 03 19:24:52 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi, [REDACTED]. We apologize for any inconvenience this has caused. Currently the Swansboro location is temporarily closed. For the most up-to-date info on our centers please visit [REDACTED]. Also, when new information is available regarding openings and hours, the website will be updated. Your feedback will be shared with our team. Thank you. [REDACTED] | Mon Jan 03 20:37:39 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, January 4, 2022 10:09:03 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| <b>Name</b>                      | <b>Content</b>  | <b>Posted Date</b>           |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | I have made 2 appts. with my branch in Tampa,Fl. and both times the bank has been closed. No one has contacted me and I am tired of this terrible service. I will be moving my accts to another bank. | Tue Jan 04 14:40:31 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We're sorry to hear this and certainly understand your frustration. We would like to escalate this to our leadership team. May we have the locations of these branches? [REDACTED]                    | Tue Jan 04 15:08:49 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, January 4, 2022 10:44:35 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :27511 Telegraph Rd

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details: Flat Rock MI and Woodhaven MI

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | why are your banks closed in Flat Rock MI and Woodhaven MI?  | Tue Jan 04 15:07:17 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello, thanks for reaching out. You can find the most updated info we have on all our retail locations or find an alternative nearby location here: [REDACTED] | Tue Jan 04 15:41:21 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, January 5, 2022 12:07:40 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| TWEET FROM: [REDACTED]           | @BankofAmerica the 4 closest branches to my house are all "temporarily closed". What the heck is going on?!? It should not be this difficult to deposit cash into my account!  | Tue Jan 04 20:55:44 GMT 2022 |
| TWEET FROM: BofA_Help            | [REDACTED] We apologize for any inconvenience. We'd like to connect with you to see how e can help. Please use the DM link below to connect with us. [REDACTED]  | Tue Jan 04 21:09:57 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | Hello. The branch in butler NJ is constantly closed. When I look online the 4 closest branches are also closed. It is a HUGE inconvenience [REDACTED]  | Tue Jan 04 22:22:37 GMT 2022 |
| DM from BofA_Help to: [REDACTED] | Some locations may either be temporarily closed or operating at limited hours. We appreciate you coming in and depending the reason for your visit you may be able to save time in the future by using an ATM or our mobile app. Signing up is simple: [REDACTED] If you have any questions with the mobile app we can help. Please share your full name, zip and phone number and a member of our social care team will reach out. [REDACTED] | Tue Jan 04 22:49:52 GMT 2022 |
|                                  |  |                              |

|  |  |  |
|--|--|--|
| DM from<br>[REDACTED]<br>to:<br>BofA_Help    | My location has a sign on the door saying it would be back open on Monday the 3rd. Well it wasn't nor was it open today. I will not make a cash deposit through an ATM                 | Wed Jan<br>05<br>03:53:46<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA<br>Managed<br>Account | Thank you for your feedback, we'll certainly share this with our leadership team. Please provide us the address of the location in question so we can escalate this matter. [REDACTED] | Wed Jan<br>05<br>17:06:04<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, January 5, 2022 8:54:22 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]  
[REDACTED]

Additional Case Details:1061 Commerce Ave, Atwater, CA 95301

Social Media Comments:

| Name                            | Content   | Posted Date                  |
|---------------------------------|---|------------------------------|
| Comment From: [REDACTED]        | A "kiosk" for banking out in the middle of nowhere in Atwater ca., This is unacceptable. we are not a tiny village, this is a large community that deserves better than this. Th is little A T M is unsafe, inconvenient especially in winter for the elderley . If you need more than 20 dollars for an emergency cash purchase, you must drive to this unsafe area. Might change banks at this point. | Wed Jan 05 01:53:05 GMT 2022 |
| POST FROM: BofA Managed Account | Hi [REDACTED]. We want you to know that we constantly evaluate our retail network to meet evolving customer demand. We may add or consolidate banking centers/ATMs as a result. We consider a number of factors, including traffic in these locations. [REDACTED]   | Wed Jan 05 13:50:39 GMT 2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, January 6, 2022 1:14:15 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:FC Closures - Orange, CT

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Why all your branches closed Today in orange aria CT  | Wed Jan 05 16:10:48 GMT 2022 |
| Messenger Post from [REDACTED]   | When they will be reopened  | Wed Jan 05 16:12:38 GMT 2022 |
| Messenger Post from [REDACTED]   | And no any sign on the door Nothing on website  | Wed Jan 05 16:13:29 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED] thanks for reaching out to us. You can conveniently view the most up to date operating hours and services for all Bank of America branch and ATM locations nearest you by visiting our Locations page at [REDACTED] In addition, any new information regarding openings, services and hours, will be updated accordingly on the Locations page in real-time. [REDACTED] | Wed Jan 05 17:39:31 GMT 2022 |
| POST                             | If you happen to have visited a branch that was closed while  | Wed Jan                      |

FROM:  
Bofa\_Help  
on  
Facebook

advertised as being open on our Locations site, please tell us more details regarding that Financial Center's location so that we may escalate accordingly. [REDACTED]

05  
17:39:39  
GMT  
2022



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, January 6, 2022 4:15:46 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | I have personally filed a complaint to the attorney general in Tallahassee Florida,,,closing your banks at 4pm and claiming its because of covid is beyond a poor excuse and your causing financial hardship for people and customers of your bank,,the public at large is sick and tired of inconveniences and excuses because of covid and i hope this will cost you many customers,,,a horrible financial institution you are and the worst customer service in the banking industry.... | Wed Jan 05 22:09:58 GMT 2022 |
| Messenger Post from [REDACTED]   | I really dont care if you get back to me or not,,,the damage is done and the complaint has been filed!!!!   | Wed Jan 05 22:12:14 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello. Thank you for reaching out and sharing your feedback. We apologize for any inconvenience. If you have an account related question that we may be able to help you with please let us know. [REDACTED]  | Wed Jan 05 23:49:45 GMT 2022 |
| Messenger Post from [REDACTED]   | Worthless you all are!!!!!!   | Wed Jan 05 23:55:40 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, January 6, 2022 8:38:41 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Why are your Merritt Blvd and white marsh locations in Maryland closed?  | Wed Jan 05 18:48:07 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED], thank you for reaching out. This Financial Center has been temporarily closed. We remain focused on supporting the health and safety needs of our associates, clients and communities. This may include closing our financial centers, temporarily, as needed. Please visit one of our neighboring ATMs or utilize Online and Mobile Banking, all of which are available 24 hours a day, 7 days a week. Also check out this link for locations near you :<br>[REDACTED] | Wed Jan 05 19:33:29 GMT 2022 |
| Messenger Post from [REDACTED]   | I have tried to go to the Middle River location the past 2 days and both days the line is wrapped around the building. I only have a limited amount of time to go and the shortened hours and number of people does not allow it to happen. Why are the other branches closed? Is anything being done to accommodate the higher number of customers? When will the other locations be open again?  | Wed Jan 05 19:47:43 GMT 2022 |
| POST FROM:                       | Hello [REDACTED], I am so sorry about your experience. The safety and wellbeing of our teammates, clients and communities remain our number-one priority. We continue to address the impact of the coronavirus, closely following guidance of health experts including   | Wed Jan 05                   |

|                                  |   |                              |
|----------------------------------|---|------------------------------|
| Bofa_Help on Facebook            | the Centers of Disease Control & Prevention, with a focus on taking all steps possible to help ensure the health and wellbeing of everyone who works in or visits our financial centers. We may be able to assist you here. Please share additional details on how we can help along with your name, zip and phone and we'll connect with you. [REDACTED]                         | 19:57:24 GMT 2022            |
| Messenger Post from [REDACTED]   | I would like to know when the other centers are opening and if it will not be for a while if there is a way that hours would be extended for the middle river location. Increased staffing could also help as it appeared the line was moving very slowly. I believe customers from all 3 branches are going to middle river as a result. My info is [REDACTED] 21220, [REDACTED] | Wed Jan 05 20:21:03 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Thank you for the information and feedback, [REDACTED] Can you please provide us additional information on how you do your banking? We'd like to see if there is anything we can do to make your banking easier. If you'd like assistance, do you mind sharing on how we can help and we'll follow up with you. [REDACTED]  | Wed Jan 05 20:41:11 GMT 2022 |
| Messenger Post from [REDACTED]   | Do you know if the Merritt Blvd location will be open either tomorrow or Friday? This would be the most convenient to get to. Otherwise I would need to wait until Saturday to go to the Middle River location.   | Thu Jan 06 02:42:33 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED]   | Thu Jan 06 13:36:59 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, January 5, 2022 6:54:07 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:27615 zip code

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Trying to understand if a branch is closed....the Creedmoore Rd branch in Raleigh NC was closed today w no signage. This is the 3rd branch to close in this area. What is the nearest branch actually open for the 27615 zip code  | Wed Jan 05 23:10:19 GMT 2022 |
| Messenger Post from [REDACTED]   | I tried calling branches but cannot get people to answer   | Wed Jan 05 23:10:38 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED] ATMs in most financial centers are available 24/7. Also, when new information is available regarding openings and hours, the website will be updated. [REDACTED] | Wed Jan 05 23:52:06 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, January 6, 2022 12:39:38 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1414 W MAIN ST

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:1414 W MAIN ST, EL CENTRO, CA 92243-2887

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | I went to the beach today at 3:40 pm and it was closed  | Thu Jan 06 06:10:36 GMT 2022 |
| Messenger Post from [REDACTED]   | There is no sign on the door  | Thu Jan 06 06:10:49 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED] We're sorry to hear this and can certainly share this feedback with our leadership team. Please share the location of the financial center so we can further review. Additionally, here is a link that can help you quickly find our locations and hours:<br>[REDACTED] | Thu Jan 06 13:39:57 GMT 2022 |
| Messenger Post from [REDACTED]   | 1414 W Main St El Centro, CA 92243 United States  | Thu Jan 06 16:21:54 GMT 2022 |
| Messenger Post from [REDACTED]   | That's the location they NEVER lock their doors before closing time   | Thu Jan 06                   |

|  |  |  |
|--|--|--|
| ██████                                       | which is at 4pm  | 16:22:25<br>GMT<br>2022                  |
| Messenger<br>Post from<br>██████             | They were locked at 3:30 and about 20 or so people as confused as I was because there was no sign posted   | Thu Jan<br>06<br>16:23:14<br>GMT<br>2022 |
| Messenger<br>Post from<br>██████             | Sign**   | Thu Jan<br>06<br>16:23:20<br>GMT<br>2022 |
| Messenger<br>Post from<br>██████             | I looked up your location and hours it says 9-4  | Thu Jan<br>06<br>16:24:04<br>GMT<br>2022 |
| Messenger<br>Post from<br>██████             | This the only Bank of America within 3 hours of where I am   | Thu Jan<br>06<br>16:24:27<br>GMT<br>2022 |
| Messenger<br>Post from<br>██████             | It's a business account so I was unable to conduct business is a shame you guys have no idea what's going on at your branch here ██████  | Thu Jan<br>06<br>16:25:44<br>GMT<br>2022 |
| POST<br>FROM:<br>Bofa_Help<br>on<br>Facebook | We certainly understand your frustration and will be sure to share this feedback with our leadership team. If there is anything we can do to assist you please let us know. ██████ | Thu Jan<br>06<br>17:38:07<br>GMT<br>2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, January 6, 2022 8:36:53 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Good afternoon. When will branches open up in Massachusetts. The location in Westborough has been closed for months. I tried several other branches in the area - no luck. I called the corporate number today and the representative told me the location on W Central St in Natick would be open - I drove 20 miles to this location and the branch was closed. I've been to several and not one is open. I understand Covid and staffing shortages but this is a decision BOA is making - I saw that people across the country are complaining of the same issue in metropolitan areas. When will BOA start opening branches in my area? And if it doesn't happen soon - we will switch to a local bank. How will be able to close out accounts when we can't go to an actual branch? | Thu Jan 06 22:34:38 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED] The information at this link is updated regularly. If you need any further assistance we're available to assist. [REDACTED]  | Thu Jan 06 23:51:55 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, January 7, 2022 9:24:58 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                         | Content   | Posted Date                              |
|------------------------------|---|--|
| TWEET<br>FROM:<br>[REDACTED] | @BofA_Help We booked an appointment online with boa Gilbert, AZ today at Jan 7th. When we got there the entire building was closed. I know there's a shortage of people, but why was there no notification? Nothing on the website and phones said it was closed. | Fri Jan<br>07<br>21:50:38<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] We apologize for any inconvenience this has caused. We'd like the opportunity to find out how we can help. Please use the link below to send us your full name/ZIP code/phone number, so we can connect. [REDACTED]                                    | Fri Jan<br>07<br>22:25:53<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] Please also provide us the street name of the FC you visited and we will make sure to share your feedback. [REDACTED]  | Sat Jan<br>08<br>01:20:42<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, January 10, 2022 2:41:58 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:Fc closure - San Diego, CA

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Hi! I have been a B of A customer for over 30 years. I live in San Diego, CA - the [REDACTED]. Our branch closed in 2020 leaving us with just a drive up ATM. Now that is closed as well. Please tell me there are plans to have a walk up or kiosk ATM. It is extremely inconvenient to not have an ATM in our neighborhood.  | Fri Jan 07 23:06:24 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello, thanks for reaching out to us. We appreciate your feedback and apologize for any inconvenience. We constantly evaluate our retail network to meet evolving customer demand and may add or consolidate financial centers and/or services. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED] The information at this link is updated regularly. [REDACTED] | Sat Jan 08 00:10:04 GMT 2022 |
| Messenger Post from [REDACTED]   | Thank you I know where the nearest location is. It just isn't in my neighborhood. But there's a [REDACTED] ATM. B of A should also be here.  | Sat Jan 08 00:46:29 GMT 2022 |



[REDACTED]

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, January 10, 2022 1:18:36 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                | Content  | Posted Date                  |
|-------------------------------------|--|------------------------------|
| DM from [REDACTED]<br>to: BofA_Help | Hello - Why are all of your branches in the East side of Chula Vista CA closed?  | Fri Jan 07 21:09:09 GMT 2022 |
| DM from [REDACTED]<br>to: BofA_Help | I have tried to deposit a check through mi Ile and ATM and it would not take it  | Fri Jan 07 21:09:48 GMT 2022 |
| DM from BofA Help to: [REDACTED]    | Hi, [REDACTED] We apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and current hours: [REDACTED]. Can you confirm the closed location you visited? Thank you! [REDACTED] | Fri Jan 07 21:28:03 GMT 2022 |
| DM from [REDACTED]<br>to: BofA_Help | Otay Ranch and Eastlake  | Fri Jan 07 21:49:35 GMT 2022 |
| DM from                             |  | Fri Jan 07                   |

|  |   |  |
|--|---|--|
| [REDACTED]<br>to: BofA_Help            | Both are closed   | 21:49:39<br>GMT<br>2022                  |
| DM from<br>BofA_Help to:<br>[REDACTED] | Thank you for the info, we've noted your feedback. [REDACTED] | Fri Jan<br>07<br>22:10:16<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, January 8, 2022 9:46:06 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]  
[REDACTED]

Additional Case Details:

Social Media Comments:

| Name                            | Content  | Posted Date                  |
|---------------------------------|--|------------------------------|
| Reply From: [REDACTED]          | Bank of America I live in Prescott Az & tried going to the local BA only to find that it was CLOSED. After making several cell phone calls, I could not find a Bank of America open. It would be very inconvenient for me to move my funds to another bank, but I need to do business sometimes in person. | Sat Jan 08 04:48:47 GMT 2022 |
| POST FROM: BofA Managed Account | Hello [REDACTED] We apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED]   | Sat Jan 08 14:45:08 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, January 10, 2022 10:25:48 AM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :5201 LAUREL CANYON BLVD

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:5201 Laurel Canyon Blvd, North Hollywood, CA 91607

Social Media Comments:

| Name                      | Content   | Posted Date                  |
|---------------------------|---|------------------------------|
| TWEET FROM:<br>[REDACTED] | @BofA_Help why are all your branches closed? This is incredibly inconvenient for customers  | Sat Jan 08 20:35:32 GMT 2022 |
| TWEET FROM:<br>BofA_Help  | [REDACTED] Hello, we apologize for any inconvenience during this difficult time of uncertainty. You can find nearby financial centers and confirm the hours by visiting [REDACTED]  | Sat Jan 08 21:02:38 GMT 2022 |
| TWEET FROM:<br>BofA_Help  | [REDACTED] ATMs in most financial centers are available 24/7. You can also complete many transactions online or through mobile banking. If there's anything our Social Team can help with, please let us know. [REDACTED] | Sat Jan 08 21:03:22 GMT 2022 |
| TWEET FROM:<br>[REDACTED] | @BofA_Help Hi [REDACTED] - I appreciate the response. It's frustrating when a financial center listed on your app as OPEN is in fact not. Encountered this at 3 different locations today in the San Fernando Valley.     | Sat Jan 08 21:08:54 GMT 2022 |
| TWEET FROM:               | [REDACTED] I apologize for the inconvenience. Please  | Sat Jan 08                   |

|                           |   |  |
|---------------------------|---|--|
| BofA_Help                 | click the link to provide the specific locations and we'll verify then escalate your concerns. [REDACTED] | 21:23:43<br>GMT<br>2022                  |
| TWEET FROM:<br>[REDACTED] | @BofA_Help [REDACTED]   | Sat Jan<br>08<br>21:28:24<br>GMT<br>2022 |
| TWEET FROM:<br>[REDACTED] | @BofA_Help [REDACTED]   | Sat Jan<br>08<br>21:31:51<br>GMT<br>2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, January 8, 2022 10:41:40 AM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                      | Content  | Posted Date                        |
|---|--|------------------------------------|
| TWEET<br>FROM:<br>[REDACTED]              | @BankofAmerica pls open your branch at Macomb, Illinois also. It's my humble request   | Sat Jan 08<br>04:40:06<br>GMT 2022 |
| TWEET<br>FROM: BofA<br>Managed<br>Account | Here is a link that can help you quickly find our locations and hours: [REDACTED]. The information at this link is updated regularly. [REDACTED] | Sat Jan 08<br>15:41:21<br>GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, January 8, 2022 10:48:25 AM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                      | Content   | Posted Date                              |
|---|---|--|
| TWEET<br>FROM:<br>[REDACTED]              | @BankofAmerica How about you open up the branch yall closed down in rockford IL cuz those of us that ate loyal customers would like to not have to drive an hr to the closest one to do business you [REDACTED]                     | Sat Jan<br>08<br>10:42:23<br>GMT<br>2022 |
| TWEET<br>FROM: BofA<br>Managed<br>Account | We considered a number of factors, including traffic in these financial centers. Here is a link that can help you quickly find our locations and hours: [REDACTED]<br>The information at this link is updated regularly. [REDACTED] | Sat Jan<br>08<br>15:46:44<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, January 8, 2022 4:57:04 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name   | Content  | Posted Date                  |
|--|--|------------------------------|
| TWEET<br>FROM:<br>[REDACTED]                 | @BofA_Business Your business hours at the Annapolis Maryland Bank Of America branches close at 4:30. Working people are still working at 4:30 bozos. And not open on Thursday's.<br>@BankofAmerica. The only bank that doesn't make it easy for their customers to bank. | Sat Jan 08 21:43:03 GMT 2022 |
| TWEET<br>FROM:<br>BofA<br>Managed<br>Account | Hi [REDACTED]. Here is a link that can help you quickly find our locations and hours: [REDACTED] The information at this link is updated regularly. [REDACTED]   | Sat Jan 08 21:55:22 GMT 2022 |
| TWEET<br>FROM:<br>BofA<br>Managed<br>Account | For tracking, please click the link to share the specific financial center which was closed. [REDACTED]<br>[REDACTED]  | Sat Jan 08 21:56:34 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Temp Closing Complaint  
**Date:** Thursday, January 13, 2022 10:47:15 AM

---

Email sent to [REDACTED] Private Bank on 11/11/21

Hello [REDACTED]

I am [REDACTED], a citizen living in Northeast Wichita. I am reaching out to you today in regards to my concern with the bank located at 21st and N. Hillside. I have noticed, as well as others in the community, that this branch has been closed to the public for approximately a year (or more). As a community advocate, as well as a board member of several civil rights organization, I am concerned with banks closing doors in the Northeast Community. This concern started with the closing of a major bank in Wichita -- Commerce Bank that was located at 21st and Grove. Commerce Bank donated the building to be used by local organizations, BUT that did not outweigh the need for full banking services.

The community understood the need to close during the height of Covid19, but most other banks are now operating again and open to the public. The Community Reinvestment Act (CRA) is a law intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income (LMI) neighborhoods, consistent with safe and sound banking operations. For CRA obligations and more, it is my hope that University Brank Branch of America reopens and offer full banking services, in the very near future.

If there is anything further that I can do to help re-open the branch, don't hesitate to let me know.

Thanks in advance,

[REDACTED]  
Community Advocate  
[REDACTED]

# CUSTOMER COMPLAINT FORM

Transaction ID: [REDACTED]

Please fill in this form completely. Once we receive your form, you will receive a confirmation e-mail. You will receive a separate e-mail containing your assigned case number within 48 hours. Please keep your case number for future contact with our office. **You will have the option to PRINT the form after submission.**

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

**YES**

The OCC recommends that you attempt to resolve your complaint with your financial institution first. Please contact your financial institution to allow them the opportunity to resolve your issue(s).

## Helpful Hints:

- **Check to make sure that your financial institution is a national bank or federal savings association (thrift). [Search Financial Institutions](#) (a new browser window will open)**  
If you don't know the name of your financial institution, check your bank or credit card statement. The institution's name will be indicated on the statement.
- **If your complaint involves more than one financial institution, you will need to submit a separate complaint form for each institution involved. You will receive separate case numbers for each institution. Do NOT send additional information unless requested.**
- **Complaints should NOT be emailed, faxed, or mailed in addition to the online submission. Only ONE form should be submitted unless your complaint involves more than one financial institution. The online form is subject to user time limitations for security purposes. If your session exceeds the limitations, any information you have entered will be lost. To avoid this, gather all necessary information prior to entering the form.**

## Please Note:

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

## YOUR INFORMATION

---

The Account Owner/Holder should complete this section.

First Name:

██████████

Middle Name:

Last Name:

██████████

Country:

**United States**

Street Address:

████████████████████

City:

**Albuquerque**

State:

**NM**

Zip:

**87109**

Phone:

██████████

E-mail:

████████████████████

What is the best way to contact you?

**Phone**

When is the best time to contact you?

**Afternoon**

## **REPRESENTATIVE CONTACT INFORMATION**

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If you want us to communicate with your attorney or other legal representative directly, please provide the information below. **Your submission of this portion of the form authorizes our office to release information to your attorney or other legal representative if requested.**

Relationship:

Attorney \_\_\_ Representative \_\_\_ Not Applicable (Skip Section) **\_X\_**

Please indicate the type of authorization you have granted to your Attorney or Representative :

Power of Attorney \_\_\_ Letters Testamentary \_\_\_ Court Appointed Executor or

Administrator \_\_\_ Other \_\_\_

Name of Representative:

First Name:

Middle Name:

Last Name:

Country:

Street Address:

City:

State:

Zip:

Phone:

E-mail:

What is the best way to contact your representative?

When is the best time to contact your representative?

# FINANCIAL INSTITUTION OR COMPANY INFORMATION THAT IS SUBJECT OF THE COMPLAINT

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Helpful Hint: If you don't know the name of your financial institution, check your bank or credit card statement. The institution's name will be indicated on the statement.

Name of Financial Institution or Company:

**BANK OF AMERICA**

Street:

**6605 UPTOWN BLVD NE**

City:

**Albuquerque**

State:

**NM**

Zip:

**87109**

Phone:

**8004321000**

Type of Account(s): (If you are unsure of the type of account(s), please contact your financial institution for assistance.)

Deposit Account (Checking, Savings)  Credit Card

Loan Product (Consumer, Mortgage, Home Equity)  Asset Management (Trust Accounts)

Consumer Leasing  Non-Deposit Account (Investments)

Insurance  Other

Have you tried to resolve your complaint with your financial institution

**YES**

If Yes, when?

**11-10-2021**

How?

**Phone, In Person**

Has the financial institution responded to your complaint?

**NO**

If Yes, when?

How?

Contact Name:

**[REDACTED]**

Title:

## COMPLAINT INFORMATION

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Describe events in the order 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). Be as brief and complete as possible to make the explanation clear. **Do not include personal or confidential information such as your social security, credit card, or bank accounts numbers.**

**i have been unable to access my safety deposit box at 6605 Uptown Blvd NE, Alb. NM. I went to the cite last week and found out it has been closed. Telephone calls and visits to other branches**

**has not offered any information regarding permanent closure. What is the law regarding notification to customers when a branch is to be permanently closed? My concern is that the Bank will remove contents of the safety deposit boxes and claim the contents have been abandoned. The tellers and customer service reps I have spoken with have instructed me to leave a message at 800-432-1000 to make an appointment to retrieve items. So far I have not received any phone call.**

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

## PRIVACY ACT STATEMENT

---

The information you provide to the Office of the Comptroller of the Currency (OCC) will permit us to respond to your complaint or inquiry about the national banks or federal savings associations (thrifts) we supervise.

The collection of this information is authorized by [12 USC 1](#).

Your submission of information to the OCC is entirely voluntary. You are not required to submit any information or to submit a complaint. However, if you do not submit the requested information, the OCC may not be able to process your request or inquiry.

Information about your complaint or inquiry will be used within the OCC and provided to the national bank or federal savings association (thrift) that is the subject of the complaint or inquiry. Additionally, this information may be shared with the following, pursuant to published routine uses:

- (1) other third parties when required or authorized by statute or when necessary in order to obtain additional information relating to the complaint or inquiry;
- (2) other governmental, self-regulatory, or professional organizations
  - (a) having jurisdiction over the subject matter of the complaint or inquiry;
  - (b) having jurisdiction over the entity that is the subject of the complaint or inquiry; or
  - (c) whenever such information is relevant to a known or suspected violation of law or licensing standard for which another organization has jurisdiction;
- (3) the Department of Justice, a court, an adjudicative body, a party in litigation, or a witness when relevant and necessary to a legal or administrative proceeding;
- (4) a Congressional office when the information is relevant to an inquiry initiated on behalf of its provider;
- (5) other governmental or tribal organizations with which an individual has communicated regarding a complaint or inquiry about an OCC-regulated entity;
- (6) OCC contractors or agents when access to such information is necessary; and
- (7) other third parties when required or authorized by statute.

You may find additional information regarding the rights and obligations related to the OCC's collection of the requested information at [81 FR 2945-01, 2957](#) (PDF).

Date:11/15/2021 4:19:49 PM



I certify that the information provided on this form is true and correct to the best of my knowledge.

**I Certify**  I Do Not Certify

If a valid OMB Control Number does not appear on this form, you are not required to complete this form.

-



January 13, 2022

[REDACTED]  
Albuquerque, NM 87109

Dear [REDACTED]:

We acknowledge receipt of your letter regarding Bank of America, National Association's plan to close its branch office located at 6605 Uptown Boulevard, NE, Albuquerque, New Mexico 87110 and known as Uptown Banking Center effective on April 4, 2022. The bank's decision to close the branch office is a business decision that does not require the approval of the OCC. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

I have sent a copy of your email to the bank contact listed below. If you wish to pursue this issue further with the bank, the contact person at Bank of America, N.A. is [REDACTED] [REDACTED] CRA Public File Custodian, Bank of America, N.A., 100 N. Tryon Street, Charlotte, NC 28255. Please indicate the name of the branch and its present location to the bank contact.

We have forwarded copy of your letter to the OCC's Community Affairs Department in Washington, D.C. Community Affairs will advise you if we intend to convene a meeting with community representatives to explore the feasibility of obtaining alternative financial service facilities. If you have any questions, please contact [REDACTED], Director, Community Development at [REDACTED].

Sincerely,

[REDACTED]  
Secretary to the Director for Licensing

Cc: Official File

[REDACTED]  
[REDACTED]  
ALBUQUERQUE, NM 87109

Account Ending in: [REDACTED]

Date: January 11, 2022

Case Number:  
[REDACTED]

Page 1 of 2

Correspondence received from: Office of the Comptroller of the Currency on: 11/16/2021

[REDACTED]

I've carefully reviewed your correspondence and want to let you know our response.

Our records show:

We reviewed your concerns relating to your Safe Deposit Box account ending in [REDACTED] that is located at the Uptown Financial Center at the address of 6605 Uptown Boulevard NE, Albuquerque, NM 87110. Bank records indicate that you are the co-owner of the Safe Deposit Box account ending in [REDACTED]

You recently inquired about the closure of the Uptown Financial Center and the need to access your Safe Deposit box. The financial center is scheduled to permanently close on April 5, 2022. We confirmed that notices of the permanent closure of the financial center were mailed out to clients on December 17, 2021. Other than the notification on December 17, 2021, there is signage on the financial center door of the closure.

However, the financial center was also recently closed during your visit due to the current health environment. Like many other financial institutions, there were proactive temporary closures of financial centers to help ensure the safety of both clients and our teammates.

Based on your concerns you were in need to access and retrieve the contents of your Safe Deposit Box but the financial center was closed. However, during our phone conversation on November 24, 2021, you informed me that you had recovered the contents of your Safe Deposit Box ending in [REDACTED] after much difficulty. We regret any frustration this may have caused.

Our records indicate that on November 18, 2021, we received your request to access your Safe Deposit Box account ending in [REDACTED], and you were contacted by the financial center and allowed access to retrieve your contents in the Safe Deposit Box ending in [REDACTED] thereafter, you signed the Safe Deposit Box Rental Agreement to surrender and close the box on this same date.

The general process to request access to your Safe Deposit Box if the financial center is temporarily closed is to contact our Customer Service Team at [REDACTED] whom will send an escalated request for contact to be made to you to schedule an appointment at the financial center.

In accordance with the terms of the *Safe Deposit Box Rental Agreement Rules and Regulations* (the "rental agreement"), the bank reserves the right to terminate the Rental Agreement at any time and require the renter to surrender the box and all keys by providing written notice by mail or otherwise to the renter, and upon tender or repayment of the unearned rental for the unexpired term of the Rental Agreement. The renter signs and agrees to the terms of the Rental Agreement at the time the box is rented.

[REDACTED]

We've also included the following documents, which you may find helpful:

- *Safe Deposit Box Rules and Regulations*
- Copy of the notification letters

## Here's our response

██████████, in balancing the needs of our associates, their families, and those of the communities that we pride ourselves in serving, we have been in circumstances where we have made the difficult decision to temporarily close some of our financial center locations. We don't take lightly the impact, or the inconvenience this may cause, and are always conscious of having the ability to serve the needs of our clients through alternate sites. We apologize for any inconvenience during this difficult time of uncertainty

We appreciate your comments about the announced closure of the Uptown Financial Center. A decision to close a financial center is never easy. We performed an extensive analysis of the market, and our examination focused on minimizing service disruptions for our clients.

Your comments were shared with our management team; however, the difficult business decision to close this location remains in place. We made this decision with full confidence that nearby financial centers will continue to provide the same unparalleled service you have come to expect and deserve.

It is our goal to continue providing our clients with the best possible network of financial centers and ATMs. We are also committed to providing multiple channels for our clients to transact their business, including our award-winning Online Banking service, Mobile Banking service and 24-hour telephone banking options.

In addition, I have confirmed that the Montgomery Financial Center located at 11201 Montgomery Blvd NE, Albuquerque NM 87111, is open and the financial center lobby hours are Monday through Friday, from 9:00 a.m. to 4:00 p.m., Saturday, from 9:00 a.m. to 1:00 p.m., and closed on Sunday.

Rest assured that we have fully complied with the Community Reinvestment Act (CRA) requirements, and carefully followed all established procedures.

Thank you for your feedback and for affording us the opportunity to respond. Although it is never pleasant to hear our clients have been dissatisfied, we appreciate you taking the time to share your experience. We hope that you will continue to maintain your esteemed relationship with us, and allow us the opportunity to regain your confidence in our ability to service your financial needs. We value your business and look forward to continuing to provide products and services that help you meet your financial goals.

## We're here to help

We understand this may not be the result you were hoping for, but I hope it's clear how we reached this decision. Our clients are important to us and we appreciate the opportunity to address your concerns. If there's anything else you need, please call me at ██████████, Monday through Friday, 8:00 a.m. to 5:00 p.m. Pacific.

██████████  
Resolution Specialist  
Regulatory Complaints

cc: Office of the Comptroller of the Currency/ ██████████

**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** RE: Spokane branch  
**Date:** Monday, January 31, 2022 2:37:19 PM

---

[REDACTED]

[REDACTED]

Thanks for the note back, [REDACTED]

I do know about the nearest financial centers. As someone who lives in West Central Spokane, I first watched the branch at Monroe and Broadway close, and now the downtown and Five Mile branches. (I'm beginning to take it personally!) None of the remaining branches is at all convenient for those of us living in the city's core, especially on the West side, and the closest branch to me, Northtown, is usually packed and understaffed, routinely under construction, and, has the feel of a dark and dreary drive-through.

But more than convenience, I value a bank's relationship and commitment to the community it serves. I bike downtown three seasons of the year, use the restaurants and shopping there, and used to be proud that I banked there. I can't tell you how many problems were solved by popping in and talking to a real, live human being. I'm sure there are great human beings in Wandermere (it was so kind of you to have [REDACTED] call me) and in the Valley and on the south hill, but I rarely find myself there.

I know the cost savings of a call center must be intoxicating for massive companies, but hopefully this can go in the file where someone realizes there are times when—like yesterday with my kids' savings bonds—it provides nothing but frustration for the customer. I am involved in a number of charitable organizations in Spokane and have seen several credit unions and smaller banks with downtown presences underwrite our events and programs. I decided to try one of those yesterday and they were more than happy to start accounts for me and my daughter and to find a way to transfer her savings bond to an electronic bond that could then be deposited into her account so she can use it for grad school. It's a solution that I have no doubt [REDACTED] would have hit upon a few years ago, too.

I know I'm a small customer in the grand scheme of things. And I will continue to bank with BofA primarily because of my great relationship with [REDACTED] at Merrill Lynch. So, look, no big loss. My son also has Merrill investments, so I'll be depositing his savings bond into his account this afternoon. But I will also be spreading my business around, and looking for a bank that value's not just my business, but the place I live. As for BofA adding downtown employees but not returning to downtown customer service, you can imagine how that might feel to, well, a customer--a side order of injury added to the main course of insult.

Thanks again for the attention and happy holidays!

[REDACTED]

> On Dec 28, 2021, at 8:11 AM, [REDACTED] wrote:

>

> [REDACTED]

> Thank you for your email and your long-term relationship. I apologize for the lack of attention with respect to your most recent transaction. That is certainly not the standard we strive to achieve. If helpful, I would be happy to have someone reach out to assist you.

>

> I will certainly share your concern regarding our decision not to re-open the downtown financial center. Such decisions are difficult and certainly not taken lightly. We have had several of our financial centers closed for the last 21 months due to traffic declines, staffing issues, etc... and have rerouted clients to our other centers. (Our nearest financial centers are South Hill, North Spokane on Division, and in Opportunity). Well before the onset of the pandemic, we were already implementing plans to deliver a modern banking experience that supports clients' current and future needs. As the pandemic sped up industry and consumer trends, it also accelerated the implementation of our plans.

>

> Downtown Spokane is important to you and its important to us as well. We offered options to all associates including placement in other financial centers and positions in other business units. All have been placed elsewhere. Even though we will have 6 teammates less in the downtown branch we actually added another 60 teammates to our downtown base of employees over the past 21 months. I can assure you we are committed to downtown, committed to Spokane and will remain that way.

>

> Again, thank you contacting me directly.

>

> Best regards,

> [REDACTED]

>

> [REDACTED]

> Bank of America

> [REDACTED]

> [REDACTED]

>

>

>

>

> -----Original Message-----

> From: [REDACTED]

> Sent: Monday, December 27, 2021 1:54 PM

> To: [REDACTED]

> Subject: Spokane branch

>

> Dec 27, 2021

>

> Dear [REDACTED]

>

> I am a longtime Bank of America customer writing to express my profound disappointment in the decision to not reopen the downtown Spokane branch.

>

> Besides being inconvenient, this sends a terrible signal, that Bank of America doesn't think enough of a city to keep a branch ... in a downtown building that bears its name! I will be looking for a bank that sees Spokane as important enough to maintain a downtown presence, and may begin shifting some investments there as well. (I have

a great relationship with [REDACTED] of Merrill Lynch and plan to maintain the investments I've made with him, but will be looking for other brokerage opportunities with investing partners that don't treat my hometown like an afterthought.)

>

> Recently, because that branch closed, I had to close a safe deposit box I kept for years, where I kept savings bonds for my children. Not wanting the paper bonds at home I hoped to deposit them in B of A for my children and start a bank account there for my daughter. (My son already has one.) I called every branch within 10 miles, never once getting a human being to answer a call. Finally, I went on-line, where I was able to make an appointment for late the next afternoon, 36 hours later ... and after my daughter was scheduled to fly back to school. I also found out that I couldn't start her account with her [REDACTED], despite the fact that I've had accounts with B of A since it took over [REDACTED]. Before, I would have simply gone downtown, sat with [REDACTED] (who also notarized contracts for me.) And when she explained the rule regarding bonds I would've smiled and figured something else out, instead of hanging up on a call center somewhere (assuming I could wade through the phonescape to even reach a person) and immediately shopping for a bank that doesn't seem like an obstacle course and that doesn't make me feel like I'm wasting their time by wanting to do business with them.

>

> All of which is to say, if there is some place to add this email to the complaints about the decision to close the downtown Spokane branch, please do so. There are advantages to face-to-face commerce that don't show up on cost benefit analyses, and whatever cold-cash logic led to this decision is one step too far for me.

>

> Sincerely,

>

>

>

>

>

>

[REDACTED]

[REDACTED]

# CUSTOMER COMPLAINT FORM

Transaction ID: [REDACTED]

Please fill in this form completely. Once we receive your form, you will receive a confirmation e-mail. You will receive a separate e-mail containing your assigned case number within 48 hours. Please keep your case number for future contact with our office. **You will have the option to PRINT the form after submission.**

## Have you tried to resolve your complaint with your financial institution?

**YES**

The OCC recommends that you attempt to resolve your complaint with your financial institution first. Please contact your financial institution to allow them the opportunity to resolve your issue(s).

## Helpful Hints:

- **Check to make sure that your financial institution is a national bank or federal savings association (thrift). [Search Financial Institutions](#) (a new browser window will open)**  
If you don't know the name of your financial institution, check your bank or credit card statement. The institution's name will be indicated on the statement.
- **If your complaint involves more than one financial institution, you will need to submit a separate complaint form for each institution involved. You will receive separate case numbers for each institution. Do NOT send additional information unless requested.**
- **Complaints should NOT be emailed, faxed, or mailed in addition to the online submission. Only ONE form should be submitted unless your complaint involves more than one financial institution. The online form is subject to user time limitations for security purposes. If your session exceeds the limitations, any information you have entered will be lost. To avoid this, gather all necessary information prior to entering the form.**

## Please Note:

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

## YOUR INFORMATION



---

The Account Owner/Holder should complete this section.

First Name:

██████████

Middle Name:

██████████

Last Name:

██████████

Country:

**United States**

Street Address:

████████████████████

City:

**Chicago**

State:

**IL**

Zip:

**60606**

Phone:

██████████████

E-mail:

████████████████████

What is the best way to contact you?

**E-mail**

When is the best time to contact you?

**Morning**

## REPRESENTATIVE CONTACT INFORMATION

---

If you want us to communicate with your attorney or other legal representative directly, please provide the information below. **Your submission of this portion of the form authorizes our office to release information to your attorney or other legal representative if requested.**

Relationship:

Attorney  Representative  Not Applicable (Skip Section)

Please indicate the type of authorization you have granted to your Attorney or Representative :

Power of Attorney  Letters Testamentary  Court Appointed Executor or

Administrator  Other

Name of Representative:

First Name:

Middle Name:

Last Name:

Country:

Street Address:

City:

State:

Zip:

Phone:

E-mail:

What is the best way to contact your representative?

When is the best time to contact your representative?

## FINANCIAL INSTITUTION OR COMPANY INFORMATION THAT IS SUBJECT OF THE COMPLAINT

---

Helpful Hint: If you don't know the name of your financial institution, check your bank or credit card statement. The institution's name will be indicated on the statement.

Name of Financial Institution or Company:

**Bank of America**

Street:

**La Salle St**

City:

**Chicago**

State:

**IL**

Phone:

Zip:

**60606**

Type of Account(s): (If you are unsure of the type of account(s), please contact your financial institution for assistance.)

Deposit Account (Checking, Savings)  Credit Card

Loan Product (Consumer, Mortgage, Home Equity)  Asset Management (Trust Accounts)

Consumer Leasing  Non-Deposit Account (Investments)

Insurance  Other

Have you tried to resolve your complaint with your financial institution

**YES**

If Yes, when?

**01/14/2022**

How?

**In Person**

Has the financial institution responded to your complaint?

**NO**

If Yes, when?

How?

Contact Name:

Title:

## COMPLAINT INFORMATION

---

Describe events in the order 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). Be as brief and complete as possible to make the explanation clear. **Do not include personal or confidential information such as your social security, credit card, or bank accounts numbers.**

**I live in downtown Chicago. Over the last two weeks Bank of America has closed its branches with teller services. I have a need for teller services and customer services. I thought banks could not be closed but BOA has been closed for 2 weeks.**

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

## PRIVACY ACT STATEMENT

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The information you provide to the Office of the Comptroller of the Currency (OCC) will permit us to respond to your complaint or inquiry about the national banks or federal savings associations (thrifts) we supervise.

The collection of this information is authorized by [12 USC 1](#).

Your submission of information to the OCC is entirely voluntary. You are not required to submit any information or to submit a complaint. However, if you do not submit the requested information, the OCC may not be able to process your request or inquiry.

Information about your complaint or inquiry will be used within the OCC and provided to the national bank or federal savings association (thrift) that is the subject of the complaint or inquiry. Additionally, this information may be shared with the following, pursuant to published routine uses:

- (1) other third parties when required or authorized by statute or when necessary in order to obtain additional information relating to the complaint or inquiry;
- (2) other governmental, self-regulatory, or professional organizations
  - (a) having jurisdiction over the subject matter of the complaint or inquiry;
  - (b) having jurisdiction over the entity that is the subject of the complaint or inquiry; or
  - (c) whenever such information is relevant to a known or suspected violation of law or licensing standard for which another organization has jurisdiction;
- (3) the Department of Justice, a court, an adjudicative body, a party in litigation, or a witness when relevant and necessary to a legal or administrative proceeding;
- (4) a Congressional office when the information is relevant to an inquiry initiated on behalf of its provider;
- (5) other governmental or tribal organizations with which an individual has communicated regarding a complaint or inquiry about an OCC-regulated entity;
- (6) OCC contractors or agents when access to such information is necessary; and
- (7) other third parties when required or authorized by statute.

You may find additional information regarding the rights and obligations related to the OCC's collection of the requested information at [81 FR 2945-01, 2957](#) (PDF).

Date:1/15/2022 11:45:46 AM

I certify that the information provided on this form is true and correct to the best of my knowledge.

**I Certify  I Do Not Certify**

If a valid OMB Control Number does not appear on this form, you are not required to complete this

Date: February 10, 2022

Case Number:

Page 1 of 1

CHICAGO, IL 60606

Correspondence received from: Office of the Comptroller of the Currency on: 01/18/2022

I've carefully reviewed your correspondence and want to let you know our response.

Keeping our financial centers open is an important part of our fundamental role in our communities. Like many other financial institutions, there were proactive closures of financial centers to help ensure the safety of both clients and our teammates. A decision to close a financial center is never easy. We performed an extensive analysis of the market, and our examination focused on minimizing service disruptions for our clients.

The financial center located at 203 North LaSalle Street G1, Chicago, IL 60601 has been closed for over a year due to the current health environment. Regrettably, at this time we have no estimated time of when we will reopen this location. We made this decision with full confidence that nearby financial centers will continue to provide the same unparalleled service you have come to expect and deserve.

We located two financial centers within five miles of your zip code for your teller financial needs. The financial centers located at 135 S La Salle Street Suite LL18, Chicago, IL 60603 and 105 North Halsted Street, Chicago, IL 60661. Please contact the financial center directly before traveling to a specific location to avoid extensive wait times or location closures. You may also schedule appointments online at your convenience by visiting [bankofamerica.com](http://bankofamerica.com). For more information regarding the hours and services available in your area, please use our Financial Center and ATM locator on our website:

We cannot guarantee that there won't be any future temporary closures. It is our goal to continue providing our clients with the best possible network of financial centers and ATM's. We are also committed to providing multiple channels for our clients to transact their business, including our award-winning Online Banking service, Mobile banking service and 24-hour banking options. Additionally, you may contact our Consumer Deposit Client Servicing unit toll-free at Monday through Friday, 8 a.m. to 11 p.m., or Saturday through Sunday, 8 a.m. to 8 p.m., Eastern for assistance with your accounts.

we appreciate your comments about the closure of the local financial centers. We regret any inconvenience you may have encountered as a result of this matter. Rest assured that we have fully complied with the Community Reinvestment Act (CRA) requirements, and carefully followed all established procedures.

## We're here to help

Our clients are important to us and we appreciate the opportunity to address your concerns. If there's anything else you need, please call me at Monday through Friday, 6:00 a.m. to 2:30 p.m. Central.

Resolution Specialist  
Regulatory Complaints

cc: Office of the Comptroller of the Currency / Case No

# CUSTOMER COMPLAINT FORM

Transaction ID: [REDACTED]

Please fill in this form completely. Once we receive your form, you will receive a confirmation e-mail. You will receive a separate e-mail containing your assigned case number within 48 hours. Please keep your case number for future contact with our office. **You will have the option to PRINT the form after submission.**

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

**YES**

The OCC recommends that you attempt to resolve your complaint with your financial institution first. Please contact your financial institution to allow them the opportunity to resolve your issue(s).

## Helpful Hints:

- **Check to make sure that your financial institution is a national bank or federal savings association (thrift). [Search Financial Institutions](#) (a new browser window will open)**  
If you don't know the name of your financial institution, check your bank or credit card statement. The institution's name will be indicated on the statement.
- **If your complaint involves more than one financial institution, you will need to submit a separate complaint form for each institution involved. You will receive separate case numbers for each institution. Do NOT send additional information unless requested.**
- **Complaints should NOT be emailed, faxed, or mailed in addition to the online submission. Only ONE form should be submitted unless your complaint involves more than one financial institution. The online form is subject to user time limitations for security purposes. If your session exceeds the limitations, any information you have entered will be lost. To avoid this, gather all necessary information prior to entering the form.**

## Please Note:

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

## YOUR INFORMATION

---

The Account Owner/Holder should complete this section.

First Name:

[REDACTED]

Middle Name:

Last Name:

[REDACTED]

Country:

**United States**

Street Address:

[REDACTED]

City:

**Glen Rock**

State:

**NJ**

Zip:

**07452**

Phone:

[REDACTED]

E-mail:

[REDACTED]

What is the best way to contact you?

**E-mail**

When is the best time to contact you?

**Morning, Afternoon, Evening**

## **REPRESENTATIVE CONTACT INFORMATION**

---

If you want us to communicate with your attorney or other legal representative directly, please provide the information below. **Your submission of this portion of the form authorizes our office to release information to your attorney or other legal representative if requested.**

Relationship:

Attorney \_\_\_ Representative \_\_\_ Not Applicable (Skip Section) **\_X\_**

Please indicate the type of authorization you have granted to your Attorney or Representative :

Power of Attorney \_\_\_ Letters Testamentary \_\_\_ Court Appointed Executor or

Administrator \_\_\_ Other \_\_\_

Name of Representative:

First Name:

Middle Name:

Last Name:

Country:

Street Address:

City:

State:

Zip:

Phone:

E-mail:

What is the best way to contact your representative?

When is the best time to contact your representative?

# FINANCIAL INSTITUTION OR COMPANY INFORMATION THAT IS SUBJECT OF THE COMPLAINT

---

Helpful Hint: If you don't know the name of your financial institution, check your bank or credit card statement. The institution's name will be indicated on the statement.

Name of Financial Institution or Company:

**Bank of America, N.A.**

Street:

**252 Rock Road**

City:

**Glen Rock**

State:

**NJ**

Phone:

**2914442348**

Zip:

**07452**

Type of Account(s): (If you are unsure of the type of account(s), please contact your financial institution for assistance.)

Deposit Account (Checking, Savings)  Credit Card

Loan Product (Consumer, Mortgage, Home Equity)  Asset Management (Trust Accounts)

Consumer Leasing  Non-Deposit Account (Investments)

Insurance  Other

Have you tried to resolve your complaint with your financial institution

**YES**

If Yes, when?

**12/15/2021**

How?

**Other**

Has the financial institution responded to your complaint?

**YES**

If Yes, when?

**12/18/2021**

How?

**Other**

Contact Name:

Title:

## COMPLAINT INFORMATION

---

Describe events in the order 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). Be as brief and complete as possible to make the explanation clear. **Do not include personal or confidential information such as your social security, credit card, or bank accounts numbers.**

**The Glen Rock branch of Bank of America has "temporarily" closed on and off WITHOUT advance notice for over a month now. And today, the ATM had no cash to dispense. NO reason ha**

s been given. If it's COVID related, I can understand, but no explanation has been posted on the branch's doors. Via email, I contacted the bank's consumer department, but the response was TOTALLY inadequate. As a former banking regulator, I find this TOTALLY unacceptable. When will the bank tell its customers for the FREQUENT "temporary" closures, because I will take my accounts elsewhere if they continue to make this branch unavailable.

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

## PRIVACY ACT STATEMENT

---

The information you provide to the Office of the Comptroller of the Currency (OCC) will permit us to respond to your complaint or inquiry about the national banks or federal savings associations (thrifts) we supervise.

The collection of this information is authorized by [12 USC 1](#).

Your submission of information to the OCC is entirely voluntary. You are not required to submit any information or to submit a complaint. However, if you do not submit the requested information, the OCC may not be able to process your request or inquiry.

Information about your complaint or inquiry will be used within the OCC and provided to the national bank or federal savings association (thrift) that is the subject of the complaint or inquiry. Additionally, this information may be shared with the following, pursuant to published routine uses:

- (1) other third parties when required or authorized by statute or when necessary in order to obtain additional information relating to the complaint or inquiry;
- (2) other governmental, self-regulatory, or professional organizations
  - (a) having jurisdiction over the subject matter of the complaint or inquiry;
  - (b) having jurisdiction over the entity that is the subject of the complaint or inquiry; or
  - (c) whenever such information is relevant to a known or suspected violation of law or licensing standard for which another organization has jurisdiction;
- (3) the Department of Justice, a court, an adjudicative body, a party in litigation, or a witness when relevant and necessary to a legal or administrative proceeding;
- (4) a Congressional office when the information is relevant to an inquiry initiated on behalf of its provider;
- (5) other governmental or tribal organizations with which an individual has communicated regarding a complaint or inquiry about an OCC-regulated entity;
- (6) OCC contractors or agents when access to such information is necessary; and
- (7) other third parties when required or authorized by statute.

You may find additional information regarding the rights and obligations related to the OCC's collection of the requested information at [81 FR 2945-01, 2957](#) (PDF).

Date:1/10/2022 3:46:32 PM



I certify that the information provided on this form is true and correct to the best of my knowledge.

**I Certify**  I Do Not Certify

If a valid OMB Control Number does not appear on this form, you are not required to complete this form.

[REDACTED]  
[REDACTED]  
GLEN ROCK, NJ 07452

Date: February 9, 2022

Case Number:  
[REDACTED]

Page 1 of 2

Correspondence received from: Office of the Comptroller of the Currency on: 01/11/2022

[REDACTED]:

I've carefully reviewed your correspondence and want to let you know our response.

Keeping our financial centers open is an important part of our fundamental role in our communities. Like many other financial institutions, there were proactive closures of financial centers to help ensure the safety of both clients and our teammates. A decision to close a financial center is never easy. We performed an extensive analysis of the market, and our examination focused on minimizing service disruptions for our clients.

The Glen Rock Financial Center located at 252 Rock Road, Glen Rock, NJ 07452, was temporarily closed due to the current health environment in the beginning of January 2022. Temporary closure signs were placed at all entrances at the Glen Rock Financial Center. This financial center has since reopened on January 19, 2022.

We can confirm that you contacted our Client Services Department and they provided you with alternative options for your banking needs during the temporary financial center closure. We have enclosed a copy of that correspondence.

We recommend that you contact the financial center directly before traveling to a specific location to avoid extensive wait times or location closures. You may also schedule appointments online at your convenience by visiting [bankofamerica.com](http://bankofamerica.com). For more information regarding the hours and services available in your area, please use our Financial Center and ATM locator on our website, [REDACTED] or you can call our dedicated number, [REDACTED]. Additionally, Online or Mobile Banking services are available 24 hours a day, 7 days a week.

In response to your concerns about the ATM at the above referenced location, we have been unable to identify any reports of an ATM outage of any kind at the location. Additionally, we have confirmed that the ATMs are fully operating at this time.

[REDACTED], we appreciate your comments about the closure of the local financial centers. We don't take lightly the impact, or the inconvenience this may cause, and are always conscious of having the ability to serve the needs of our clients through alternate sites. We apologize for any inconvenience during this difficult time of uncertainty. We remain open to serve our clients while implementing changes within our financial centers to follow CDC and government guidelines. We are committed to being available for our clients and communities, but in some situations we may need to close a financial center.

Rest assured that we have fully complied with the Community Reinvestment Act (CRA) requirements, and carefully followed all established procedures.

We've also included the following documents, which you may find helpful:

- Correspondence date December 16, 2021

[REDACTED]

## We're here to help

Our clients are important to us and we appreciate the opportunity to address your concerns. If there's anything else you need, please call me at [REDACTED], Monday through Friday, from 6:00 a.m. to 2:30 p.m. Pacific.

[REDACTED]  
Senior Resolution Specialist  
Regulatory Complaints

cc: Office of the Comptroller of the Currency / Case number [REDACTED]

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, February 10, 2022 2:46:39 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]  
[REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                   | Content   | Posted Date                  |
|--|---|------------------------------|
| Comment From: [REDACTED]<br>[REDACTED] | Bank of America in Largo Florida,have shut down | Thu Feb 10 19:21:17 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, February 11, 2022 8:03:30 AM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Lake Havasu, AZ Kingman, AZ Bullhead, AZ Fort Mohave, AZ

Social Media Comments:

| Name   | Content   | Posted Date                              |
|--|---|--|
| TWEET<br>FROM:<br>[REDACTED]                 | @BankofAmerica I bet tens of thousands of Mohave County residents are wondering “what’s next” after you closed every branch in Lake Havasu, Kingman, Bullhead, and Fort Mohave. I couldn’t imagine looking for a bank and thinking, “This one’s closing branches, that’s where I want to go!” | Fri Feb<br>11<br>02:35:11<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA<br>Managed<br>Account | Hi [REDACTED]. We apologize for any inconvenience during this difficult time of uncertainty. We considered a number of factors, including traffic in these locations. To find your nearest locations, please visit [REDACTED]   | Fri Feb<br>11<br>13:00:26<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, February 15, 2022 12:00:04 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :9499 NE 2nd Ave.

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:FC LOCATION 9499 NE 2ND AVE, MIAMI SHORES, FL 33138

Social Media Comments:

| Name                                | Content  | Posted Date                  |
|-------------------------------------|--|------------------------------|
| TWEET FROM:<br>[REDACTED]           | @BankofAmerica Went to 2 different ATMs here in Miami and could not make deposits. What's up?  | Mon Feb 14 20:24:46 GMT 2022 |
| TWEET FROM:<br>BofA_Help            | [REDACTED] We apologize for any inconvenience. Please click the link to share the location.<br>[REDACTED]  | Mon Feb 14 20:41:08 GMT 2022 |
| DM from [REDACTED] to:<br>BofA_Help | Miami Shores FL 33138 Biscayne Blvd branch & NE 2Nd Ave Branch   | Mon Feb 14 20:42:06 GMT 2022 |
| DM from BofA_Help to:<br>[REDACTED] | Thank you for providing that information. The issue has been identified and escalated. If you need further assistance please let us know. [REDACTED] | Mon Feb 14 23:59:38 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, February 15, 2022 12:21:44 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Hello, I have tried depositing cash in several different ATMs here in McDonough, GA over the last 3 days and have not been able to. Can someone tell me what's going on and why customers haven't been sent a notification about an outage? Very inconveniencing.                             | Tue Feb 15 15:26:16 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We're sorry to hear that you've been unable to make an ATM deposit. Please review [REDACTED] to find an alternative ATM in your area or you can also make a check deposit using our Mobile app or a cash, check or money order deposit with a teller. [REDACTED]                              | Tue Feb 15 16:39:16 GMT 2022 |
| Messenger Post from [REDACTED]   | That is not the answer, this appears to not be isolated to my area. I've found several complaints for the same issue on Facebook and they are in different states   | Tue Feb 15 16:43:32 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi, [REDACTED] Our ATM at 101 WILLOW LN, MCDONOUGH, GA 30253 is accepting cash deposits. We have sent your comments to our ATM team for review. We appreciate you making us aware and encourage you to use an alternative location or visit a teller for help with a cash deposit. [REDACTED] | Tue Feb 15 16:55:26 GMT 2022 |
| Messenger Post from [REDACTED]   |   | Tue Feb 15                   |



Thanks.

17:01:52  
GMT  
2022



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, February 16, 2022 9:32:04 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1030 Willow Creek Rd

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| TWEET FROM: [REDACTED]           | @BankofAmerica Service in No. AZ is abysmal... closed branches, long lines in branch w/ 1 open teller. DO BETTER!!  | Wed Feb 16 08:27:41 GMT 2022 |
| TWEET FROM: BofA_Help            | [REDACTED] Thank you for your message. We apologize for the wait time. Please click the link to share the location. We will be sure to share your feedback with leadership. [REDACTED]  | Wed Feb 16 14:03:25 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | Prescott, AZ branches have been closed. Prescott Valley branch is getting all the overflow & I've waited in hour long line for service (1 open teller). Considering changing banks  | Wed Feb 16 14:12:20 GMT 2022 |
| TWEET FROM: BofA Managed Account | Thank you for sharing the location. We apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED] | Wed Feb 16 14:31:10 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, February 16, 2022 8:12:44 AM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:undetermined

Social Media Comments:

| Name                 | Content   | Posted Date                        |
|----------------------|---|------------------------------------|
| Post from [REDACTED] | Over 21,000 people reside in zip code 02180. BOA closed the only branch in town as well as the only 2 ATM's....nice going for your customers...NOT1 | Wed Feb 16<br>11:49:19<br>GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, February 16, 2022 9:07:58 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :555 Convery Blvd (Convery Blvd & Brace)

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                      | Content   | Posted Date                              |
|---|---|--|
| TWEET<br>FROM:<br>[REDACTED]              | @BankofAmerica how the [REDACTED] am I supposed to deposit CASH if ALL of your ATMs are down AND your locations are severely UNDERSTAFFED?!   | Wed<br>Feb 16<br>18:51:58<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help               | [REDACTED]. We're sorry to hear this happened. Please share the ATM location you visited via the PM link below. [REDACTED]<br>[REDACTED]  | Wed<br>Feb 16<br>19:31:19<br>GMT<br>2022 |
| DM from<br>[REDACTED]<br>to:<br>BofA_Help | ATM location: 555 Convery Blvd. Perth Amboy, NJ 08861. All ATMs affected (drive thru and lobby). Time of visit was about 1:40 PM on 2/16/2022. Line for teller was out the door. No teller was out the counter to assist. Overhear the ATM issue has been a nationwide issue since FRIDAY | Wed<br>Feb 16<br>19:47:28<br>GMT<br>2022 |
| DM from<br>BofA_Help<br>to:<br>[REDACTED] | Thanks for letting us know. We'll fix it as quickly as possible. [REDACTED]   | Wed<br>Feb 16<br>20:05:30<br>GMT<br>2022 |
| DM from<br>[REDACTED]                     | So that's the best you can do? You're not going to help compensate for my troubles with YOUR system? You're not going to help me  | Wed<br>Feb 16                            |

|   |   |  |
|---|---|--|
| to:<br>BofA_Help                          | with the fact that I need to deposit this cash in order to pay bills before they become late and affect my credit?  | 20:39:44<br>GMT<br>2022                  |
| DM from<br>[REDACTED]<br>to:<br>BofA_Help | If you can't do anything, I'm closing my account and going with a different bank  | Wed<br>Feb 16<br>20:40:00<br>GMT<br>2022 |
| DM from<br>BofA_Help<br>to:<br>[REDACTED] | We understand your concern. We'll fix it as quickly as possible. If you'd like to visit an alternative financial center, please click the following link [REDACTED] | Wed<br>Feb 16<br>20:50:36<br>GMT<br>2022 |
| DM from<br>[REDACTED]<br>to:<br>BofA_Help | But this is a NATIONWIDE issue  | Wed<br>Feb 16<br>21:16:14<br>GMT<br>2022 |
| DM from<br>[REDACTED]<br>to:<br>BofA_Help | That means there's ZERO ATMs that will allow me to deposit cash and by the time I get out from work, your financial centers are closed                              | Wed<br>Feb 16<br>21:16:49<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, February 16, 2022 1:56:20 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :266 Broadway

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| TWEET FROM: [REDACTED]           | Every ATM is broken and the lobby is inexplicably closed at my @BofA_Help. Help?   | Wed Feb 16 17:08:34 GMT 2022 |
| TWEET FROM: BofA_Help            | [REDACTED] Hello, I'm sorry to hear this. Please use the link below to share the ATM location with me. Here is a link that can help you quickly find your nearest Financial center locations and hours: [REDACTED] | Wed Feb 16 17:32:48 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | It's the 266 Broadway location in Brooklyn 11211   | Wed Feb 16 17:39:13 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | One ATM is working for withdrawals but not deposits, the other two are completely broken, and there's a temporarily closed sign on the door but that's it  | Wed Feb 16 17:39:39 GMT 2022 |
| DM from [REDACTED]               | I'm sharing your comment so a technician can look at it. I'm   | Wed Feb 16                   |

|  |  |  |
|--|--|--|
| BofA Help to:<br>[REDACTED]            | sorry for the inconvenience and appreciate that you let us know.<br>[REDACTED] | 17:56:47<br>GMT<br>2022                  |
| DM from<br>[REDACTED]<br>to: BofA_Help | Is the banking center closing?   | Wed<br>Feb 16<br>17:59:07<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, February 18, 2022 12:06:38 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1006 West Aztec Ave.

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Hello-I am writing in regards to the closing of the Gallup, NM branch location. As you should know, this is the only location serving the Navajo Nation after you closed the Tse Bonito, NM location. The Navajo people have been one of your biggest consumers and the fact you all feel it's ok to close their only physical location speaks volumes about how you feel about their business. My mom was with Bank of America most of her adult life, when the Tse Bonito location closed, I helped her open a credit union account. I am now encouraging and offering to help my other relatives close their Bank of America accounts and open credit union accounts. | Fri Feb 18 16:23:06 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | [REDACTED] thanks for reaching out and letting us know what happened. We apologize for the inconvenience. Our website is updated real-time as locations reopen. Please confirm with our website [REDACTED] to determine availability. If you do have any needs in the future please let us know. Thank you. [REDACTED]   | Fri Feb 18 17:06:09 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, February 19, 2022 2:20:54 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :6880 Race Track Road

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                   | Content   | Posted Date                  |
|------------------------|---|------------------------------|
| TWEET FROM: [REDACTED] | @BankofAmerica Had an scheduled appointment at #RaceTrackBowieMD. Not a staff member on site. Had to go to #CroftonMD & did not receive any service!!! Smh [REDACTED]   | Sat Feb 19 15:00:22 GMT 2022 |
| TWEET FROM: [REDACTED] | @BankofAmerica #CroftonMD did not help either. Third (3) weekend attempt... [REDACTED]  | Sat Feb 19 15:45:43 GMT 2022 |
| TWEET FROM: BofA_Help  | [REDACTED] I'm very sorry to hear this. Please let us know if there's anything we can do to help. [REDACTED]  | Sat Feb 19 16:34:36 GMT 2022 |
| TWEET FROM: BofA_Help  | [REDACTED] If you'd like to visit an alternative financial center, please click the following link for the most up-to-date info on our centers [REDACTED] Also, when new information is available regarding openings and hours, the website will be updated. [REDACTED] | Sat Feb 19 16:37:21 GMT 2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, February 2, 2022 2:40:43 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:Toppenish, WA

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Please bring back at least one of the ATMs to the Toppenish, WA location! We used to have 3 and now there's none. This was a very popular location and me and a lot of my family/coworkers miss this location and are now looking into other banks in the toppenish and surrounding area   | Wed Feb 02 06:37:08 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED]. We apologize for any inconvenience during this difficult time of uncertainty. We considered a number of factors, including traffic in these locations. To find your nearest locations, please visit [REDACTED]. We want you to know that we constantly evaluate our retail network to meet evolving customer demand. We may add or consolidate banking centers/ATMs as a result. [REDACTED] | Wed Feb 02 14:35:16 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, February 24, 2022 12:29:57 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                            | Content  | Posted Date                  |
|---------------------------------|--|------------------------------|
| Post from [REDACTED]            | Please out an ATM in the town of Nutley, NJ. You closed every branch and removed every ATM in my town and now to remove money I need to drive 10 minutes. It is making me have 2nd thoughts about continuing with BOA, who I love. | Thu Feb 24 16:51:04 GMT 2022 |
| POST FROM: BofA Managed Account | Hi, [REDACTED]. We see you connected with us through Facebook Messenger. We'll have a member of the Social Care Team follow up with you there. Thank you. [REDACTED]   | Thu Feb 24 17:27:53 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, February 26, 2022 12:47:34 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Undetermined

Social Media Comments:

| <b>Name</b>            | <b>Content</b>   | <b>Posted Date</b>           |
|------------------------|--|------------------------------|
| TWEET FROM: [REDACTED] | @BankofAmerica you are making it more and more difficult to justify staying with you. You have closed yet another branch in the Northern Fairfield County, CT area. The ones remaining are in obnoxious locations that you don't want to go near on a weekend. | Sat Feb 26 17:26:22 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, February 28, 2022 4:55:24 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details: Reg BB: FC - Closure / Lake Havasu City, AZ 86403

Social Media Comments:

| Name                         | Content   | Posted Date                           |
|------------------------------|---|---------------------------------------|
| TWEET<br>FROM:<br>[REDACTED] | [REDACTED] @BofA_Help We have a single ATM in town still, but withdrawing funds is moot since it's constantly empty.  | Sun Feb 27<br>22:23:59<br>GMT 2022    |
| TWEET<br>FROM:<br>[REDACTED] | @BofA_Help [REDACTED] Do banks that temporarily close usually rip out all of the ATMS and remove their signs?? Asking for the one bank in town that closed with no warning. | Sun Feb 27<br>22:27:12<br>GMT 2022    |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] Please use the DM link provided to share the ATM location and we will certainly share this information with our ATM Team. [REDACTED]                             | Mon Feb<br>28<br>12:09:43<br>GMT 2022 |
| TWEET<br>FROM:<br>[REDACTED] | @BofA_Help [REDACTED] it's ok, you can find somewhere better  | Mon Feb<br>28<br>12:10:41<br>GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, February 28, 2022 7:19:57 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:Undetermined

Social Media Comments:

| <b>Name</b>                    | <b>Content</b>  | <b>Posted Date</b>           |
|--------------------------------|---|------------------------------|
| Messenger Post from [REDACTED] | I find closing the bank permanently on Seminole Boulevard in Largo Florida is a stupid decision I am thinking about changing to Wells Fargo as a result hope others do the same | Sun Feb 27 23:28:39 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Sunday, February 27, 2022 12:56:43 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :50 Market Street

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| DM from [REDACTED] to: BofA_Help | Mill Creek branch in South Portland, ME. What is going on? Branch hasn't been open for weeks; ATM service spotty at best.   | Sun Feb 27 16:37:57 GMT 2022 |
| DM from BofA_Help to: [REDACTED] | Thanks for reaching out. We regret seeing this and will forward your feedback and request review of the ATM for maintenance. Please let us know if we can be of future help. [REDACTED] | Sun Feb 27 17:41:23 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, February 18, 2022 7:59:38 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                   | Content   | Posted Date                  |
|------------------------|---|------------------------------|
| TWEET FROM: [REDACTED] | .@BankofAmerica I called about this ATM in Carteret, NJ being out of service yesterday afternoon & I was told it was going to be fixed. Here I am now & it's still not fixed & it's 1 of the many reasons that I'm closing my accounts & done with u after 22 years of being a customer. [REDACTED] | Fri Feb 18 12:27:57 GMT 2022 |
| TWEET FROM: BofA_Help  | [REDACTED] We regret this experience. We will be sure to notify our ATM Escalations. We apologize for any inconvenience. Find info about all of our other ATM and financial center locations at [REDACTED]  | Fri Feb 18 13:58:53 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, February 4, 2022 4:09:46 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:Connecticut

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | I WOULD STILL LIKE TO KNOW WHY BANKS ARE NOT OPENING IN THE NORTHEAST OF CT?   | Fri Feb 04 14:33:33 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED]. We apologize for any inconvenience during this difficult time of uncertainty. You can find nearby financial centers/ATM's and confirm the hours by visiting [REDACTED] Location status and hours are updated real time. ATMs in most financial centers are available 24/7. You can also complete many transactions online or through mobile banking. Please confirm the details of the location you're referring to. Also, if there's an account related concern we can help with, please let us know. [REDACTED] | Fri Feb 04 15:59:28 GMT 2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, February 4, 2022 4:47:27 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| <b>Name</b>            | <b>Content</b>   | <b>Posted Date</b>           |
|------------------------|--|------------------------------|
| TWEET FROM: [REDACTED] | @BankofAmerica closed every location in Torrington Ct except one. Now your atm isn't dispensing cash. This is awful you take peoples money but give them no way to get it out. City of 36k and one BofA ATM ?? Unacceptable. | Fri Feb 04 21:17:13 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, February 4, 2022 2:30:52 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :461 Monroe Turnpike (Rt 111)

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Hello, whom may I contact about my displeasure that they are removing the ATM in Monroe,CT. I knew the branch was closing. I would hope they open a free standing ATM in town. | Fri Feb 04 19:07:57 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello Amanda. Thank you for your message. Find info about all of our other ATM and financial center locations at [REDACTED]  | Fri Feb 04 19:27:22 GMT 2022 |
| Messenger Post from [REDACTED]   | I don't need other towns locations. I want BOA to know that clients in Monroe CT are unhappy   | Fri Feb 04 19:28:28 GMT 2022 |
| Messenger Post from [REDACTED]   | There are 3 people banks, multiple newtown savings bank, wells fargo etc in town. I and many of my neighbors would like at least a free standing ATM                           | Fri Feb 04 19:29:43 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We considered a number of factors, including traffic. Thank you for your feedback. [REDACTED]  | Fri Feb 04 19:30:16 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, February 4, 2022 4:12:02 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:New London, CT Niantic, CT

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Hello, I'm trying to access a branch in New London and Niantic Connecticut, both are closed. Can you tell me what's going on?  | Fri Feb 04 19:40:35 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED]. Thanks for reaching out to us. We apologize for any inconvenience during this difficult time of uncertainty. To find your nearest locations, confirm the services offered, and hours of operation, please visit [REDACTED] Location status and hours are updated real time. ATMs in most financial centers are available 24/7. You can also complete many transactions online or through mobile banking. [REDACTED] | Fri Feb 04 20:57:15 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, February 7, 2022 7:06:56 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                      | Content  | Posted Date                              |
|---------------------------|--|--|
| TWEET FROM:<br>[REDACTED] | Hey @BankofAmerica why are your ATMs the worst [REDACTED] in astoria we deserve better   | Mon<br>Feb 07<br>23:24:09<br>GMT<br>2022 |
| TWEET FROM:<br>BofA_Help  | [REDACTED] Hi. Can I ask what happened? Please click the link below as I'd like to see if there is something we can do to help. [REDACTED] | Mon<br>Feb 07<br>23:34:59<br>GMT<br>2022 |
| TWEET FROM:<br>[REDACTED] | @BofA_Help They never work properly and freeze and never take deposits   | Mon<br>Feb 07<br>23:36:10<br>GMT<br>2022 |
| TWEET FROM:<br>BofA_Help  | [REDACTED] I apologize for your experience. Please click below to provide us the ATM location. [REDACTED]                                  | Mon<br>Feb 07<br>23:47:35<br>GMT<br>2022 |
| DM from                   |  | Mon<br>Feb 07                            |

|  |   |  |
|--|---|--|
| [REDACTED]                             | Atm located on steinway and 30th avenue in astoria, NY  | 23:48:33<br>GMT<br>2022                  |
| TWEET FROM:<br>BofA Managed<br>Account | Thank you so much for the location. This is not the type of experience we want our customers to have. Please know we will track your complaint and ensure to escalate a maintenance request to check that ATM terminal. If you need any other help, please feel free to let us know. [REDACTED] | Mon<br>Feb 07<br>23:59:49<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, February 7, 2022 8:52:52 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :2400 N TEXAS ST

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                | Content   | Posted Date                  |
|-------------------------------------|---|------------------------------|
| DM from [REDACTED]<br>to: BofA_Help | Hi how you doing, I'm a BOF member, I live in Fairfield Ca zip code 94533 the bank near me is A joke. ATMs are Horrible, they don't work. What can you guys do. | Tue Feb 08 00:12:35 GMT 2022 |
| DM from [REDACTED]<br>to: BofA_Help | Is the Bank of America in North Texas in Fairfield Ca, 94533. I have to go super far to make money and check deposits   | Tue Feb 08 00:13:33 GMT 2022 |
| DM from BofA Help to: [REDACTED]    | Hi [REDACTED] We apologize for the inconvenience. We will alert our ATM support team for servicing. [REDACTED]  | Tue Feb 08 01:40:54 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, February 8, 2022 8:47:47 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Branches near 38139 are all closed? How about an explanation? If no satisfactory answer today, we will move all our funds to other bank that is open and has humans answer phone.  | Tue Feb 08 16:33:17 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED] We would like to keep you as a customer and apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED] Please share your question regarding your concern with your account to see how we can help. Thank you. [REDACTED] | Tue Feb 08 17:17:47 GMT 2022 |
| Messenger Post from [REDACTED]   | That link does not provide accurate info. We have already wasted time on three trips to two different branches trying to get simple notary service. We get to branch and see hours on door matching web site, but nobody there. Instead we will go somewhere someone answers phone and confirms notary available before we go.   | Tue Feb 08 17:27:21 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We understand your time is valuable and will share your feedback with our leadership team. [REDACTED]  | Tue Feb 08 17:40:11 GMT 2022 |
|                                  |  |                              |

|                                  |  |                              |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Still no explanation why web info not matching reality. Actually I noticed trick, though. If I set filter to open now, I get nothing but ATM's for 80 miles. If that's right, BoA situation is even worse than I feared. Unless I see satisfactory explanation on BoA web site very soon, we are leaving and will advise our friends to do same. Need to be able to rely on accurate info from financial institutions. | Tue Feb 08 18:13:27 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We understand your time is valuable and I will share your feedback with our leadership team. [REDACTED]  | Tue Feb 08 18:56:16 GMT 2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, February 10, 2022 1:44:29 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :5268 DIAMOND HEIGHTS BLVD

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| TWEET FROM: [REDACTED]           | @BankofAmerica No...I'm playing a game to not start screaming because I have to wait 45 minutes in line to do a transaction that I can't do on my phone or the ATM—.   | Wed Feb 09 02:02:36 GMT 2022 |
| TWEET FROM: BofA_Help            | [REDACTED] Hi. We saw you mentioned us and would like to see how we can help. If you'd like to connect regarding any account-related concerns, please use this private message button below. Thank you. [REDACTED]                                       | Wed Feb 09 13:16:07 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | Not sure there's anything you can do. With the number of branches you have closed in my city, when there has been a need for me to go to a branch, there has been long lines and outrageous waiting time. Not all banking can be done in the phone.      | Wed Feb 09 17:12:33 GMT 2022 |
| DM from BofA_Help to: [REDACTED] | We understand your concern and appreciate the feedback. Can you share details of the locations you are referencing including the street name and zip code? We will continue to explore ways to improve our customer experience going forward. [REDACTED] | Wed Feb 09 19:00:17 GMT 2022 |
| DM from [REDACTED]               | My branch 94131 closed. The most convenient branch now is in 94110 mission street. Every time I have gone there or drive by  | Thu Feb 10                   |

██████ to:  
BofA\_Help

there's a long line of people outside waiting to get in...by the way, the guard is extremely helpful. I also tried the branch on Gellert in Daly City and again long lines. It's just frustrating. Thank you for following up with me.

16:38:46  
GMT  
2022

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, February 9, 2022 7:56:43 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :750 S Highway 160

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| <b>Name</b>          | <b>Content</b>  | <b>Posted Date</b>                       |
|----------------------|---|--|
| Post from [REDACTED] | I see where your going to close the branch in Pahrump Nevada, so much for convenient customer service ! Tell me just how I'm to walk into a bank and draw out cash when there are no branches around ? ATM's only allow so much to be drawn out ! | Wed<br>Feb 09<br>03:17:10<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, March 10, 2022 4:01:50 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Hi, where can I make a withdrawal of [REDACTED] from my checking account in Anchorage, AK? Preferably cost free   | Thu Mar 10 20:26:11 GMT 2022 |
| Messenger Post from [REDACTED]   | Ok thanks   | Thu Mar 10 20:28:47 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello [REDACTED] Thank you for reaching out. Find info about all of our ATM and financial center locations at [REDACTED]  | Thu Mar 10 20:41:59 GMT 2022 |
| Messenger Post from [REDACTED]   | Hi [REDACTED], I've used this tool before. There are no Bank of America locations in Alaska. Is there a partner bank or another ATM or bank of some kind that I could use my bank of America card at without getting charged? | Thu Mar 10 20:51:50 GMT 2022 |
| POST FROM:                       |   | Thu Mar 10                   |

Bofa\_Help  
on  
Facebook

We apologize we have no affiliate financial centers. [REDACTED]

21:00:48  
GMT  
2022

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, March 10, 2022 9:05:51 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :423 East Girard Ave

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:423 E GIRARD AVE, PHILADELPHIA, PA 19125

Social Media Comments:

| <b>Name</b>                  | <b>Content</b>   | <b>Posted Date</b>                 |
|------------------------------|--|------------------------------------|
| TWEET<br>FROM:<br>[REDACTED] | @BankofAmerica When are you going to reopen the ATM at 423 E Girard in Philadelphia? It's been closed for 2 years and this is a BoA dead zone otherwise. | Thu Mar 10<br>13:47:04<br>GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, March 14, 2022 2:59:02 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1775 CAMINO DE LA REINA

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:1775 CAMINO DE LA REINA, SAN DIEGO, CA 92108

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | A branch related problem. In and around Mission Valley, San Diego, you have a lot of branches closed for a year or two, with signs that read "temporary closure." other branches are widely speceb branches are widely spaced and often mostly closed. We need to know when services will be more readily available, or is this permanent? Are you limiting services? We need to plan. Thanks! | Sun Mar 13 22:00:09 GMT 2022 |
| Messenger Post from [REDACTED]   | My question is about when, or if, there will be a better availability of open branches. We keep seeing signs about "temporary closures" that are going on for two years. Who is planning the space between branches?   | Sun Mar 13 22:04:24 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED] We apologize for any inconvenience during this difficult time of uncertainty. You can find nearby financial centers/ATM's and confirm the hours by visiting [REDACTED] Location status and hours are updated real time. ATMs in most financial centers are available 24/7. You can also complete many transactions online or through mobile banking. [REDACTED]                  | Mon Mar 14 12:00:52 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, March 17, 2022 7:17:20 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1515 COMMERCE AVE

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| <b>Name</b>                      | <b>Content</b>  | <b>Posted Date</b>           |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Can you please tell me why Longview Washington Bank of America is closed? No information on their door  | Thu Mar 17 22:13:33 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED] ATMs in most financial centers are available 24/7. You can also complete many transactions online or through our mobile app. If you have any questions or an account related inquiry we can help with, please let us know. [REDACTED] | Thu Mar 17 22:41:37 GMT 2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, March 18, 2022 5:04:48 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1407 MAIN ST

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:closure

Social Media Comments:

| Name                         | Content   | Posted Date                              |
|------------------------------|---|--|
| TWEET<br>FROM:<br>[REDACTED] | @BankofAmerica hey, BofA, your Ramona branch & ATM closed, 92065. we drove down to scripps Poway Prkwy only to find it closed. where does a person go to use their bank card or make a deposit? | Fri Mar<br>18<br>02:39:28<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] Hello. Here is a link that can help you quickly find our locations and hours: [REDACTED]   | Fri Mar<br>18<br>13:31:50<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, March 18, 2022 4:04:54 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details: Closure

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| TWEET FROM: [REDACTED]           | @BankofAmerica I went to make a deposit at the Bernardsville NJ ATM, and it was gone! [REDACTED]   | Fri Mar 18 02:07:50 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | What happened to the ATM in my town of Bernardsville NJ? I deposited in on Monday and whet to make a deposit last night and it was gone.   | Fri Mar 18 10:00:36 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | I ask again - is it it be replaced or is it gone for good? There is no branch of the Bank in Bernardsville. Others and I have depended on it for making deposits so that we do not have to drive to Basking Ridge. | Fri Mar 18 12:25:33 GMT 2022 |
| DM from BofA Help to: [REDACTED] | Hello. We considered a number of factors, including traffic in these locations. You can quickly find a location and hours here: [REDACTED]   | Fri Mar 18 12:47:00 GMT 2022 |
| DM from [REDACTED]               |  | Fri Mar 18                   |

[REDACTED]  
to: BofA\_Help

so it is gone for good?

12:57:18  
GMT  
2022

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, March 19, 2022 7:22:32 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                           | Content   | Posted Date                  |
|--------------------------------|---|------------------------------|
| Messenger Post from [REDACTED] | I know I'm spinning my wheels by sending this message.. My biggest regret was trusting one bank too much & I was unwise to close my credit union account Over the years you guys have gone downhill with customer service and you've messed up my checking, savings and bank card several times. Customer service used to be great back when I first opened my account, but now it seems like nobody cares. The bottom line is, when I left California there were plenty of options with branches and ATMs. I don't go into the branch but maybe once a year, if that, but when I moved here to Lake Havasu, you guys closed the branch in town, plus the one in Kingman and the one in Bullhead City Arizona, the closest one being in Henderson Nevada which is over 2 hours away and 140 miles. There are a lot of people out here that are impacted by this horrible decision especially people older that can't drive far. If something requires us to go into a branch we have no options. I have a check that is small for [REDACTED]...there is only one ATM in the middle of town, by this restaurant and it's always down and it's not taking checks. I've wasted gas driving over there for the last 3 days, because I wanted to deposit it. I do Banking online but I'm not comfortable having the app on my phone at this time because of security reasons. So even though I'm very tech-savvy, I am frustrated by the situation and decisions your bank has made and I wish it wasn't my bank anymore. We do have several Banks out here, including [REDACTED], but at this time in my life, again I will be impacted having to make that change. I trusted one bank too much and I'm regretting it everyday. I will get a generic response | Sat Mar 19 22:22:46 GMT 2022 |

|  |  |  |
|--|--|--|
|  | from you because nobody cares, even when I sent a message to [REDACTED]<br>[REDACTED] I didn't hear anything, so I give up. Bank of America is just a big constant disappointment. The bottom line, Bank of America doesn't care about their customers! [REDACTED]   |  |
| POST<br>FROM:<br>Bofa_Help<br>on<br>Facebook | Hello, [REDACTED] We understand your sentiments and would like to see if we can provide additional help. We will make sure to escalate your concern regarding our ATM being down to our technicians. Please also provide us your email address and I will send you instructions on how to make mobile deposits. [REDACTED] | Sat Mar<br>19<br>23:20:57<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, March 19, 2022 2:31:26 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :30700 Schoenherr Road

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| <b>Name</b>                      | <b>Content</b>  | <b>Posted Date</b>           |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Why is BOA closed on 3900 14 mile rd. Warren MI 48092? They took the ATM also. So where do I bank. I'm so tired of the horrible service boa provides. All the branches have closed. Boa is inconviencing big time. Please do better | Sat Mar 19 14:43:39 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello, [REDACTED] Hours in some financial centers have been adjusted on a case-by-case basis, based on many factors. Here is a link that can help you quickly find our locations and hours: [REDACTED]                              | Sat Mar 19 18:28:52 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, March 2, 2022 10:08:48 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :57155 29 PALMS HWY

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]  
[REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                      | Content  | Posted Date                        |
|---|--|------------------------------------|
| Comment<br>From: [REDACTED]<br>[REDACTED] | Why are you closing locations? We only had two ATMs in Yucca Valley, CA, because the bank closed. Now one ATM is boarded up! | Wed Mar 02<br>14:19:18<br>GMT 2022 |
| POST FROM:<br>BofA<br>Managed<br>Account  | Hello [REDACTED] Thank you for your feedback. Find info about all of our ATM and financial center locations at [REDACTED]    | Wed Mar 02<br>15:07:39<br>GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, March 2, 2022 11:45:00 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :3400 E Grand River Ave

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | When will the bank in Howell Michigan be opened, or if not could you please let us know. I will transfer my money to somewhere in Howell, I hate driving to Brighton. Let's go BOA.   | Wed Mar 02 12:59:47 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED]. We do not have any other information as to when the financial center will open. Here is a link that can help you quickly find your nearest locations and confirm the services offered, and hours: [REDACTED]. Our locator's tool is updated real time and you can check there for updates to the hours and to locate a nearby Financial Centers. You can also call [REDACTED] for the latest information. [REDACTED] | Wed Mar 02 14:00:24 GMT 2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, March 22, 2022 10:33:16 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:Syracuse, NY

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | i have been a customer for over 20yrs my complaint is your atm fees for using other atm's other than boa, u are closing locations all over i come from syracuse ny u only have two local and for people with no car they are locations that are not easily accessible i live in nc high poin  | Tue Mar 22 13:08:40 GMT 2022 |
| Messenger Post from [REDACTED]   | maybe u should rethink you atm fees and make you card usable in other atm without penalizing your customers   | Tue Mar 22 13:09:40 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED] Thanks for reaching out. We want you to know that we constantly evaluate our retail network to meet evolving customer demand. We may add or consolidate banking centers/ATMs as a result. We do appreciate your feedback as we're always working on ways to improve. [REDACTED] | Tue Mar 22 14:28:41 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, March 25, 2022 8:38:55 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                         | Content  | Posted Date                  |
|------------------------------|--|------------------------------|
| TWEET<br>FROM:<br>[REDACTED] | @BankofAmerica What do we have to do in twentynine palms, Ca.92277 and local areas to get an #ATM again ? Seriously only 1 atm, 40 miles away, at the building that is now up for sale. Closest #Bank now about 65 miles away (80 from my home). What do we do ? #Information #banking | Fri Mar 25 22:23:38 GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] Hello. We're concerned to see this and we'd like to know more. Please click on the link below to provide us additional details. [REDACTED]  | Fri Mar 25 22:55:28 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, March 25, 2022 6:01:58 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                         | Content  | Posted Date                              |
|------------------------------|--|--|
| TWEET<br>FROM:<br>[REDACTED] | @BankofAmerica we need a branch opened in south central Pa again!!! This driving an hour just to go to a branch. [REDACTED] bring a atm to the area if not a full branch!!   | Fri Mar<br>25<br>21:22:58<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] Thanks for reaching out. We appreciate your recommendation of a location. We want you to know that we constantly evaluate our retail network to meet evolving customer demand. We may add or consolidate banking centers/ATMs as a result. [REDACTED] | Fri Mar<br>25<br>21:53:29<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, March 25, 2022 4:38:24 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Reg BB: FC - locations / RI

Social Media Comments:

| Name                                | Content  | Posted Date                  |
|-------------------------------------|--|------------------------------|
| DM from [REDACTED]<br>to: BofA_Help | There are less branches open here in R.I. than ever. Fewer tellers in the ones that are open and you charge a fee for transactions. Tell me why I should stay with this bank?<br>[REDACTED]  | Fri Mar 25 11:05:32 GMT 2022 |
| DM from BofA Help to: [REDACTED]    | Hi [REDACTED]. We understand your frustration and know your time is valuable. We considered a number of factors, including traffic in these financial centers. We appreciate and will share your feedback. We will continue to explore ways to improve our customer experience. [REDACTED] | Fri Mar 25 13:56:44 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, March 3, 2022 4:20:33 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :931 West Beltline Road

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| DM from [REDACTED] to: BofA_Help | Hello, Can you please advise why my local branch in Desoto, Tx (on Belt Line Rd) was closed over a year ago? Also why is there only 1 out of 2 ATM's actually working. Desoto is a predominantly African American city filled with hard working, tax paying families. We should not have to switch banks or drive to the next city to have access to a branch. I was a bank employee for 5 years and have been a loyal customer for 13 years. I am strongly considering switching banks and encouraging my community members to the same. It smells of maltreatment and it feels that we are being completely and blatantly ignored in this community. Please advise. [REDACTED] | Thu Mar 03 20:51:31 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, March 30, 2022 3:50:10 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :735 N EUCLID AVE

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:735 N EUCLID AVE, ONTARIO, CA 91762-2711

Social Media Comments:

| Name                   | Content  | Posted Date                  |
|------------------------|--|------------------------------|
| TWEET FROM: [REDACTED] | @BofA_News i live in so calif why are you closing so many branches down and shortening g the hours of the fee your leaving open????  | Wed Mar 30 00:59:18 GMT 2022 |
| TWEET FROM: BofA_Help  | [REDACTED] We considered a number of factors, including traffic in these financial centers. To find your nearest locations, confirm the services offered, and hours of operation, please visit [REDACTED]. Location status and hours are updated real time. [REDACTED] | Wed Mar 30 12:11:48 GMT 2022 |
| TWEET FROM: [REDACTED] | @BofA_Help that's funny because this branch you closed by@my house was always busy with lines out the door and you had 6 atms outside now they are gone so the closest branch only has 4 atms and there's always a line to use them                                    | Wed Mar 30 12:13:32 GMT 2022 |
| TWEET FROM: BofA_Help  | [REDACTED] We do appreciate your feedback as we're always working on ways to improve. Please click the link below to share with us the street/city of the location. [REDACTED]   | Wed Mar 30 14:04:58 GMT 2022 |
| DM from [REDACTED]     | the location on euclid ave in ontario needs more atms since you  | Wed Mar 30                   |

to:  
BofA\_Help

closed the branch on mountain ave in ontario



14:59:54  
GMT  
2022

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, March 7, 2022 1:05:05 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :115 W SAN ANTONIO AVE

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | I have been calling two local branches all week and can get no one to answer the phone for a simple question. I need to know if the Boerne Texas location is going to be closing permanently? I currently bank in Kerrville Texas and was informed that branch will close permanently in May. | Fri Mar 04 00:56:16 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi, [REDACTED]. Thanks for reaching out and were sorry to hear that you've been unable to speak with someone at the financial center. To confirm are you referring to the financial center location at: 115 W San Antonio Ave, Boerne, TX 78006? [REDACTED]                                   | Fri Mar 04 01:21:11 GMT 2022 |
| Messenger Post from [REDACTED]   | Yes   | Fri Mar 04 01:24:20 GMT 2022 |
| Messenger Post from [REDACTED]   | I have tried calling both Boerne and Kerrville every single day with no answer at either location.  | Fri Mar 04 01:24:58 GMT 2022 |
| POST FROM:                       | Thanks for confirming that information. Our Social Media Client   | Fri Mar 04                   |



|  |  |  |
|--|--|--|
| Bofa_Help<br>on<br>Facebook                  | Care Team can escalate your concern. [REDACTED]  | 01:27:16<br>GMT<br>2022                  |
| Messenger<br>Post from<br>[REDACTED]         | Thank you  | Fri Mar<br>04<br>01:40:36<br>GMT<br>2022 |
| Messenger<br>Post from<br>[REDACTED]         | I would like to know IF I have to find another bank before my branch closes and Boerne is the next closest to me. But, if they are closing permanently as well then I need to know in advance. | Fri Mar<br>04<br>01:41:25<br>GMT<br>2022 |
| POST<br>FROM:<br>Bofa_Help<br>on<br>Facebook | Thanks for the information. Please allow us some time to review your concern and we will follow up with you. [REDACTED]  | Fri Mar<br>04<br>01:53:34<br>GMT<br>2022 |
| Messenger<br>Post from<br>[REDACTED]         | Thank you  | Fri Mar<br>04<br>01:55:16<br>GMT<br>2022 |
| POST<br>FROM:<br>Bofa_Help<br>on<br>Facebook | You're welcome. [REDACTED]   | Fri Mar<br>04<br>01:55:44<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, March 5, 2022 7:56:52 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :901 BANDERA RD

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]


Additional Case Details:FC closed at random times and another FC only having 1 teller

Social Media Comments:

| Name                                | Content  | Posted Date                           |
|-------------------------------------|--|---------------------------------------|
| DM from [REDACTED]<br>to: BofA_Help | 17460 Interstate 35 N Unit 300 Schertz, TX 78154 United States   | Sat Mar 05<br>17:02:01<br>GMT<br>2022 |
| DM from [REDACTED]<br>to: BofA_Help | The above location is the one we visited Friday March 4 with only 1 teller available.  | Sat Mar 05<br>17:02:38<br>GMT<br>2022 |
| DM from [REDACTED]<br>to: BofA_Help | 901 Bandera Rd San Antonio, TX 78228 United States   | Sat Mar 05<br>17:04:03<br>GMT<br>2022 |
| DM from [REDACTED]<br>to: BofA_Help | The above location is the one closed at random times when supposed to be open.   | Sat Mar 05<br>17:04:32<br>GMT<br>2022 |
|                                     | Thank you for sending the location of the financial center you visited and for taking the time to share your feedback. We will | Sat Mar                               |

DM from  
BofA Help to:



be sure to capture your comments and would also like you to be aware of the digital options for your mom's account, such as Online Banking or our mobile app to make check deposits or inquire on your account. Please let us know if she has any account related concerns that we can help you with. 

05  
19:10:43  
GMT  
2022

# CUSTOMER COMPLAINT FORM

Transaction ID: [REDACTED]

Please fill in this form completely. Once we receive your form, you will receive a confirmation e-mail. You will receive a separate e-mail containing your assigned case number within 48 hours. Please keep your case number for future contact with our office. **You will have the option to PRINT the form after submission.**

## Have you tried to resolve your complaint with your financial institution?

**YES**

The OCC recommends that you attempt to resolve your complaint with your financial institution first. Please contact your financial institution to allow them the opportunity to resolve your issue(s).

## Helpful Hints:

- **Check to make sure that your financial institution is a national bank or federal savings association (thrift). [Search Financial Institutions](#) (a new browser window will open)**  
If you don't know the name of your financial institution, check your bank or credit card statement. The institution's name will be indicated on the statement.
- **If your complaint involves more than one financial institution, you will need to submit a separate complaint form for each institution involved. You will receive separate case numbers for each institution. Do NOT send additional information unless requested.**
- **Complaints should NOT be emailed, faxed, or mailed in addition to the online submission. Only ONE form should be submitted unless your complaint involves more than one financial institution. The online form is subject to user time limitations for security purposes. If your session exceeds the limitations, any information you have entered will be lost. To avoid this, gather all necessary information prior to entering the form.**

## Please Note:

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

## YOUR INFORMATION

---

The Account Owner/Holder should complete this section.

First Name:

[REDACTED]

Middle Name:

Last Name:

[REDACTED]

Country:

**United States**

Street Address:

[REDACTED]

City:

**Maricopa**

State:

**AZ**

Zip:

**85138**

Phone:

[REDACTED]

E-mail:

[REDACTED]

What is the best way to contact you?

**E-mail**

When is the best time to contact you?

**Morning**

## **REPRESENTATIVE CONTACT INFORMATION**

---

If you want us to communicate with your attorney or other legal representative directly, please provide the information below. **Your submission of this portion of the form authorizes our office to release information to your attorney or other legal representative if requested.**

Relationship:

Attorney \_\_\_ Representative \_\_\_ Not Applicable (Skip Section) **\_X\_**

Please indicate the type of authorization you have granted to your Attorney or Representative :

Power of Attorney \_\_\_ Letters Testamentary \_\_\_ Court Appointed Executor or

Administrator \_\_\_ Other \_\_\_

Name of Representative:

First Name:

Middle Name:

Last Name:

Country:

Street Address:

City:

State:

Zip:

Phone:

E-mail:

What is the best way to contact your representative?

When is the best time to contact your representative?

## FINANCIAL INSTITUTION OR COMPANY INFORMATION THAT IS SUBJECT OF THE COMPLAINT

---

Helpful Hint: If you don't know the name of your financial institution, check your bank or credit card statement. The institution's name will be indicated on the statement.

Name of Financial Institution or Company:

**Bank of america**

Street:

**20944 n john wayne pkwy**

City:

**Maricopa**

State:

**AR**

Phone:

Zip:

**85138**

Type of Account(s): (If you are unsure of the type of account(s), please contact your financial institution for assistance.)

Deposit Account (Checking, Savings)  Credit Card

Loan Product  
(Consumer, Mortgage, Home Equity)  Asset Management (Trust Accounts)

Consumer Leasing  Non-Deposit Account (Investments)

Insurance  Other

Have you tried to resolve your complaint with your financial institution

**YES**

If Yes, when?

**1/10/2022**

How?

**Other**

Has the financial institution responded to your complaint?

**YES**

If Yes, when?

**1/10/2022**

How?

**Phone**

Contact Name:

**Different people**

Title:

## COMPLAINT INFORMATION

---

Describe events in the order 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). Be as brief and complete as possible to make the explanation clear. **Do not include personal or confidential information such as your social security, credit card, or bank accounts numbers.**

**Bank being closed numerous times. Can't do banking or get in my safe deposit box. Only get excuses every time but nothing is resolved. They only tell you their sorry for the inconvenience, bu**

**t the same issue happens again in a couple of weeks. This is what a preferred customer gets.**

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

## PRIVACY ACT STATEMENT

---

The information you provide to the Office of the Comptroller of the Currency (OCC) will permit us to respond to your complaint or inquiry about the national banks or federal savings associations (thrifts) we supervise.

The collection of this information is authorized by [12 USC 1](#).

Your submission of information to the OCC is entirely voluntary. You are not required to submit any information or to submit a complaint. However, if you do not submit the requested information, the OCC may not be able to process your request or inquiry.

Information about your complaint or inquiry will be used within the OCC and provided to the national bank or federal savings association (thrift) that is the subject of the complaint or inquiry. Additionally, this information may be shared with the following, pursuant to published routine uses:

- (1) other third parties when required or authorized by statute or when necessary in order to obtain additional information relating to the complaint or inquiry;
- (2) other governmental, self-regulatory, or professional organizations
  - (a) having jurisdiction over the subject matter of the complaint or inquiry;
  - (b) having jurisdiction over the entity that is the subject of the complaint or inquiry; or
  - (c) whenever such information is relevant to a known or suspected violation of law or licensing standard for which another organization has jurisdiction;
- (3) the Department of Justice, a court, an adjudicative body, a party in litigation, or a witness when relevant and necessary to a legal or administrative proceeding;
- (4) a Congressional office when the information is relevant to an inquiry initiated on behalf of its provider;
- (5) other governmental or tribal organizations with which an individual has communicated regarding a complaint or inquiry about an OCC-regulated entity;
- (6) OCC contractors or agents when access to such information is necessary; and
- (7) other third parties when required or authorized by statute.

You may find additional information regarding the rights and obligations related to the OCC's collection of the requested information at [81 FR 2945-01, 2957](#) (PDF).

Date:3/14/2022 8:58:44 PM

I certify that the information provided on this form is true and correct to the best of my knowledge.

**I Certify  I Do Not Certify**

If a valid OMB Control Number does not appear on this form, you are not required to complete this form.

-



[REDACTED]  
[REDACTED]  
MARICOPA, AZ 85138-4550

Account Ending in:

[REDACTED]

Date: April 11, 2022

Case Number:

[REDACTED]

Page 1 of 2

Correspondence received from: Office of the Comptroller of the Currency on: 03/15/2022

[REDACTED]:

I've carefully reviewed your correspondence and want to let you know our response.

Our records show:

We previously researched and responded to similar concern to you and the Consumer Financial Protection Bureau (CFPB) on February 22, 2022. Our prior response confirmed that our Fiesta Financial Center reopened on January 7, 2022.

The financial center has remained open, in a modified operating model. Our lobby was closed; however, our drive-thru teller services were open to our clients during the normal hours of operation, Monday through Friday, 9:00 a.m. to 4:00 p.m., Mountain. During this timeframe, signage was in place at the financial center to provide our clients with direction to go to our drive-up teller for assistance with their banking needs, including the request to access a Safe Deposit Box. On Monday, March 21, 2022, our Fiesta Financial Center lobby reopened to serve our clients.

We've also included the following documents, which you may find helpful:

- Copy of our correspondence dated February 22, 2022

## Here's our response

Bank of America continues to be committed to the safety of its clients and associates. In balancing the needs of our associates, their families, and those of the communities that we pride ourselves in serving, we have been in circumstances where we have made difficult decisions to close or limit some services of our financial center locations. We don't take lightly the impact, or the inconvenience this may cause, and we are always conscious of having the ability to serve the needs of our clients through alternate sites.

As detailed above, the Fiesta Financial Center drive-thru service remained open to serve the banking needs of our clients; signage was prominently displayed, including the "Open" light, directing clients to the drive-thru teller.

Further, Bank of America provided additional options to access your safe deposit box. In the future, when access is needed to your safe deposit box in a financial center that is temporarily closed, please email us at [REDACTED] and our team will contact you within 1-3 business days and arrange an appointment to meet you. Please be sure to include your full name, address, and phone number in the request. An appointment will be scheduled approximately three business days after you are contacted.

[REDACTED], thank you for sharing the details of your experience. We regret any inconvenience that you may have encountered during this difficult time of uncertainty. We are committed to being available for our clients and communities, but in some situations, we may need to close or modify the hours of operation or lobby access in our financial centers. We apologize for any service provided that did not meet your expectations.

[REDACTED]

Based on our review, we have not identified any bank error in the handling of this matter. While I regret the circumstances that led to your inquiries; Bank of America considers this matter to be formally and properly closed. As such, we will no longer respond to further correspondence regarding this matter that raises no new issues. Bank of America has not denied access to your Safe Deposit Box. As such, we respectfully decline your request for the Safe Deposit Box fee reimbursement.

Please be assured that your experience has been shared with our senior management team as an opportunity to improve the quality of service we provide to our customers. If there is anything else that I can assist you with, please feel free to contact me at the number listed below.

Rest assured that we have fully complied with the Community Reinvestment Act (CRA) requirements, and carefully followed all established procedures.

## We're here to help

We understand this may not be the result you were hoping for, but I hope it's clear how we reached this decision. Our clients are important to us and we appreciate the opportunity to address your concerns. If there's anything else you need, please call me at [REDACTED]. I am available Monday through Friday, 7:00 a.m. to 3:30 p.m. Eastern.

[REDACTED]  
Resolution Specialist  
Regulatory Complaints

cc: Office of the Comptroller of the Currency / Case No. [REDACTED]

# CUSTOMER COMPLAINT FORM

Transaction ID: [REDACTED]

Please fill in this form completely. Once we receive your form, you will receive a confirmation e-mail. You will receive a separate e-mail containing your assigned case number within 48 hours. Please keep your case number for future contact with our office. **You will have the option to PRINT the form after submission.**

## **Have you tried to resolve your complaint with your financial institution?**

**YES**

The OCC recommends that you attempt to resolve your complaint with your financial institution first. Please contact your financial institution to allow them the opportunity to resolve your issue(s).

## **Helpful Hints:**

- **Check to make sure that your financial institution is a national bank or federal savings association (thrift). [Search Financial Institutions](#) (a new browser window will open)**  
If you don't know the name of your financial institution, check your bank or credit card statement. The institution's name will be indicated on the statement.
- **If your complaint involves more than one financial institution, you will need to submit a separate complaint form for each institution involved. You will receive separate case numbers for each institution. Do NOT send additional information unless requested.**
- **Complaints should NOT be emailed, faxed, or mailed in addition to the online submission. Only ONE form should be submitted unless your complaint involves more than one financial institution. The online form is subject to user time limitations for security purposes. If your session exceeds the limitations, any information you have entered will be lost. To avoid this, gather all necessary information prior to entering the form.**

## **Please Note:**

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

## **YOUR INFORMATION**

---

The Account Owner/Holder should complete this section.

First Name:

██████████

Middle Name:

██████████

Last Name:

██████████

Country:

**United States**

Street Address:

██

City:

**Kentwood**

State:

**MI**

Zip:

**49508**

Phone:

██████████

E-mail:

██

What is the best way to contact you?

**Phone, Mail, E-mail**

When is the best time to contact you?

**Morning, Afternoon, Evening**

## **REPRESENTATIVE CONTACT INFORMATION**

---

If you want us to communicate with your attorney or other legal representative directly, please provide the information below. **Your submission of this portion of the form authorizes our office to release information to your attorney or other legal representative if requested.**

Relationship:

Attorney  Representative  Not Applicable (Skip Section)

Please indicate the type of authorization you have granted to your Attorney or Representative :

Power of Attorney  Letters Testamentary  Court Appointed Executor or

Administrator  Other

Name of Representative:

First Name:

Middle Name:

Last Name:

Country:

Street Address:

City:

State:

Zip:

Phone:

E-mail:

What is the best way to contact your representative?

When is the best time to contact your representative?

## FINANCIAL INSTITUTION OR COMPANY INFORMATION THAT IS SUBJECT OF THE COMPLAINT

---

Helpful Hint: If you don't know the name of your financial institution, check your bank or credit card statement. The institution's name will be indicated on the statement.

Name of Financial Institution or Company:

**Bank of America**

Street:

**2627 East Beltline SE**

City:

**Kentwood**

State:

**MI**

Phone:

Zip:

**49508**

Type of Account(s): (If you are unsure of the type of account(s), please contact your financial institution for assistance.)

Deposit Account (Checking, Savings)  Credit Card

Loan Product (Consumer, Mortgage, Home Equity)  Asset Management (Trust Accounts)

Consumer Leasing  Non-Deposit Account (Investments)

Insurance  Other

Have you tried to resolve your complaint with your financial institution

**YES**

If Yes, when?

**01/05/2022**

How?

**In Person**

Has the financial institution responded to your complaint?

**NO**

If Yes, when?

How?

Contact Name:

Title:

## COMPLAINT INFORMATION

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Describe events in the order 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). Be as brief and complete as possible to make the explanation clear. **Do not include personal or confidential information such as your social security, credit card, or bank accounts numbers.**

**I filed a complaint against a bank officer for asking me for my pen number. I later began to notice that the branches near me were being closed when they had been open. I now have to travel**

**more than five miles to go into a branch. Only ATM are available in my neighborhood or nearby area. They charge ten dollars for over six uses at the ATM. Which they never explained whether it was by month or billing cycle. We were charged.**

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

## PRIVACY ACT STATEMENT

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The information you provide to the Office of the Comptroller of the Currency (OCC) will permit us to respond to your complaint or inquiry about the national banks or federal savings associations (thrifts) we supervise.

The collection of this information is authorized by [12 USC 1](#).

Your submission of information to the OCC is entirely voluntary. You are not required to submit any information or to submit a complaint. However, if you do not submit the requested information, the OCC may not be able to process your request or inquiry.

Information about your complaint or inquiry will be used within the OCC and provided to the national bank or federal savings association (thrift) that is the subject of the complaint or inquiry. Additionally, this information may be shared with the following, pursuant to published routine uses:

- (1) other third parties when required or authorized by statute or when necessary in order to obtain additional information relating to the complaint or inquiry;
- (2) other governmental, self-regulatory, or professional organizations
  - (a) having jurisdiction over the subject matter of the complaint or inquiry;
  - (b) having jurisdiction over the entity that is the subject of the complaint or inquiry; or
  - (c) whenever such information is relevant to a known or suspected violation of law or licensing standard for which another organization has jurisdiction;
- (3) the Department of Justice, a court, an adjudicative body, a party in litigation, or a witness when relevant and necessary to a legal or administrative proceeding;
- (4) a Congressional office when the information is relevant to an inquiry initiated on behalf of its provider;
- (5) other governmental or tribal organizations with which an individual has communicated regarding a complaint or inquiry about an OCC-regulated entity;
- (6) OCC contractors or agents when access to such information is necessary; and
- (7) other third parties when required or authorized by statute.

You may find additional information regarding the rights and obligations related to the OCC's collection of the requested information at [81 FR 2945-01, 2957](#) (PDF).

Date:3/22/2022 12:38:17 PM

I certify that the information provided on this form is true and correct to the best of my knowledge.

**I Certify  I Do Not Certify**

If a valid OMB Control Number does not appear on this form, you are not required to complete this form.

-

[REDACTED]  
[REDACTED]  
GRAND RAPIDS, MI 49508

Account Ending in:

[REDACTED]

Date: April 20, 2022

Case Number:

[REDACTED]

Page 1 of 1

Correspondence received from: Office of the Comptroller of the Currency on: 03/23/2022

[REDACTED]

I've carefully reviewed your correspondence and want to let you know our response.

Our records show:

The Bank of America Advantage savings account ending in [REDACTED] was opened on May 8, 2020. As of the date of the letter both accounts are open and available for use.

When the savings account was opened you were provided with a *Deposit Agreement and Disclosure* publication and well as, a *Personal Schedule of fees* which detailed that a [REDACTED] withdrawal or transfers fee would apply unless one of the following requirements were met each statement cycle.

- No fee for six or less withdrawals or transfers each monthly statement cycle, OR
- Being enrolled in the Preferred Rewards program

The fee applies to all type of withdrawals and transfers, including at ATMs. Financial centers, by telephone, by mail, through Online and Mobile Banking, and by any other electronic means. Please refer to the *Personal Schedule of Fees* brochure for details regarding our fee policies and pricing, available to all clients on our website at [bankofamerica.com/deposits/resources/personal-schedule-fees.go](http://bankofamerica.com/deposits/resources/personal-schedule-fees.go)

Additionally, we have confirmed that your account has not assessed any [REDACTED] withdrawal or transfer fees.

We have also confirmed that there are currently two financial centers closed in your local market, due to the current health environment. At this time, the Breton Meadows, Cutlerville, and Gold Building, and the 28<sup>th</sup>/ Michael Financial Centers are open.

Based on your concerns regarding being asked for your Personal Identification number (PIN), we contacted the management at the 28<sup>th</sup>/ Michael financial center. They confirmed that you visited the financial center on May 5, 2021 to request your debit card be repined. You would have been required to enter the PIN on keypad as the financial center associates are not allowed to enter your PIN or ask for the PIN number.

### Here's our response

Thank you for sharing the details of your experience. We regret any inconvenience you may have encountered as a result of this matter and apologize for any service provided that did not meet your expectations.

Based on the research above, no bank error has been identified. Your savings account was not charged any fees in connection to any withdrawals of transfers. Furthermore, we are unable to substantiate your claims that a financial center associate requested that you provide your PIN number.

[REDACTED]



As mentioned above, there are several financial centers within your local market that are temporarily closed due to the current health environment. We cannot guarantee that there won't be any future temporary closures. It is our goal to continue providing our clients with the best possible network of financial centers and ATMs. We are also committed to providing multiple channels for our clients to transact their business. For more information regarding the hours and services available in your area, please use our Financial Center and ATM locator on our website [bankofamerica.com](http://bankofamerica.com) or you can call our dedicated number, 866.834.9286. Rest assured that we have fully complied with the Community Reinvestment Act (CRA) requirements, and carefully followed all established procedures.

## We're here to help

Our clients are important to us and we appreciate the opportunity to address your concerns. If there's anything else you need, please call me at [REDACTED], Monday through Friday, from 6:00 a.m. to 2:30 p.m. Pacific.

[REDACTED]  
Senior Resolution Specialist  
Regulatory Complaints

cc: Office of the Comptroller of the Currency / [REDACTED]



**GREATER ROCHESTER  
COMMUNITY REINVESTMENT COALITION**

████████████████████  
**ROCHESTER, NEW YORK 14614**

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**March 23, 2022**

████████████████████  
Examiner-in-Charge  
Large Bank Supervision – Bank of America  
Comptroller of the Currency  
Charlotte, NC 28255  
Via email: [CRAComments@occ.treas.gov](mailto:CRAComments@occ.treas.gov)

**Re: Bank of America, NA CRA Performance, 2017-2020**

Dear ██████████

We are writing to you on behalf of the Greater Rochester Community Reinvestment Coalition (GRCRC) to submit comments regarding Bank of America’s (BOA) CRA Exam conducted by the Office of the Comptroller of the Currency (OCC) for 2017 through 2020.

The Greater Rochester Community Reinvestment Coalition (GRCRC) was launched in 1993 to generate and continue discussions about lending patterns in Rochester. GRCRC, convened by Empire Justice Center, has met with numerous banks and state and federal regulators during CRA exams and mergers, and submitted dozens of data-driven comments to the appropriate state and federal regulators who have oversight of the banks. GRCRC, Empire Justice Center, and its predecessor organization the Public Interest Law Office of Rochester, have released seventeen analyses of home mortgage lending, small business lending, and access to credit over the past 28 years. The organizations use data driven analyses to identify strengths and weaknesses in lending patterns and to generate discussions with the top financial depositories in the Rochester NY MSA.<sup>1</sup>

Bank of America, NA is the 6<sup>th</sup> largest depository institution serving the Rochester NY MSA. As of June 30, 2020, BOA had \$1.49 billion in deposits at its 12 offices in the Rochester area for 6.7% percent of the market.<sup>2</sup> (See Table 1 in Appendix.)

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<sup>1</sup> Our most recent analyses are “#AllTogetherNow: Improving Small Business Lending in the Rochester NY Community” (found at: <https://empirejustice.org/wp-content/uploads/2018/01/alltogethernow-s.pdf>) and “Too Big to Fail...Too Poor to Bank: How Mainstream Financial Services Can Help Low-Income Working Families Succeed” (found at: <https://empirejustice.org/wp-content/uploads/2018/09/Access-to-Credit-Report-2018-FINAL.pdf>).

<sup>2</sup> From the FDIC Market Share 2020 Report, as found at: <https://www5.fdic.gov/sod/sodMarketBank.asp?barItem=2>

The Rochester Market President of Bank of America responded to our contacts and shared the bank's community development lending and investments and philanthropy for the Rochester area. This information is included in the CDLI section below. We shared a draft of this letter with BOA, which the bank has reviewed. We are coordinating with the local bank staff to meet with them soon.

These comments focus on three areas:

- BOA's HMDA/Mortgage Lending
- BOA's CRA Small Business Lending
- CDLI and Opportunities for Investment in the Rochester Community

## **BOA'S HMDA LENDING IN MSA and UNDERSERVED COMMUNITIES**

Our lending analysis focuses on originated loans. We examine lending from 2016-2020 to align with the lending exam period with a baseline of 2016 before the exam period.

This section on BOA's HMDA lending is divided into the following categories:

- Total number loans and total dollar volume mortgage lending
- Home purchase loans
- BOA's lending compared to its peers

### **BOA's Total Mortgage Lending**

#### Total Loans

In 2020, BOA originated 285 mortgage loans (1<sup>st</sup> lien loans on owner-occupied (principal and secondary), 1-4 family site-built units) in the Rochester MSA compared to 200 loans in 2016, an increase of 85 loans or 31 percent.<sup>3</sup> (See Table 2 in Appendix). In comparison, BOA originated 1,106 mortgage loans in 2010, so **even though the bank's total lending increased during the exam period, it is one-third of what it was a decade earlier.**

As seen in Table 2, while there was a **31 percent increase** in the total number of mortgage loans made by BOA in the Rochester NY MSA between 2016 and 2020, its lending increased at much higher rates in the city and other Rochester communities. Between 2016 and 2020, BOA's lending:

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<sup>3</sup> Empire Justice Center uses the Static HMDA LAR data from the CFPB website, at: <https://ffiec.cfpb.gov/data-publication/>.

- Increased by 295% in the city.
- Increased by 350% among Black/Latino households.
- Increased by 55% among low-moderate income households.
- Increased by 400% in low-moderate income census tracts
- Increased by 578% in majority nonwhite census tracts (50% or more nonwhite residents).

As a result of its increased lending in these categories, BOA's distribution of its loans to areas and populations in the Rochester community that have been historically redlined or underserved also showed dramatic improvement since 2016 (see the bottom section of Table 2). Its distribution in 2020 exceeded the average for all financial institutions (AFI) in all categories. Of the 285 loans BOA made in 2020,

- 26% were in the city, compared to 8% in 2016, and 8% for AFI
- 29% were to Black and Latinx households, compared to 10% in 2016, and 8% for AFI
- 42% were to low-moderate income households, compared to 36% in 2016, and 30% for AFI
- 27% were in low-moderate income census tracts, compared to 8% in 2016, and 10% for AFI
- 21% were in nonwhite census tracts, compared to 4% in 2016, and 4% for AFI

### Total Dollar Volume Lending

In 2020, BOA originated an aggregate of \$47.4 million in total mortgage lending (1<sup>st</sup> lien loans on owner-occupied (principal and secondary), 1-4 family site-built units). As seen by Table 3 in the Appendix, this was \$11.6 million or 23% more than the bank's dollar volume of lending in 2016. However, it is lower than its peak dollar volume of lending of \$50.9 million in 2018.

BOA's total dollar volume of lending increased in every other category as well, at rates exceeding the increase in the Rochester MSA as a whole. Between 2016 and 2020, BOA's dollar volume of lending **increased by:**

- 307% in the city
- 403% among Black and Latinx households
- 66% among low-moderate income households
- 538% in low-moderate income census tracts
- 872% in nonwhite census tracts.

As a result of these dramatic increases, the proportions of BOA's dollar volume of lending going to other areas of the Rochester community were larger in 2020 than in 2016 (see bottom section of Table 3), and they were greater than the average proportions of all financial institutions (AFI).

Of the \$47.4 million BOA originated in the Rochester MSA in 2020,

- 18% went to the city, compared to 5% in 2016, and 6% for AFI
- 21% went to Black and Latinx households, compared to 6% in 2016, and 7% for AFI
- 27% went to low-moderate income households, compared to 21% in 2016, and 20% for AFI
- 18% went to low-moderate income census tracts, compared to 4% in 2016, and 6% for AFI
- 13% went to nonwhite census tracts, compared to 1% in 2016, and 2% for AFI

## **BOA's Home Purchase Lending**

### Home Purchase Loan Originations

We also analyzed BOA's home purchase originations (1<sup>st</sup> lien loans on owner-occupied, (principal and secondary) 1-4 family site-built units). As can be seen by Table 4 in Appendix, BOA originated only 160 home purchase loans in the Rochester NY MSA in 2020, a slight increase of 11 loans or 8% compared to 2016.

BOA's home purchase lending in every area of the Rochester community increased at rates substantially greater than its 8% increase in the MSA. Between 2016 and 2020, the number of home purchase loans originated by BOA **increased** by:

- 622% in the city.
- 427% among Black and Latino households.
- 94% among low-moderate income households.
- 656% in low-moderate income census tracts.
- 1040% in nonwhite census tracts.

BOA's large increases its home purchase lending among all categories of the Rochester community resulted in increases in the proportions of its loans going to borrowers in those categories (see bottom section of Table 4). Of the 160 home purchase loans made by BOA in 2020,

- 41% were in the city, compared to 8% in 2016, and 11% for AFI
- 48% were to Black and Latinx households, compared to 9% in 2016, and 11% for AFI

- 58% were to low-moderate income households, compared to 41% in 2016, and 39% for AFI
- 43% were in low-moderate income census tracts, compared to 7% in 2016, and 14% for AFI
- 34% were in nonwhite census tracts, compared to 3% in 2017, and 6% for AFI

### **BOA’s Mortgage Lending Compared to Its Peers**

GRCRC believes in the importance of comparing the lending of a bank to its peers. As BOA is the 6<sup>th</sup> largest bank in the Rochester area, we compare its lending to the eight largest banks in the Rochester MSA. In 2020 BOA **ranked 6th in deposits** in the Rochester MSA, with **6.7 percent of the market**, so these might be considered benchmarks as well.

#### Total Mortgage Lending Compared to Peers

Our first comparison is of the total number of mortgage originations by the top 8 banks (1st lien loans on owner-occupied (principal and secondary), 1-4 family site-built units). As seen on Table 5 in Appendix, BOA originated 285 mortgage loans in 2020, putting BOA 7<sup>th</sup> place among the top 8 banks. BOA’s 1% Rochester MSA mortgage loan market share is substantially lower than its 6.7 percent depository market share, and the bank’s 7th place ranking among the top 8 banks is lower than its 6th place depository market share ranking.

One way a depository can demonstrate its CRA commitment to a community is by maintaining market shares in the various target communities similar to or greater than its overall MSA market share (middle part of table). BOA exceeded its MSA total lending market share of 1% in every category. In 2020, BOA had:

- 4% of the market in the city
- 4% of the market among Black and Latinx households
- 2% of the market among low-moderate income households
- 3% of the market in low-moderate income census tracts
- 6% of the market in nonwhite census tracts

BOA’s distribution of its total lending to the various communities substantially exceeded the averages for AFI and the top 8 banks in every category (bottom part of table).

#### Dollar Volume Lending Compared to Peers

In 2020, BOA made \$47.4 million in mortgage lending in the Rochester MSA, capturing 1% of the market and ranking 7<sup>th</sup> among the top 8 depositories in the Rochester MSA. (See Table 6 in

Appendix.) Again, this is substantially less than its depository market share and below its 6<sup>th</sup> place depository market share ranking.

BOA performed better among Rochester's various markets where it had a dollar volume lending market share of:

- 3% in the city
- 3% among Black and Latino households
- 1% among low-moderate income households
- 3% in low-moderate income census tracts
- 6% in nonwhite census tracts

Again, BOA's distribution of its dollar volume of lending among the various Rochester community categories substantially exceeded the average distributions of the area's top 8 banks and of all financial institutions.

#### Home Purchase Lending Compared to Peers

BOA made 160 home purchase loans (1st lien loans on owner-occupied (principal and secondary), 1-4 family site-built units) in the Rochester MSA in 2020. This corresponds to 1% of the market, putting BOA in 6<sup>th</sup> place among the top 8 banks in the Rochester area (See Table 7 in Appendix). BOA's 1% of the MSA market is substantially less than its depository market share, but its 6th place ranking is the same as its depository market share ranking.

BOA's home purchase loan market shares in all the community categories substantially exceeded its Rochester MSA market share. BOA had a home purchase lending market share of:

- 5% in the city
- 6% among Black and Latinx households
- 2% among low-moderate income households
- 4% in low-moderate income census tracts
- 8% in minority census tracts

As with its total lending, BOA's distribution of its home purchase loans to the above categories substantially exceeded the top 8 average distributions in every category as well as the averages for all financial institutions.

## **Conclusion: BOA's Mortgage Lending**

GRCRC believes that our nation's biggest banks have an obligation to serve every community in which they are located, including relatively smaller MSAs, like Rochester. Clearly, Bank of America's strong lending numbers in the city of Rochester, among Black and Latino and low-moderate income households, and in low-moderate income areas and communities of color indicates that BOA has connections in, or mortgage products for, the various communities that work. It's too bad that the bank's mortgage lending is so low. **GRCRC urges Bank of America to find ways to increase its mortgage lending market share in the Rochester MSA, while maintaining high proportions of its lending going to our historically underserved and redlined communities.**

## **BOA SMALL BUSINESS LENDING**

### **CRA Small Business Lending**

Table 8 in Appendix shows BOA's CRA small business loans and dollar volume of lending from 2016 to 2020. As the bank has not responded to our emails, we do not know if the bank's Paycheck Protection Program (PPP) loans are included in the numbers it reported in 2020. However, given that the number of loans in 2020 are in-line with those from earlier, it is likely that the bank's PPP loans are not included here.

### Number of Small Business Loans

BOA made 926 small business loans in the Rochester MSA in 2020, 14% fewer than in 2016 (see Table 8). While BOA increased its number of small business loans to businesses in low-moderate income census tracts in 2020 compared to 2016, it decreased the number of loans of \$100,000 or less, loans of \$100,000 or less to businesses in low-moderate income census tracts, loans to businesses with gross annual revenues under \$1 million.

In 2020, BOA made:

- 196 loans to businesses in low-moderate income census tracts, an increase of 7% from 2016
- 854 loans of \$100,000 or less, a decrease of 17% from 2016
- 175 loans of \$100,000 or less to businesses in low-moderate income census tracts, a slight decrease of 2% from 2016
- 482 loans to businesses with gross annual revenues under \$1 million, a decrease of 9% from 2016



- 104 loans to businesses with gross annual revenues under \$1 million in low-moderate income census tracts, a slight increase of 3% from 2016

BOA increased the proportion of its small business loans going to businesses in low-moderate income tracts, to businesses with gross annual revenues under \$1 million, and to businesses with gross annual revenues under \$1 million in low-moderate income census tracts. The bank also compared favorably to all financial institutions (AFI) in its distribution of small business loans to these categories in 2020. Its slight decrease in the percentage of loans of \$100,000 or less, as well as its increase in average loan size, indicates that BOA may have done fewer credit card loans in 2020 than in 2016.

### Dollar Volume of Small Business Lending

In 2020, BOA did \$40.2 million in small business lending in the Rochester MSA. As seen at the bottom half of Table 8, this was 19% more than in 2016. BOA's dollar volume of small business lending was substantially higher for loans to businesses in low-moderate income neighborhoods, for loans to businesses with gross annual revenues under \$1 million, and for loans to these businesses in low-moderate income neighborhoods.

In 2020, BOA made:

- \$8.9 million in loans to businesses in low-moderate income census tracts, an increase of 78% from 2016
- \$17.1 million in loans of \$100,000 or less, an increase of 9% from 2016
- \$3.3 million in loans of \$100,000 or less to businesses in low-moderate income census tracts, an increase of 28% from 2016
- \$12.3 million in loans to businesses with gross annual revenues under \$1 million, an increase of 45% from 2016
- \$2.7 million in loans to businesses with gross annual revenues under \$1 million in low-moderate income census tracts, an increase of 56% from 2016

Compared to 2016, in 2020 BOA had higher proportions of its dollar volume of small business loans going to businesses in low-moderate income tracts, to businesses with gross annual revenues under \$1 million, and to businesses with gross annual revenues under \$1 million in low-moderate income census tracts. BOA matched or exceeded all financial institutions in 2020 in these categories of lending with respect to its distribution of its dollar volume of lending.

## **BOA's Small Business Lending Compared to Peers**

As with the mortgage lending, we compare a bank's small business lending to its peers, the other depositories with the greatest market shares in the Rochester NY MSA. We compare their market shares for 2020, the most recent year of the exam and the public data. Table 9 in the Appendix compares the small business loans, dollar volume lending and market shares for the Rochester MSA's top 8 banks for 2020.

### Number of Loans Market Share

In 2020, with 926 loans, BOA captured 4.2% of the small business loan market in the Rochester MSA, making BOA the 6th largest small business lender among the top 8 banks in terms of number of loans (see top part of Table 9.) BOA met or exceeded its overall MSA market share of 4.2% in loans to businesses in low-moderate income tracts, in loans to businesses with gross annual revenues under \$1 million, and in loans to these smaller businesses in low-moderate income tracts. In 2020, BOA had a market share of:

- 4.8% among businesses in low-moderate income census tracts
- 4.5% in loans of \$100,000 or less
- 5.1% in loans of \$100,000 or less to businesses in low-moderate income census tracts
- 6.5% among businesses with gross annual revenues under \$1 million
- 7.1% among businesses with gross annual revenues under \$1 million in low-moderate income census tracts

### Dollar Volume Lending Market Share

In 2019, with \$40.2 million in lending, BOA captured 3.1% of the dollar volume of small business lending in the Rochester MSA, putting it in 6<sup>th</sup> place with respect to the dollar volume of lending among the top 8 banks after M&T. (See the bottom half of Table 9.) While BOA's dollar volume market share is half of its depository market share, its rank is the same as its depository market share rank.

BOA's market share in dollar volume of lending in low-moderate income tracts met its overall MSA market share, while its dollar volume of lending market share to businesses with gross annual revenues under \$1 million and among businesses with gross annual revenues under \$1 million in low-moderate income tracts exceeded its overall MSA market share. In 2020, BOA captured:

- 3.2% of the dollar volume of lending to businesses located in low-moderate income census tracts

- 4.1% of the dollar volume of lending for loans of \$100,000 or less
- 4.2% of the dollar volume of lending for loans of \$100,000 or less to businesses in low-moderate income tracts
- 4.7% of the dollar volume of lending to businesses with gross annual revenues under \$1 million
- 5.4% of the dollar volume of lending to businesses with gross annual revenues under \$1 million located in low-moderate income census tracts

In 2020 BOA’s average small business loan size was \$43 thousand, the third smallest average loan size among the top 8 banks. BOA, JPMC and Citizens are the only banks among the top 8 that have more than 90% of their loans at \$100,000 or less.

With respect to the distribution of its dollar volume of lending to businesses in low-moderate income communities, to businesses with gross annual revenues under \$1 million, and to such businesses located in low-moderate income tracts, the percentages for BOA were similar to or exceeded the averages for the top 8 banks (bottom of Table 9).

### **Small Business Lending Summary**

In order to stabilize the economy, create jobs and build wealth in the Rochester community, area businesses need access to affordable, responsible credit. The increase in the dollar volume of lending, the larger average loan size, and the decrease in number of loans of \$100,000 or less indicate that Bank of America did slightly fewer credit card loans in 2020 than in previous years. However, this may have been the result of an overall decrease in the bank’s number of small business loans. GRCRC would like to see BOA increase the number of loans it makes to businesses located in low-moderate income neighborhoods and to Rochester’s smaller businesses such as sole proprietorships and other micro-businesses, particularly Black and Brown-owned businesses, as they continue to recover from the pandemic.

### **COMMUNITY DEVELOPMENT LENDING AND INVESTMENTS AND CRA OPPORTUNITIES IN THE ROCHESTER COMMUNITY**

BOA shared the following information about its local community development investments and lending and CRA-eligible grants for 2017 through 2020.

#### **CD Loans:**

1. \$27,160,770 - Construction LOC enhances tax-exempt bonds issued by NYC Housing and Community Renewal to finance an apartment project acquisition/ renovation – 320 AHU – Rochester, NY

2. \$22,383,867 - Construction period letter of credit to enhance tax-exempt bonds issued by New York State Housing Finance Agency to finance a portion of the acquisition and construction of a public housing development – 215 AHU – Geneva NY
3. \$13,800,000 - Construction financing for new construction of an affordable housing development – 64 AHU – Farmington NY
4. \$15,338,675 - Credit-enhancing standby letter of credit issued to the New York State Housing Finance Agency to ensure timely payment of principal and interest on tax-exempt bonds to finance affordable lofts project in downtown – 53 AHU – Rochester, NY
5. \$1,083,617 - CDFI affordable housing construction lending facility to provide loans in support of the acquisition, construction, rehabilitation, and preservation of affordable housing for low- to moderate-income families – Rochester NY
6. \$24,224,406 - 5-year Standby Bond Purchase Agreement issued to New York State Housing Finance Agency ("HFA") to finance low- and moderate-income rental housing for veterans – 647 AHU – Rochester NY
7. \$24,705,482 - Standby letter of credit to the New York State Housing Finance Agency as a credit enhancement for bond financing of new construction apartments in a mixed-use development – 164 AHU – Rochester NY
8. \$1,270,000 - term loan portion of construction-to-permanent financing for affordable housing development – 64 AHU – Farmington NY

**CD Investments:**

1. \$20,294,609 - Low Income Housing Tax Credit and State Historic Tax Credit equity investment for construction/rehabilitation of the substantial rehabilitation of two public housing developments including the renovation of an existing elementary school building – 215 AHU – Geneva, NY
2. \$13,838,996 - Low Income Housing Tax Credit equity investment for new construction of an affordable housing development – 64 AHU – Farmington NY
3. \$10,003,816 - Low Income Housing Tax Credit and historic tax credit equity investment to finance affordable lofts project in downtown – 53 AHU – Rochester, NY
4. \$18,651,017 - Low Income Housing Tax Credit equity investment to finance the new construction of apartments in a mixed-use development – 164 – Rochester NY
5. \$60,000 - CDFI Program Related Investment, the CDFI provides long-term working capital, equipment financing, and real estate loans supported by a guarantee under the SBA 7(a) program. These proceeds used to fund small business loans originated as well as special programs for veterans and veteran-focused loans – Rochester NY
6. \$16,370,319 & \$5,984,670 - direct purchase of "New York State Housing Finance Agency Affordable Housing Revenue Bonds to finance construction of multifamily

housing developments including this affordable Senior Housing development – 157 AHU  
– Irondequoit, NY

### **CRA Grants**

21 CRA-qualified grants totaling \$512,487.

Using this information provided by Bank of America, we prepared the table below. It shows that BOA provided almost \$215.2 million in community development lending and investments in support of 1620 affordable housing units, homes for low-moderate income families and small business lending and investments. Of these loans and investments, \$121.1 million was for projects in Rochester, including 1184 affordable housing units. Including its 21 CRA-qualified grants brings the total to almost \$215.7 million.

| <b>Bank of America Community Development Lending &amp; Investments, 2017-2020</b>                                     |               |                |                           |
|---|---------------|----------------|---------------------------|
| <b>CD Loans:</b>  |               |                |                           |
| <b>Location</b>   | <b>Amount</b> | <b>No AHU*</b> | <b>Type</b>               |
| Rochester   | \$27,160,770  | 320            | apartment project         |
| Rochester   | \$15,338,675  | 53             | affordable lofts downtown |
| Rochester   | \$1,083,617   | NA             | NA                        |
| Rochester   | \$24,224,406  | 647            | LMI housing for veterans  |
| Rochester   | \$24,705,482  | 164            | In mixed use              |
| Farmington  | \$1,270,000   | 64             | affordable housing        |
| Farmington  | \$13,800,000  | 64             | affordable housing        |
| Geneva  | \$22,383,867  | 215            | public housing            |
| Total ROC   | \$92,512,950  | 1184           |                           |
| Total MSA   | \$129,966,817 | 1463           |                           |
| <b>CD Investments:</b>  |               |                |                           |
| <b>Location</b>   | <b>Amount</b> | <b>No AHU*</b> | <b>Type</b>               |
| Rochester   | \$10,003,816  | 53             | affordable lofts downtown |
| Rochester   | \$18,651,017  | 164            | In mixed use              |
| Rochester   | \$60,000      |                | Small biz & veterans      |
| Irondequoit   | \$16,370,319  | 157            | Senior housing            |
| Irondequoit   | \$5,984,670   | 157            | Senior housing            |
| Geneva  | \$20,294,609  | 215            | public housing & school   |
| Farmington  | \$13,838,996  | 64             | affordable housing        |
| Total ROC   | \$28,714,833  | 0              |                           |
| Total MSA   | \$85,203,427  | 157            |                           |
| <b>Total CD Loans &amp; Investments</b>   |               |                |                           |
|   | <b>Amount</b> | <b>No AHU*</b> |                           |
| Total ROC   | \$121,227,783 | 1184           |                           |
| Total MSA   | \$215,170,244 | 1620           |                           |
| <b>Note:</b> *This is the number of affordable housing units affected by either/both, so they are not double-counted. |               |                |                           |

Several GRCRC members shared information with us on local community development needs, how BOA has worked with their organizations to address them, and suggestions on how BOA might help address emerging and ongoing needs.

### **Specific Community Development Activities**

GRCRC members shared with us the following community development activities that BOA is currently supporting.

In 2020 **Consumer Credit Counseling Service of Rochester** received \$10,000 from BOA to support its foreclosure prevention counseling.

The **PathStone Enterprise Center, Inc. (PECI)** is a non-profit, 501(c)(3) regional Community Development Corporation organized in 1997 and certified as a Community Development Financial Institution (CDFI) in 1998. PECI is the economic development and lending arm of PathStone Corporation with a service area that includes upstate New York between Buffalo and Syracuse and the western half of Puerto Rico.

PECI has made an aggregate of 1,348 loans totaling \$30.6 million, while leveraging an additional \$26.2 million in private funding, and PECI currently has assets of approximately \$13,000,000. The small business loan segment of the portfolio has resulted in over 2,600 jobs created or retained in New York and Puerto Rico. PECI services all of its own loans and PECI's current small business portfolio includes over 175 loans with outstanding balances totaling over \$7,200,000.

PECI is capitalized by a variety of government and private funds. PECI is a Micro Lender for the SBA and USDA. PECI has received loan and grant capital from New York's Empire State Development that it uses for relending. In addition, PECI has received Program Related Investments (long term low interest loans or grants) from six financial institutions and three foundations for the purpose of making loans that they are unable to make in their service areas. These capital funds in the form of long-term, low interest rate loans as well as operating grants are critical for CDFIs that are providing loans and technical assistance to businesses that are unable to get funded through traditional lenders.

PECI has received grants between \$40,000 and \$50,000 a year from Bank of America to be used to support its technical assistance for small business loans and some operational capacity. PECI currently has one of those awards for \$50,000 for 2021-2022. BOA has also provided PECI a \$2 million loan that the organization relends to small businesses across Upstate NY.

GRCRC thanks BOA for its contributions and work on these initiatives.

GRCRC appreciates that BOA recently announced that it plans to eliminate non-sufficient funds (NSF) fees beginning in February, and to reduce overdraft fees from \$35 to \$10 beginning in May.<sup>4</sup> Previously, Bank of America had an overdraft/NSF reliance of 55.4 percent in 2015 which reduced to 51.6 percent in 2019, meaning of the three main types of account fees collected,<sup>5</sup> at least one half were overdraft/NSF fees. We urge the bank to refrain from replacing the income from NSF and overdraft fees with another income source that extracts wealth from low-moderate income and Black and Brown people or their communities.

## **Community Development Opportunities**

GRCRC members share with us the needs in the Rochester community and initiatives, programs and needs of the member organizations. We then include these as opportunities in our comment letters as possible investment opportunities for the banks. We understand that each bank will not be able to invest in all these opportunities. At the least, we ask that banks consider these on-the-ground perspectives when making decisions about products, investments and contributions so they can more effectively address the needs of the Rochester community and support low-moderate income and BIPOC communities.

## Structural Racial and Income Inequality in Upstate New York

The CRA was passed in 1977 to address the decades of redlining that had been happening in our communities. While the law says banks should serve the entire community in which they do business, including low- and moderate- income (LMI) communities, redlining mainly happened in, and continues to happen in and impact, Black and Brown communities. This is why banks must make decisions about their CRA-related lending, investments and grants through the lens of racial equity, as well as economic equity.

As in the rest of the nation, there is much work to be done in New York to come to terms with our history and to address the structural racial and income inequality. We need to look at the laws and economic policies that perpetuate structural racism and keep communities segregated. We also need structural change to ensure that jobs pay a living wage. New York State must develop and foster an environment where affordable housing, health care, and quality childcare are a reality for all people.

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<sup>4</sup> <https://newsroom.bankofamerica.com/content/newsroom/press-releases/2022/01/bank-of-america-announces-sweeping-changes-to-overdraft-services.html>

<sup>5</sup> The three largest categories of fees on consumer deposit accounts: 1) overdraft and NSF fees, 2) periodic maintenance fees, and 3) automated teller machine (ATM) fees (which we refer to collectively as “listed fees”). [https://files.consumerfinance.gov/f/documents/cfpb\\_overdraft-call\\_report\\_2021-12.pdf](https://files.consumerfinance.gov/f/documents/cfpb_overdraft-call_report_2021-12.pdf)



At the institutional level, banks must shift policies, practices and culture to align with racial equity, anti-oppression, and cultural humility. While we appreciate that BOA has a DEI Committee and is working to recruit people of color, the bank will not be able to retain BIPOC staff unless it does the deeper cultural change work. This includes work to:

- Become welcoming for all people particularly those who have been historically, and continue to be, marginalized
- Assure employees, from the CEO down to staff underwriting loans, and those working with the public, are doing internal and interpersonal work (including implicit bias training) to address internalized racism and other forms of oppression
- Find ways to go into the community to create ease/support for BIPOC and Black and Brown-owned businesses.

A Brookings' paper shares how private sector leaders can significantly move the needle towards racial equity and an equitable economy via a 3-part framework:<sup>6</sup>

- Adopt internal changes within individual companies to promote diversity, equity, and inclusion.
- Act collectively with other CEOs to make regionwide progress on racial equity and equitable growth, including improving key regional performance indicators.
- Encourage business-led civic organizations to adopt their own changes toward equity and inclusive economic growth.

The paper also includes links to data metrics to measure progress at the MSA level. We urge BOA's leaders to work with other local private sector leaders and groups from the **RASE Commission** by bringing them together to implement this or a similar framework in the Rochester community.

In addition to this internal and collaborative racial equity work, BOA can take other constructive actions to support BIPOC people, businesses, and communities. BOA can:

- Start tracking how much of its CRA related activities and support (lending, philanthropy, and community development loans and investments) goes to BIPOC people, businesses and organizations led by people of color, and BIPOC communities, and create specific goals to increase these levels of support over time.

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<sup>6</sup> <https://www.brookings.edu/essay/from-commitments-to-action-how-ceos-can-advance-racial-equity-in-their-regional-economies/>.

- Partner with and/or support BIPOC-led organizations, particularly smaller/micro organizations, that BOA has not worked with in the past, including through investments, grants, and hiring local BIPOC-led vendors for supplies and services.
- Learn about the history of redlining in the Rochester area<sup>7</sup> and work with the Black and Brown residents of the impacted neighborhoods to address the vestiges of redlining and to build wealth and equity in ways that do not push-out lower income residents.

New research from the University of Houston highlights the intersections of race and advertising. The results underscore the power of advertising and access on behavior.<sup>8</sup> We hope BOA will find this research helpful as the bank continues its work in Black and Brown communities.

### Responding to the COVID-19 Pandemic

Upstate New York had still not fully recovered from the financial crisis of 2008 when COVID-19 struck. It is now clear that Black and Brown and lower-income communities are disproportionately suffering from the pandemic and its economic impacts. Empire Justice published an article in October 2020 showing that systemic racism, of which redlining is just one manifestation, created the conditions that lead to today’s racial inequities in health outcomes, including the higher rates of COVID-19 cases and deaths of African-American and Latinx people and in Black and Brown communities.<sup>9</sup>

It is also clear as we come out of this pandemic that homeowners, renters and small businesses will continue to be negatively impacted from the economic fallout of pandemic shutdowns, unemployment and reopening restrictions.

### *Evictions*

In January 2022, the New York State eviction moratorium came to an end. This will be followed by a wave of evictions, in which a large percentage of people who rent may become homeless or lose their housing stability. Evictions have been on hold for months during the COVID-19 pandemic, but rental payments have not.

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<sup>7</sup> For an excellent overview of the local history see: Shane Wiegand, “Racist Policy and Resistance in Rochester,” at: <https://www.youtube.com/watch?v=1ivgX0AXrPs>.

<sup>8</sup> Hawkins, Jim and Penner, Tiffany, “Advertising Injustices: Marketing Race and Credit in America,” (September 15, 2021). *Emory Law Journal*, Vol. 70, No. 1619, 2021, Available at SSRN: [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3924970](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3924970).

<sup>9</sup> <https://empirejustice.org/news/covid-19-disparities-rochester-ny-legacy-redlining-city-frederick-douglass-susan-b-anthony/>

An average of more than 8,000 evictions are filed in Rochester each year – six times the national rate.<sup>10</sup> Historically, fewer than 10% of tenants have access to an attorney during disputes with their landlords,<sup>11</sup> but the horizon is more hopeful today than it was earlier in the pandemic. The NYS Legislature approved in 2021 a \$3.5 million tenant defense fund for upstate cities, of which over \$800,000 will be for the **Tenant Defense Project**, jointly run by **Rochester’s legal services community in the Telesca Center for Justice** to provide tenants free access to attorneys in eviction cases. We ask BOA to work with Tenant Defense Project to determine how the bank might best support the project to keep tenants in safe, affordable housing.

### *Debt Collection*

Debt collection activities and cases are on the rise. While the composition of debt over the years has generally stayed the same, overall debt has increased. Mortgage debt has increased each year since 2015, as have auto loan, credit card and student loan debt, which are the largest sources of debt.<sup>12</sup> Debt collection judgments have long-term negative impacts on credit and wealth building.

In addition to helping consumers with predatory auto loans (see below), **LawNY** also handles debt collection cases. The organization is averaging 13 new collection lawsuit intakes a week, which is more than double what is typically seen. LawNY is also getting more and more calls from people the organization has had to turn away for help because they are a few hundred dollars over the income limits. LawNY needs more unrestricted funding sources, so it can represent more individuals in these cases. We urge BOA to also consider supporting this work of LawNY.

### Abusive Auto Lending

In Rochester, working families need cars to get to work. Work schedules are not fixed and change at the last minute. Entry level jobs are in locations that don’t have reliable public transportation or affordable housing.

For individuals in rural areas, public transit is not even an option. This makes Upstate New York a haven for subprime auto lenders and unscrupulous “Buy Here Pay Here” dealers who know that most of these individuals would not be able to get an affordable loan from a bank.

Car loans have abusive and discriminatory interest rates, so that loans have high loan-to-value ratios ranging from 125-175%. Long loan terms mean that the car stops running before the loan

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<sup>10</sup> <https://13wham.com/news/local/additional-state-funds-coming-upstate-for-tenant-defense-program>.

<sup>11</sup> <https://wskg.org/news/3-5-million-tenant-defense-fund-announced/>.

<sup>12</sup> <https://www.abajournal.com/web/article/pandemic-worsens-already-growing-debt-problem-with-many-legal-remedies-on-hold>.

is paid. The dealer then refinances the amount of the unpaid loan into a new loan. That leads to higher and higher loan-to-value ratios.

**Legal Assistance of Western New York (LawNY)** is the primary free legal service provider in 13 of the 14 counties in the Rochester MSA and the rural counties in the Finger Lakes. LawNY turns away hundreds of callers each year seeking help with consumer legal problems. Staff members see hidden fees for the dealership, and costly, yet worthless, extended warranties added to the contracts without the consumer's knowledge. It is not uncommon for a consumer to buy a used car with over 100,000 miles on it that was advertised at a number around \$5,000. That consumer will end up with a loan that will cost them more than three times that amount by the time they are done making payments.

The pattern LawNy has observed is that most consumers are not even made aware of the terms of the loan at the time they purchase the car. The majority of documents are signed on a computer, by clicking a button that is often controlled by the salesperson. Frequently consumers leave the lot with their car but not their contract. When they finally do receive the contract, they are shocked to learn that the car they purchased will cost them more than twice what they were told by the dealer. Because there is no cooling-off period for car sales, consumers are left with no recourse to return the car after learning it is unaffordable, and dealers will often direct consumers to the company that indirectly financed their loan, even though the consumers have only ever interacted with the dealer.

All of this results in extremely high default rates--25% for subprime auto loans made at "Buy Here Pay Here" dealerships, compared to only 1% default rates for low-interest auto loans made by traditional banks. When individuals default on their auto loans, the lender will repossess the vehicle and auction it off for a fraction of the fair market value. In most instances, this leaves a large deficiency balance on the loan that the lenders will pursue in the courts by filing lawsuits against the consumers, again increasing what the loan costs by adding attorney's fees, court costs, and post-judgment interest. Without access to legal representation, many of these lawsuits result in default judgments against the consumers, even when there are legal defenses. Consumers will then end up paying for these cars for years after they surrendered them and for thousands of dollars more than they were ever worth. This results in a cycle of subprime credit that is almost impossible to break.

Subprime used auto credit makes it virtually impossible to become a homeowner and take the first step into saving to build assets and wealth. The previous administration eroded protections for consumers, and until the new administration gets its appointees in place, we need continue to find ways to shut down predatory and abusive used car loans.

Some state regulators have acted, such as Massachusetts Attorney General suing one of the largest subprime lenders, Credit Acceptance Corp (CAC).<sup>13</sup> Still an August 2020 Wall Street Journal article that describes the problems with securitized subprime auto loans suggests that the investors will not lose out.<sup>14</sup>

If not doing so already, we urge BOA to offer safer, affordable auto loans, both through the direct and indirect markets to give consumers, especially those with subprime credit, quality nonpredatory options when purchasing much-needed autos for transportation. In addition, we ask that BOA also consider funding LawNY and/or other legal services programs to assist borrowers deceived by predatory lenders.

### Economic Development and Work Force Development

Ibero-American Investors Corporation DBA **Ibero Business Center (IBC)**, a subsidiary of IAAL, has been around since 1979 providing micro-loans to minority and women owned enterprises. Today IBC manages offices in Buffalo and Geneva providing business courses and technical assistance for start-ups and businesses seeking to go on to the next level of their enterprises. In Rochester, IBC handles a pool of available loan money for micro financing in economically depressed regions such as the North Clinton Ave Corridor. La Avenida, as it is often referred by the Latino(a) population, is home to the La Marketa at the International Plaza. IBC currently supports vendors in this small marketplace with financing and technical assistance to increase the chances of success and eventual growth even outside of La Marketa. BOA can partner with IBC in providing financing (through low interest loans or grants) for helping start-up businesses in La Marketa.

IBC also partners with the main Spanish speaking radio station, Poder 97.1, a division of IAAL, by providing radio ad space and promoting new businesses to a Spanish speaking audience. BOA can partner with IAAL in providing funding to expand the Poder 97.1 radio signal to reach Latinos(as) outside of the City of Rochester and into the suburbs of Rochester.

BOA can also partner with the City of Rochester and **Ibero-American Development Corp**, a subsidiary of IAAL, in providing funding for expansion of La Marketa renovations to include more spaces for vendors for the coming season of La Marketa starting in April 2022. GRCRC urges BOA to consider these opportunities to invest in small business development with these subsidiaries of Ibero.

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<sup>13</sup> <https://www.mass.gov/news/ag-healey-sues-major-subprime-auto-lender-for-unfair-and-deceptive-practices-in-its-subprime#:~:text=Boston%20%E2%80%94%20lawsuit%20has%20been,and%20engaging%20in%20unfair%20debt>

<sup>14</sup> [https://www.wsj.com/articles/auto-lending-binge-threatens-to-unwind-when-stimulus-measures-ease-11596798003?mod=hp\\_lead\\_pos3](https://www.wsj.com/articles/auto-lending-binge-threatens-to-unwind-when-stimulus-measures-ease-11596798003?mod=hp_lead_pos3)

The **Southwest Quadrant Street Liaison Office of the 19th Ward Community Association** has been promoting COVID-19 financial assistance programs since the beginning of the pandemic to small businesses in southwest Rochester, most of which are Black and Brown. The SW Street Liaison Office is deeply connected to, is trusted by, and understands the small business community in this neighborhood. Staff know that working with Black and Brown-owned businesses is more than altruism; it is about building relationships and acting from the perspective of opportunity. The office has relationships with about 400 small businesses in the neighborhood, very few of which have closed permanently due to the pandemic.

The great majority of businesses in the SW Quadrant are surviving the pandemic financial stress due to a combination of grants administered by the City of Rochester, grants administered by nonprofits, and Paycheck Protection Program (PPP) loans from a few banks that were fully compensated for their administrative costs. More recently a few entities, including Monroe County Fast-Forward and ESL FCU, have stepped up with grants for businesses that showed a 20 to 25% reduction in revenue for 2020 vs 2019.

GRCRC urges BOA to partner with the SW Street Liaison Office to find out how best to support its work and the businesses in the area, particularly Black and Brown-owned businesses, and the area's smallest businesses.

The mission of the **Urban League of Rochester, Inc. (ULR)** is to enable African Americans, Latinos, the poor and other disadvantaged to secure economic self-reliance, parity and power, and civil rights. ULR has been providing workforce development programs since 1967 and serves individuals with intersectional needs who face multiple barriers to employment and self-sufficiency such as substance abuse, involvement with the criminal justice system, low literacy levels, absence of a high school diploma, lack of adequate child care and transportation, and other issues associated with systemic and concentrated urban poverty. Many of these challenges disproportionately affect people of color and low-income individuals due to historical inequities and racial discrimination such as but not limited to, racial profiling, poor distribution of resources and capital investment, and redlining and housing segregation. These disparities affect the individuals in ULR's workforce development programs and emphasize the importance of basic needs being met as well as service provision including direct assistance, referrals, and connection to resources, that is also intersectional.

ULR currently has four workforce development programs. YouthBuild provides comprehensive services to disadvantaged youth ages 18-24. The program is recognized by the NYS Department of Labor as a Direct Entry Provider for apprenticeship programs. It provides hands-on construction and advanced manufacturing training using the Pre-Apprentice Certificate Training (PACT), Certified Production Technician Training, TASC (high school equivalency) preparation, case management, job readiness training, job placement, personal development, and

follow-up activities. ULR's Navigator program provides disconnected youth aged 17-21 with support and advocacy services to help them successfully attain a high school degree or equivalent, improve educational and occupational skills, and transition to post-secondary education or employment. In addition, ULR operates two U.S. Department of Labor funded programs – Project BEAM, a reentry program for adults aged 25 and older and Project Steps to Success, a reentry program for justice system involved young adults aged 18 to 24. Both programs help individuals successfully re-enter society by addressing their barriers and helping them attain the employment skills required to enter current in-demand occupations. GRCRC asks BOA to work with ULR to find the most effective ways to support its workforce development programs.

### Language Access

Over 5.7 million people living in New York speak a language other than English. Of these, 2.5 million speak English less than well (i.e., they have Limited English Proficiency (“LEP”)). Monroe County has a population of 741,770, of which 103,800 or 14% speak a language other than English at home (US Census Population Estimate, 2015-2019). This includes many Spanish-speaking American citizens who relocated from Puerto Rico to Monroe County after Hurricane Maria in 2017. Rochester also has a significant population of refugees who speak Arabic, Nepali, Somali, and Swahili. And Rochester has the largest concentration of Deaf and hard of hearing residents in the country.

The need for language access for bank customers in our community is great, including the need for in-language access to products such as mortgages and consumer loans, as well as language access for consumers with mortgage delinquencies and facing foreclosure who need forbearances or loan modifications. Perhaps no population faces greater challenges in obtaining information about available mortgage relief than LEP borrowers. Without access to better banking options, individuals in the LEP and the Deaf or hard of hearing communities also are at greater risk of predatory lending.

Since the last recession **Empire Justice Center** has represented homeowners with foreclosure prevention and supported not-for-profit organizations throughout New York State. Based on its statewide and national work, Empire Justice identified patterns where foreclosure support organizations took advantage of unsophisticated homeowners in default. Many LEP borrowers who spoke no English and were new Americans were vulnerable to organizations that targeted them. Banks must serve LEP borrowers in-language to help them protect their scarce assets and wealth.

Marlene Cortés of Empire Justice and the **Monroe County Language Access Coalition** noted that drive-throughs are not accessible for people who are Deaf and hard of hearing.

We urge BOA to continue improving language access by:

- Providing live interpretation, either in-person or via a service for customers who call or walk into branches.
- Including Spanish and other languages on its website, with in-language pointers on its home page to those translated pages
- Finding a way to increase accessibility of its branch drive-throughs.
- Providing cultural sensitivity training with respect to people who are Deaf and hard of hearing, speakers of other languages, and immigrants/refugees.
- Providing in-language product information for mortgages, auto loans, other consumer loans, and checking accounts.
- Supporting the **Monroe County Language Access Coalition**, a group of not-for-profits that serve LEP and Deaf and hard of hearing residents. The coalition is working on a community needs survey. BOA can support this survey and the other work of the coalition.

#### Climate Change and a Just Transition

In 2019, NYS adopted the country's most ambitious climate targets--to have 100 percent carbon free electricity by 2040 and have economy-wide, net-zero carbon emissions by 2050. We need massive investments to make this happen, and we need to make sure it is a just transition, where, at a minimum, poor communities and communities of color are not disproportionately burdened or harmed.

**The Climate Solutions Accelerator of the Genesee-Finger Lakes Region** has ideas for how banks can support this very heavy lift. BOA can:

- Provide low-cost home improvement or refinance loans and other innovative financing products to people of color and low-moderate income households and tenant occupied buildings to make home energy efficiency projects more affordable and feasible. This will allow owners to weatherize, get heat pumps and electric furnaces and hot water heaters, to put in electric car chargers, and to install solar panels, which will reduce energy costs, decrease families' carbon footprints and improve indoor air quality.
- Provide affordable financing for small businesses, particularly micro-businesses and Black and Brown-owned businesses, that want to improve their energy efficiency and reduce their reliance on fossil fuels.
- Develop community development financing goals and products to support projects that provide substantive opportunities for low-moderate income communities to benefit from the transition to renewable energy and reduce their use of fossil fuels, e.g. community solar, district geothermal.



- Invest in renewable energy, including geothermal, solar, wind, battery storage and other building energy efficiency investments, along with clean energy workforce development to support the growing demand of this transition.
- Require or strongly encourage borrowers to include energy upgrades in their renovation projects, especially for multifamily buildings that require major renovations.
- Include information about energy upgrades (and corresponding energy bill savings) and/or referrals to relevant energy programs as part of homebuyer/financial education programs.
- Provide philanthropic support to nonprofit organizations that are working to address environmental justice/climate justice and climate change.
- Reduce the bank's own carbon footprint.

GRCRC urges BOA to work with Climate Solutions Accelerator on implementing these much-needed initiatives.

### Other Opportunities

As a partnership between the City of Rochester and **CCCS of Rochester**, the **Rochester Financial Empowerment Center (FEC) Program** officially launched in February of 2020 shortly before the COVID pandemic lockdown. Through support from various funders, the program offers free, professional, one-on-one financial counseling as a public service. The FEC is an evidence-based model that was established by the Cities for Financial Empowerment Fund and has been replicated successfully in more than a dozen cities across the U.S. By integrating financial counseling into existing community services, the FEC connects with clients as they navigate existing programs. This has shown to produce increased outcomes for clients who are working towards economic independence including improved credit scores, decreased debt, and increased savings. Additionally, the integration of FEC counseling has bolstered other outcomes that partner organizations are seeking to achieve for their clients such as reducing recidivism.

Even amidst the COVID crisis, the existence of the program has demonstrated both a deep need for financial counseling as well as demonstrable outcomes that participants achieve. To date the Rochester FEC has engaged over 2,000 clients providing over 4,400 counseling sessions while achieving 1,092 outcomes. In total, participants have worked to increase savings by \$1,057,337 and reduce their debt by \$879,565. This is incredibly telling given the average FEC client has a median household income of \$29,115 and non-mortgage debt of \$35,000 while possessing savings of only \$200. As the FEC program heads toward its third year of operation beginning February 2022, attention is being given to the development of sustainability for year four and beyond. As with most FECs, the vision is to build a foundation of both public and private funds to diversify opportunities. Given that the FEC delivers so strongly in areas that are crucial for

financial institutions to meet CRA requirements (i.e. improved access to credit and banking products), we ask that BOA financially support the FEC program year four and beyond.

We also urge BOA to have a system for looking at credit reports with Covid problems as well as medical debt,<sup>15</sup> and that the bank have a program to work with the FEC to fix that debt, rather than just not making the loan.

As seen on their website,<sup>16</sup>

**Flower City Noire Collective** was founded in Rochester in 2016 by Tonya Noel Stevens and Kristen Walker. They founded FCNC specifically as a corrective to the transphobia, classism, and elitism they witnessed in existing mainstream activist movements, and to cultivate practices of self-care, accountability, and radical honesty. Stevens has formal training in Agriculture and Food Studies, while Walker has formal training in African American Studies and English. In addition, they have both developed extensive expertise in Black feminism and community-organizing through their work together since meeting in 2014. FCNC’s mission is to “elevate womxn of color,” and to center the experiences of Black queer folks in particular. According to their mission statement: “FCNC seeks to fill the void of safe, black centered spaces in Rochester, NY that center around black joy, black love, and understanding.” In the words of Walker, the work is fundamentally about “space-making.” Rooted in Black feminist politics and the Black radical tradition, FCNC emphasizes “the values of collective leadership, collective work and responsibility, collective education, and sustainability through skill-sharing.” Their interventions include a free Black feminist mentoring program for local youth called “Petals,” cultivation of green space for and with Black urban growers (B.U.G.S.), regular reading groups and other consciousness-raising efforts including a reading and discussion group, and most recently the founding of NOIRE House at the corner of Flower City and Dewey Avenue on the city’s predominantly Black west side in 2019. NOIRE stands for Neighbors Organized with Imagination for Resilient Emergence and is based on the model of Hope House in Detroit, which Stevens and Walker visited in 2017. NOIRE House is actually two houses, acquired by FCNC as “legacy properties.”

In Fall 2021 FCNC acquired a property on West Ave in the City of Rochester. Stevens and Walker are currently seeking grant funding--to update the property, to create a community of change makers, and to serve the young adults and families they work with. GRCRC urges BOA to consider providing unrestricted financial support to this transformative initiative.

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<sup>15</sup> <https://uspirg.org/blogs/eds-blog/usp/cfpb-slams-big-3-credit-bureaus-excuses-%E2%80%9Cdeficiencies%E2%80%9D-and-failures>

<sup>16</sup> <http://flowercitynoirecollective.org/aboutus/>

M&T Bank has opened a multicultural branch in Buffalo.<sup>17</sup> We encourage BOA to work with GRCRC and the **Monroe County Language Access Coalition** to explore this concept for one of BOA's Rochester branches.

As reported by the media, the “Office of the Comptroller of the Currency and the Consumer Financial Protection Bureau have been scrutinizing **BofA’s actions related to benefits fraud** as [California’s] exclusive provider of prepaid debit cards to unemployment, disability and pandemic-relief beneficiaries....Regulators are looking into whether BofA responded promptly, as required by statute, to consumers who alleged errors or fraud on their accounts.”<sup>18</sup> We ask that the finding of this inquiry be included in the bank’s performance evaluation, as this issue affects low-moderate income people.

## CONCLUSION

The COVID-19 pandemic and its impact on the economy have revealed economic and racial disparities in the Rochester community that those with structural power have hidden or refused to acknowledge for decades. Like many other cities across the country, we are starting to understand how structural racism and economic inequality have divided our community and disproportionately harmed Black and Brown communities, while ultimately harming us all.<sup>19</sup> As one of the largest financial institutions in this country, BOA is part of and has benefitted from these systems.<sup>20</sup>

In addition to understanding structural racism and economic inequality and working to create more equitable systems, it is critical that BOA, and all financial institutions, focus reinvestments on the reduction of greenhouse gas emissions and addressing the disparate impacts of climate change on BIPOC and lower-income communities. The Intergovernmental Panel on Climate Change concluded from a recent report that “unless there are immediate, rapid and large-scale reductions in greenhouse gas emissions, limiting warming to close to 1.5°C or even 2°C will be beyond reach.”<sup>21</sup>

GRCRC urges BOA to focus more of its reinvestments on addressing these critical issues of our time; in particular, we ask that BOA increase the level of its grants to support organizations already in the community working on racial and economic justice and climate change.

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<sup>17</sup> <https://spectrumlocalnews.com/nys/buffalo/news/2021/10/10/m-t-opens-buffalo-s-first-multicultural-branch>

<sup>18</sup> <https://www.americanbanker.com/news/federal-regulators-scrutinize-bofa-for-its-response-to-california-benefits-fraud>

<sup>19</sup> See Heather McGhee. 2021. **The Sum of Us: What Racism Costs Everyone and How We Can Prosper Together.**

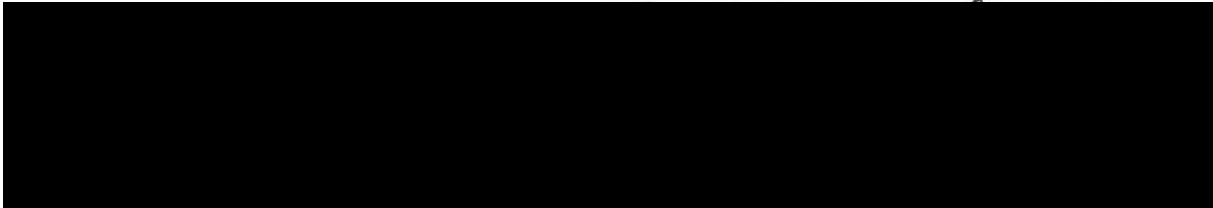
<sup>20</sup> For more on how the financial system has benefitted from structural racism and other forms of oppression, see: Take on Wall Street, “To What Extent Was Our Economy Designed to Be Fair?” at: <https://isoureconomyfair.org/>.

<sup>21</sup> <https://www.ipcc.ch/2021/08/09/ar6-wg1-20210809-pr/>.

GRCRC is committed to fostering productive relationships with all financial institutions in the belief that the goal of meeting the credit needs of communities harmed by structural racism and economic inequality is compatible with safe, sound, and profitable lending practices. That is why we have provided a variety of opportunities and strategies in this letter for BOA to consider.

GRCRC members look forward to continuing to work with BOA to find ways to invest in the Rochester community that will have the most benefit on community members and businesses that have historically been redlined and continue to be harmed.

Sincerely,



Appendix: Tables 1-9

| Table 1: Offices and Deposits of all FDIC-Insured Institutions |   |       |         |       |                   |                   |                   |                   |                   |                 |                  |
|--|---|-------|---------|-------|-------------------|-------------------|-------------------|-------------------|-------------------|-----------------|------------------|
| Deposit Market Share Report                                    |   |       |         |       |                   |                   |                   |                   |                   |                 |                  |
| Deposits as of: June 30, 2020                                  |   |       |         |       |                   |                   |                   |                   |                   |                 |                  |
| Selected Market  |   |       |         |       |                   |                   |                   |                   |                   |                 |                  |
| ROCHESTER, NY MSA  |   |       |         |       |                   |                   |                   |                   |                   |                 |                  |
| Rank   | Institution Name                                | CERT  | State   | Bank  | State/<br>Federal | Outside of Market |                   | Inside of Market  |                   |                 |                  |
|  |   |       |         |       |                   | No. of<br>Offices | Deposits<br>\$000 | No. of<br>Offices | Deposits<br>\$000 | Market<br>Share | % US<br>Deposits |
|  |   |       | (Hqtrd) | Class |                   |                   |                   |                   |                   |                 |                  |
| 1  | Manufacturers and Traders Trust Company         | 588   | NY      | SM    | State             | 738               | 110,950,729       | 29                | 4,552,148         | 20.30%          | 3.94%            |
| 2  | KeyBank National Association                    | 17534 | OH      | N     | Federal           | 1,068             | 136,995,804       | 31                | 3,222,378         | 14.37%          | 2.30%            |
| 3  | JPMorgan Chase Bank, National Association       | 628   | OH      | N     | Federal           | 4,955             | 1,701,527,726     | 24                | 3,126,274         | 13.94%          | 0.18%            |
| 4  | The Canandaigua National Bank and Trust Company | 6985  | NY      | N     | Federal           | 0                 | 0                 | 25                | 2,879,993         | 12.84%          | 100.00%          |
| 5  | Citizens Bank, National Association             | 57957 | RI      | N     | Federal           | 1,016             | 143,988,736       | 25                | 1,801,669         | 8.03%           | 1.24%            |
| 6  | Bank Of America, National Association           | 3510  | NC      | N     | Federal           | 4,241             | 1,727,608,125     | 12                | 1,492,644         | 6.66%           | 0.09%            |
| 7  | Five Star Bank                                  | 659   | NY      | SM    | State             | 31                | 2,651,527         | 22                | 1,352,143         | 6.03%           | 33.77%           |
| 8  | The Lyons National Bank                         | 7151  | NY      | N     | Federal           | 4                 | 210,401           | 11                | 1,033,175         | 4.61%           | 83.08%           |
| 9  | Community Bank, National Association            | 6989  | NY      | N     | Federal           | 226               | 10,323,224        | 20                | 788,726           | 3.52%           | 7.10%            |
| 10   | The Bank Of Castile                             | 13292 | NY      | NM    | State             | 10                | 833,129           | 8                 | 719,429           | 3.21%           | 46.34%           |
| 11   | Genesee Regional Bank                           | 26333 | NY      | NM    | State             | 0                 | 0                 | 3                 | 637,451           | 2.84%           | 100.00%          |
| 12   | Evans Bank, National Association                | 6947  | NY      | N     | Federal           | 16                | 1,574,461         | 5                 | 237,504           | 1.06%           | 13.11%           |
| 13   | Usny Bank                                       | 58541 | NY      | NM    | State             | 2                 | 194,431           | 2                 | 218,400           | 0.97%           | 52.90%           |
| 14   | The Upstate National Bank                       | 13748 | NY      | N     | Federal           | 2                 | 18,548            | 1                 | 123,046           | 0.55%           | 86.90%           |
| 15   | Generations Bank                                | 16040 | NY      | SB    | Federal           | 5                 | 197,578           | 4                 | 109,876           | 0.49%           | 35.74%           |
| 16   | Northwest Bank                                  | 28178 | PA      | SB    | State             | 211               | 11,609,164        | 4                 | 92,780            | 0.41%           | 0.79%            |
| 17   | Savannah Bank National Association              | 14619 | NY      | N     | Federal           | 4                 | 108,530           | 1                 | 31,437            | 0.14%           | 22.46%           |
| 18   | Woodforest National Bank                        | 23220 | TX      | N     | Federal           | 780               | 7,358,195         | 3                 | 6,961             | 0.03%           | 0.09%            |
|  | Number of Institutions in the Market: 18        |       |         |       | TOTALS            | 13,309            | 3,856,150,308     | 230               | 22,426,034        | 100             | 0.58%            |

**Table 2: Bank of America Total Mortgage Lending 2016-2020**

**Rochester, NY MSA**

(1st lien loans on owner-occupied (principal and secondary), 1-4 family, site built units)

|                              |             |             |             |             |             | <b>2019-2020</b> |                 | <b>2016-2020</b> |                 |
|------------------------------|-------------|-------------|-------------|-------------|-------------|------------------|-----------------|------------------|-----------------|
| <b>HMDA DATA</b>             | <b>2016</b> | <b>2017</b> | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b># change</b>  | <b>% change</b> | <b># change</b>  | <b>% change</b> |
| <b>MSA</b>                   | 200         | 188         | 277         | 294         | 285         | -9               | -3%             | 85               | 31%             |
| <b>City</b>                  | 16          | 23          | 20          | 55          | 75          | 20               | 36%             | 59               | 295%            |
| <b>Black/Latino HH</b>       | 20          | 18          | 18          | 78          | 83          | 5                | 6%              | 63               | 350%            |
| <b>Low-Mod Income HH</b>     | 71          | 45          | 87          | 134         | 119         | -15              | -11%            | 48               | 55%             |
| <b>Low-Mod Income CT</b>     | 16          | 24          | 15          | 60          | 76          | 16               | 27%             | 60               | 400%            |
| <b>Majority Non-White CT</b> | 7           | 11          | 9           | 40          | 59          | 19               | 48%             | 52               | 578%            |
|                              |             |             |             |             |             |                  |                 |                  |                 |
|                              |             |             |             |             |             |                  |                 |                  |                 |
|                              |             |             |             |             |             | <b>AFI</b>       |                 |                  |                 |
| <b>% of loans in:</b>        | <b>2016</b> | <b>2017</b> | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b>2020</b>      |                 |                  |                 |
| <b>City</b>                  | 8%          | 12%         | 7%          | 19%         | 26%         | 8%               |                 |                  |                 |
| <b>Black/Latino HH</b>       | 10%         | 10%         | 6%          | 27%         | 29%         | 8%               |                 |                  |                 |
| <b>Low-Mod Income HH</b>     | 36%         | 24%         | 31%         | 46%         | 42%         | 30%              |                 |                  |                 |
| <b>Low-Mod Income CT</b>     | 8%          | 13%         | 5%          | 20%         | 27%         | 10%              |                 |                  |                 |
| <b>Majority Non-White CT</b> | 4%          | 6%          | 3%          | 14%         | 21%         | 4%               |                 |                  |                 |

Source: Annual HMDA LAR data from FFEIC and CFPB.

**Table 3: Bank of America Dollar Amount HMDA Lending 2016-2020**

**Rochester, NY MSA**

Total Dollar Volume of Lending (000's) (1st lien loans on owner-occupied (principal and secondary), 1-4 family, site built units)

| <b>Aggregate Amount of All HMDA Loans (1-4 Family Units) (000's)</b> |             |             |             |             |             | <b>2019-2020</b> |                 | <b>2016-2020</b> |                 |
|--|-------------|-------------|-------------|-------------|-------------|------------------|-----------------|------------------|-----------------|
| <b>HMDA DATA</b>   | <b>2016</b> | <b>2017</b> | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b># change</b>  | <b>% change</b> | <b># change</b>  | <b>% change</b> |
| <b>MSA</b>   | \$35,737    | 32,039      | 50,855      | 48,160      | 47,385      | -\$775           | -2%             | \$11,648         | 23%             |
| <b>City</b>  | \$1,676     | 3,113       | 2,180       | 5,035       | 8,365       | \$3,330          | 66%             | \$6,689          | 307%            |
| <b>Black/Latino HH</b>   | \$2,159     | 2,408       | 1,920       | 9,200       | 9,905       | \$705            | 8%              | \$7,746          | 403%            |
| <b>Low-Mod Income HH</b>   | \$7,509     | 4,085       | 8,075       | 12,940      | 12,835      | -\$105           | -1%             | \$5,326          | 66%             |
| <b>Low-Mod Income CT</b>   | \$1,348     | 2,140       | 1,295       | 5,240       | 8,310       | \$3,070          | 59%             | \$6,962          | 538%            |
| <b>Majority Non-White CT</b>   | \$498       | 868         | 645         | 3,270       | 6,125       | \$2,855          | 87%             | \$5,627          | 872%            |
|  |             |             |             |             |             |                  |                 |                  |                 |
|  |             |             |             |             |             | <b>AFI</b>       |                 |                  |                 |
| <b>% of loans in:</b>  | <b>2016</b> | <b>2017</b> | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b>2020</b>      |                 |                  |                 |
| <b>City</b>  | 5%          | 10%         | 4%          | 10%         | 18%         | 6%               |                 |                  |                 |
| <b>Black/Latino HH</b>   | 6%          | 8%          | 4%          | 19%         | 21%         | 7%               |                 |                  |                 |
| <b>Low-Mod Income HH</b>   | 21%         | 13%         | 16%         | 27%         | 27%         | 20%              |                 |                  |                 |
| <b>Low-Mod Income CT</b>   | 4%          | 7%          | 3%          | 11%         | 18%         | 6%               |                 |                  |                 |
| <b>Majority Non-White CT</b>   | 1%          | 3%          | 1%          | 7%          | 13%         | 2%               |                 |                  |                 |

Source: Annual HMDA LAR data from FFEIC and CFPB.

**Table 4: Bank of America Home Purchase Lending 2016-2020**

**Rochester, NY MSA**

(1st lien loans on owner-occupied (principal and secondary), 1-4 family, site built units)

|                              |             |             |             |             |             | <b>2019-2020</b> |                 | <b>2016-2020</b> |                 |
|------------------------------|-------------|-------------|-------------|-------------|-------------|------------------|-----------------|------------------|-----------------|
| <b>HMDA DATA</b>             | <b>2016</b> | <b>2017</b> | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b># change</b>  | <b>% change</b> | <b># change</b>  | <b>% change</b> |
| <b>MSA</b>                   | 153         | 140         | 140         | 170         | 164         | -6               | -4%             | 11               | 8%              |
| <b>City</b>                  | 12          | 19          | 9           | 42          | 68          | 26               | 62%             | 56               | 622%            |
| <b>Black/Latino HH</b>       | 14          | 14          | 15          | 70          | 78          | 8                | 11%             | 64               | 427%            |
| <b>Low-Mod Income HH</b>     | 62          | 33          | 35          | 84          | 95          | 11               | 13%             | 33               | 94%             |
| <b>Low-Mod Income CT</b>     | 11          | 19          | 9           | 51          | 70          | 19               | 37%             | 59               | 656%            |
| <b>Majority Non-White CT</b> | 4           | 9           | 5           | 37          | 56          | 19               | 51%             | 52               | 1040%           |
|                              |             |             |             |             |             |                  |                 |                  |                 |
|                              |             |             |             |             |             | <b>AFI</b>       |                 |                  |                 |
| <b>% of loans in:</b>        | <b>2016</b> | <b>2017</b> | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b>2020</b>      |                 |                  |                 |
| <b>City</b>                  | 8%          | 14%         | 6%          | 25%         | 41%         | 11%              |                 |                  |                 |
| <b>Black/Latino HH</b>       | 9%          | 10%         | 11%         | 41%         | 48%         | 11%              |                 |                  |                 |
| <b>Low-Mod Income HH</b>     | 41%         | 24%         | 25%         | 49%         | 58%         | 39%              |                 |                  |                 |
| <b>Low-Mod Income CT</b>     | 7%          | 14%         | 6%          | 30%         | 43%         | 14%              |                 |                  |                 |
| <b>Majority Non-White CT</b> | 3%          | 6%          | 4%          | 22%         | 34%         | 6%               |                 |                  |                 |

Source: Annual HMDA LAR data from FFEIC and CFPB.



**Table 5: Top 8 Banks Total Mortgage Originations 2020**

**Rochester, NY MSA**

(1st lien loans on owner-occupied (principal and secondary), 1-4 family, site built units)

| <b>Annual HMDA data</b>   | <b>AFI</b> | <b>BOA</b> | <b>CNB</b> | <b>Citizens</b> | <b>Five Star</b> | <b>JPMC</b> | <b>KeyBank</b> | <b>Lyons NB</b> | <b>M&amp;T</b> | <b>Top 8</b> | <b>OFI</b> |
|---|------------|------------|------------|-----------------|------------------|-------------|----------------|-----------------|----------------|--------------|------------|
| <b>MSA</b>  | 26,200     | 285        | 2,643      | 581             | 487              | 243         | 619            | 996             | 722            | 6,576        | 19,624     |
| <b>City</b>   | 2,093      | 75         | 205        | 66              | 86               | 15          | 32             | 9               | 104            | 592          | 1,501      |
| <b>Black/Latino HH</b>  | 1,993      | 83         | 102        | 51              | 89               | 19          | 24             | 30              | 118            | 516          | 1,477      |
| <b>Low-Mod Income HH</b>  | 7,834      | 119        | 633        | 246             | 243              | 66          | 153            | 238             | 289            | 1,987        | 5,847      |
| <b>Low-Mod Income CT</b>  | 2,557      | 76         | 192        | 78              | 110              | 14          | 49             | 111             | 115            | 745          | 1,812      |
| <b>Majority Non-White CT</b>  | 1,039      | 59         | 75         | 45              | 67               | 5           | 12             | 3               | 57             | 323          | 716        |
| <b>MARKETSHARE</b>  |            |            |            |                 |                  |             |                |                 |                |              |            |
|   |            | <b>BOA</b> | <b>CNB</b> | <b>Citizens</b> | <b>Five Star</b> | <b>JPMC</b> | <b>KeyBank</b> | <b>Lyons NB</b> | <b>M&amp;T</b> | <b>Top 8</b> | <b>OFI</b> |
| <b>MSA</b>  |            | 1%         | 10%        | 2%              | 2%               | 1%          | 2%             | 4%              | 3%             | 25%          | 75%        |
| <b>City</b>   |            | 4%         | 10%        | 3%              | 4%               | 1%          | 2%             | 0%              | 5%             | 28%          | 72%        |
| <b>Black/Latino HH</b>  |            | 4%         | 5%         | 3%              | 4%               | 1%          | 1%             | 2%              | 6%             | 26%          | 74%        |
| <b>Low-Mod Income HH</b>  |            | 2%         | 8%         | 3%              | 3%               | 1%          | 2%             | 3%              | 4%             | 25%          | 75%        |
| <b>Low-Mod Income CT</b>  |            | 3%         | 8%         | 3%              | 4%               | 1%          | 2%             | 4%              | 4%             | 29%          | 71%        |
| <b>Majority Non-White CT</b>  |            | 6%         | 7%         | 4%              | 6%               | 0%          | 1%             | 0%              | 5%             | 31%          | 69%        |
| <b>Loans as %</b>   |            |            |            |                 |                  |             |                |                 |                |              |            |
| <b>of MSA TOTAL IN:</b>   | <b>AFI</b> | <b>BOA</b> | <b>CNB</b> | <b>Citizens</b> | <b>Five Star</b> | <b>JPMC</b> | <b>KeyBank</b> | <b>Lyons NB</b> | <b>M&amp;T</b> | <b>Top 8</b> | <b>OFI</b> |
| <b>City</b>   | 8%         | 26%        | 8%         | 11%             | 18%              | 6%          | 5%             | 1%              | 14%            | 9%           | 8%         |
| <b>Black/Latino HH</b>  | 8%         | 29%        | 4%         | 9%              | 18%              | 8%          | 4%             | 3%              | 16%            | 8%           | 8%         |
| <b>Low-Mod Income HH</b>  | 30%        | 42%        | 24%        | 42%             | 50%              | 27%         | 25%            | 24%             | 40%            | 30%          | 30%        |
| <b>Low-Mod Income CT</b>  | 10%        | 27%        | 7%         | 13%             | 23%              | 6%          | 8%             | 11%             | 16%            | 11%          | 9%         |
| <b>Majority Non-White CT</b>  | 4%         | 21%        | 3%         | 8%              | 14%              | 2%          | 2%             | 0%              | 8%             | 5%           | 4%         |
| Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2020 Snapshot Dataset, as of 5/3/2021, downloaded from the HMDA Data Browser at:<br><a href="https://ffiec.cfbp.gov/data-browser/data/2020?category=states&amp;items=NY">https://ffiec.cfbp.gov/data-browser/data/2020?category=states&amp;items=NY</a> |            |            |            |                 |                  |             |                |                 |                |              |            |
| Prepared by: Empire Justice Center, 585-454-4060  |            |            |            |                 |                  |             |                |                 |                |              |            |

**Table 6: Top 8 Banks Dollar Volume HMDA Lending 2020**  
**Rochester, NY MSA**

Total Dollar Volume of Lending (000's) (1st lien loans on owner-occupied (principal and secondary), 1-4 family, site built units)

| <b>DOLLAR VOL LENDING</b>    | <b>AFI</b>  | <b>BOA</b> | <b>CNB</b> | <b>Citizens</b> | <b>Five Star</b> | <b>JPMC</b> | <b>KeyBank</b> | <b>Lyons NB</b> | <b>M&amp;T</b> | <b>Top 8</b> | <b>OFI</b>  |
|------------------------------|-------------|------------|------------|-----------------|------------------|-------------|----------------|-----------------|----------------|--------------|-------------|
| <b>MSA</b>                   | \$4,509,530 | 47,385     | 551,385    | 80,385          | 65,445           | 45,005      | 102,645        | 195,630         | 103,860        | \$1,191,740  | \$3,317,790 |
| <b>City</b>                  | \$261,185   | 8,365      | 32,265     | 6,090           | 8,920            | 1,775       | 4,270          | 1,045           | 10,700         | \$73,430     | \$187,755   |
| <b>Black/Latino HH</b>       | \$295,185   | 9,905      | 18,460     | 5,765           | 8,855            | 3,045       | 3,710          | 6,240           | 14,400         | \$70,380     | \$224,805   |
| <b>Low-Mod Income HH</b>     | \$896,220   | 12,835     | 77,485     | 26,030          | 24,075           | 8,300       | 14,355         | 26,340          | 29,215         | \$218,635    | \$677,585   |
| <b>Low-Mod Income CT</b>     | \$272,325   | 8,310      | 26,950     | 6,720           | 11,250           | 1,650       | 4,685          | 12,155          | 11,125         | \$82,845     | \$189,480   |
| <b>Majority Non-White CT</b> | \$99,035    | 6,125      | 9,405      | 3,335           | 5,965            | 385         | 1,090          | 225             | 4,665          | \$31,195     | \$67,840    |
| <b>MARKETSHARE</b>           |             |            |            |                 |                  |             |                |                 |                |              |             |
|                              |             | <b>BOA</b> | <b>CNB</b> | <b>Citizens</b> | <b>Five Star</b> | <b>JPMC</b> | <b>KeyBank</b> | <b>Lyons NB</b> | <b>M&amp;T</b> | <b>Top 8</b> | <b>OFI</b>  |
| <b>MSA</b>                   |             | 1%         | 12%        | 2%              | 1%               | 1%          | 2%             | 4%              | 2%             | 26%          | 74%         |
| <b>City</b>                  |             | 3%         | 12%        | 2%              | 3%               | 1%          | 2%             | 0%              | 4%             | 28%          | 72%         |
| <b>Black/Latino HH</b>       |             | 3%         | 6%         | 2%              | 3%               | 1%          | 1%             | 2%              | 5%             | 24%          | 76%         |
| <b>Low-Mod Income HH</b>     |             | 1%         | 9%         | 3%              | 3%               | 1%          | 2%             | 3%              | 3%             | 24%          | 76%         |
| <b>Low-Mod Income CT</b>     |             | 3%         | 10%        | 2%              | 4%               | 1%          | 2%             | 4%              | 4%             | 30%          | 70%         |
| <b>Majority Non-White CT</b> |             | 6%         | 9%         | 3%              | 6%               | 0%          | 1%             | 0%              | 5%             | 31%          | 69%         |
| <b>Loans as %</b>            |             |            |            |                 |                  |             |                |                 |                |              |             |
| <b>of MSA TOTAL IN:</b>      | <b>AFI</b>  | <b>BOA</b> | <b>CNB</b> | <b>Citizens</b> | <b>Five Star</b> | <b>JPMC</b> | <b>KeyBank</b> | <b>Lyons NB</b> | <b>M&amp;T</b> | <b>Top 8</b> | <b>OFI</b>  |
| <b>City</b>                  | 6%          | 18%        | 6%         | 8%              | 14%              | 4%          | 4%             | 1%              | 10%            | 6%           | 6%          |
| <b>Black/Latino HH</b>       | 7%          | 21%        | 3%         | 7%              | 14%              | 7%          | 4%             | 3%              | 14%            | 6%           | 7%          |
| <b>Low-Mod Income HH</b>     | 20%         | 27%        | 14%        | 32%             | 37%              | 18%         | 14%            | 13%             | 28%            | 18%          | 20%         |
| <b>Low-Mod Income CT</b>     | 6%          | 18%        | 5%         | 8%              | 17%              | 4%          | 5%             | 6%              | 11%            | 7%           | 6%          |
| <b>Majority Non-White CT</b> | 2%          | 13%        | 2%         | 4%              | 9%               | 1%          | 1%             | 0%              | 4%             | 3%           | 2%          |

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2020 Snapshot Dataset, as of 5/3/2021, downloaded from the HMDA Data Browser at: <https://ffiec.cfbp.gov/data-browser/data/2020?category=states&items=NY>

Prepared by: Empire Justice Center, 585-454-4060

**Table 7: Top 8 Banks Home Purchase Originations 2020**

**Rochester, NY MSA**

(1st lien home purchase loans on owner-occupied (principal and secondary), 1-4 family, site built units)

| Annual HMDA data  | AFI        | BOA        | CNB        | Citizens        | Five Star        | JPMC        | KeyBank        | Lyons NB        | M&T            | Top 8        | OFI        |
|---|------------|------------|------------|-----------------|------------------|-------------|----------------|-----------------|----------------|--------------|------------|
| <b>MSA</b>  | 11,315     | 164        | 1,060      | 108             | 230              | 80          | 147            | 350             | 295            | 2,434        | 8,881      |
| <b>City</b>   | 1,253      | 68         | 112        | 23              | 81               | 5           | 8              | 3               | 71             | 371          | 882        |
| <b>Black/Latino HH</b>  | 1,288      | 78         | 58         | 25              | 76               | 9           | 8              | 15              | 89             | 358          | 930        |
| <b>Low-Mod Income HH</b>  | 4,388      | 95         | 380        | 48              | 166              | 33          | 31             | 114             | 161            | 1,028        | 3,360      |
| <b>Low-Mod Income CT</b>  | 1,577      | 70         | 119        | 30              | 89               | 8           | 14             | 50              | 84             | 464          | 1,113      |
| <b>Majority Non-White CT</b>  | 698        | 56         | 48         | 18              | 64               | 3           | 2              | 2               | 42             | 235          | 463        |
| <b>MARKETSHARE</b>  |            |            |            |                 |                  |             |                |                 |                |              |            |
|   |            | <b>BOA</b> | <b>CNB</b> | <b>Citizens</b> | <b>Five Star</b> | <b>JPMC</b> | <b>KeyBank</b> | <b>Lyons NB</b> | <b>M&amp;T</b> | <b>Top 8</b> | <b>OFI</b> |
| <b>MSA</b>  |            | 1%         | 9%         | 1%              | 2%               | 1%          | 1%             | 3%              | 3%             | 22%          | 78%        |
| <b>City</b>   |            | 5%         | 9%         | 2%              | 6%               | 0%          | 1%             | 0%              | 6%             | 30%          | 70%        |
| <b>Black/Latino HH</b>  |            | 6%         | 5%         | 2%              | 6%               | 1%          | 1%             | 1%              | 7%             | 28%          | 72%        |
| <b>Low-Mod Income HH</b>  |            | 2%         | 9%         | 1%              | 4%               | 1%          | 1%             | 3%              | 4%             | 23%          | 77%        |
| <b>Low-Mod Income CT</b>  |            | 4%         | 8%         | 2%              | 6%               | 1%          | 1%             | 3%              | 5%             | 29%          | 71%        |
| <b>Majority Non-White CT</b>  |            | 8%         | 7%         | 3%              | 9%               | 0%          | 0%             | 0%              | 6%             | 34%          | 66%        |
| <b>Loans as %</b>   |            |            |            |                 |                  |             |                |                 |                |              |            |
| <b>of MSA TOTAL IN:</b>   | <b>AFI</b> | <b>BOA</b> | <b>CNB</b> | <b>Citizens</b> | <b>Five Star</b> | <b>JPMC</b> | <b>KeyBank</b> | <b>Lyons NB</b> | <b>M&amp;T</b> | <b>Top 8</b> | <b>OFI</b> |
| <b>City</b>   | 11%        | 41%        | 11%        | 21%             | 35%              | 6%          | 5%             | 1%              | 24%            | 15%          | 10%        |
| <b>Black/Latino HH</b>  | 11%        | 48%        | 5%         | 23%             | 33%              | 11%         | 5%             | 4%              | 30%            | 15%          | 10%        |
| <b>Low-Mod Income HH</b>  | 39%        | 58%        | 36%        | 44%             | 72%              | 41%         | 21%            | 33%             | 55%            | 42%          | 38%        |
| <b>Low-Mod Income CT</b>  | 14%        | 43%        | 11%        | 28%             | 39%              | 10%         | 10%            | 14%             | 28%            | 19%          | 13%        |
| <b>Majority Non-White CT</b>  | 6%         | 34%        | 5%         | 17%             | 28%              | 4%          | 1%             | 1%              | 14%            | 10%          | 5%         |
| Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2020 Snapshot Dataset, as of 5/3/2021, downloaded from the HMDA Data Browser at:<br><a href="https://ffiec.cfpb.gov/data-browser/data/2020?category=states&amp;items=NY">https://ffiec.cfpb.gov/data-browser/data/2020?category=states&amp;items=NY</a> |            |            |            |                 |                  |             |                |                 |                |              |            |
| Prepared by: Empire Justice Center, 585-454-4060  |            |            |            |                 |                  |             |                |                 |                |              |            |

**Table 8: Bank of America Small Business Lending 2016-2020**

**Rochester NY, MSA**

| Number of Loans                                    | 2016           | 2017           | 2018           | 2019           | 2020           | 2019-2020        |                 | 2016-2020        |                 |
|--|----------------|----------------|----------------|----------------|----------------|------------------|-----------------|------------------|-----------------|
|  |                |                |                |                |                | # Change         | % Change        | # Change         | % Change        |
| Rochester MSA Total                                | 1,072          | 973            | 960            | 1,068          | 926            | -142             | -13%            | -146             | -14%            |
| Rochester MSA in LMI CT                            | 184            | 172            | 186            | 206            | 196            | -10              | -5%             | 12               | 7%              |
| Loan Amt <= \$100,000                              | 1,023          | 928            | 916            | 1,029          | 854            | -175             | -17%            | -169             | -17%            |
| Loan Amt <= \$100,000 in LMI CT                    | 179            | 164            | 176            | 198            | 175            | -23              | -12%            | -4               | -2%             |
| Bus. w. GAR < \$1 M                                | 532            | 478            | 450            | 640            | 482            | -158             | -25%            | -50              | -9%             |
| Bus. w. GAR < \$1 M in LMI CT                      | 101            | 89             | 87             | 126            | 104            | -22              | -17%            | 3                | 3%              |
| <b>Percentage of Rochester MSA Loans In:</b>       |                |                |                |                |                | <b>AFI</b>       |                 |                  |                 |
|  | <b>2016</b>    | <b>2017</b>    | <b>2018</b>    | <b>2019</b>    | <b>2020</b>    | <b>2020</b>      |                 |                  |                 |
| Rochester MSA in LMI CT                            | 17%            | 18%            | 19%            | 19%            | 21%            | 19%              |                 |                  |                 |
| Loan Amt <= \$100,000                              | 95%            | 95%            | 95%            | 96%            | 92%            | 87%              |                 |                  |                 |
| Loan Amt <= \$100,000 in LMI CT                    | 17%            | 17%            | 18%            | 19%            | 19%            | 16%              |                 |                  |                 |
| Bus. w. GAR < \$1 M                                | 50%            | 49%            | 47%            | 60%            | 52%            | 33%              |                 |                  |                 |
| Bus. w. GAR < \$1 M in LMI CT                      | 9%             | 9%             | 9%             | 12%            | 11%            | 6%               |                 |                  |                 |
| <b>Total Amount of Loans (Millions of Dollars)</b> |                |                |                |                |                | <b>2019-2020</b> |                 | <b>2016-2020</b> |                 |
|  | <b>2016</b>    | <b>2017</b>    | <b>2018</b>    | <b>2019</b>    | <b>2020</b>    | <b># Change</b>  | <b>% Change</b> | <b># Change</b>  | <b>% Change</b> |
| Rochester MSA Total                                | \$33.64        | \$30.92        | \$30.55        | \$30.66        | \$40.16        | \$9.50           | 31%             | \$6.52           | 19%             |
| <i>Avg Loan Size (in thousands)</i>                | <i>\$31.38</i> | <i>\$31.78</i> | <i>\$31.82</i> | <i>\$28.71</i> | <i>\$43.37</i> | <i>\$14.66</i>   | <i>51%</i>      | <i>\$11.98</i>   | <i>38%</i>      |
| Rochester MSA in LMI CT                            | \$4.99         | \$4.59         | \$6.81         | \$5.71         | \$8.88         | \$3.17           | 56%             | \$3.89           | 78%             |
| Loan Amt <= \$100,000                              | \$15.72        | \$14.86        | \$13.98        | \$15.52        | \$17.10        | \$1.58           | 10%             | \$1.38           | 9%              |
| Loan Amt <= \$100,000 in LMI CT                    | \$2.61         | \$2.31         | \$2.60         | \$2.48         | \$3.34         | \$.86            | 35%             | \$.73            | 28%             |
| Bus. w. GAR < \$1 M                                | \$8.48         | \$9.96         | \$7.52         | \$12.10        | \$12.33        | \$.22            | 2%              | \$3.85           | 45%             |
| Bus. w. GAR < \$1 M in LMI CT                      | \$1.72         | \$.84          | \$1.11         | \$2.13         | \$2.69         | \$.56            | 26%             | \$.97            | 56%             |
| <b>Percentage of Rochester MSA Loans In:</b>       |                |                |                |                |                | <b>AFI</b>       |                 |                  |                 |
|  | <b>2016</b>    | <b>2017</b>    | <b>2018</b>    | <b>2019</b>    | <b>2020</b>    | <b>2020</b>      |                 |                  |                 |
| Rochester MSA in LMI CT                            | 15%            | 15%            | 22%            | 19%            | 22%            | 22%              |                 |                  |                 |
| Loan Amt <= \$100,000                              | 47%            | 48%            | 46%            | 51%            | 43%            | 33%              |                 |                  |                 |
| Loan Amt <= \$100,000 in LMI CT                    | 8%             | 7%             | 9%             | 8%             | 8%             | 6%               |                 |                  |                 |
| Bus. w. GAR < \$1 M                                | 25%            | 32%            | 25%            | 39%            | 31%            | 20%              |                 |                  |                 |
| Bus. w. GAR < \$1 M in LMI CT                      | 5%             | 3%             | 4%             | 7%             | 7%             | 4%               |                 |                  |                 |

**Table 9: Top 8 Banks Small Business Lending, 2020**  
**Top 8 Depositories, Rochester, NY MSA**

| Number of Loans   |            |         |          |          |         |           |         |          |          |          |            |          |
|---|------------|---------|----------|----------|---------|-----------|---------|----------|----------|----------|------------|----------|
|   | AFI        | BOA     | CNB      | Citizens | Cmty Bk | Five Star | JPMC    | KeyBank  | M&T      | Top 7    | Top 8      | OFI      |
| <b>Number of Loans Ranking</b>  |            |         |          |          |         |           |         |          |          |          |            |          |
| Rochester MSA Total   | 22,131     | 926     | 4,829    | 977      | 340     | 751       | 2,026   | 1,342    | 2,693    | 13,544   | 13,884     | 8,247    |
| Rochester MSA in LMI CT   | 4,119      | 196     | 928      | 208      | 54      | 131       | 332     | 289      | 523      | 2,607    | 2,661      | 1,458    |
| Loan Amt <= \$100,000   | 19,178     | 854     | 4,023    | 912      | 256     | 575       | 1,909   | 1,035    | 1,938    | 11,246   | 11,502     | 7,676    |
| Loan Amt <= \$100,000 in LMI CT   | 3,456      | 175     | 750      | 191      | 37      | 97        | 307     | 199      | 353      | 2,072    | 2,109      | 1,347    |
| Bus. w. GAR < \$1 M   | 7,409      | 482     | 542      | 720      | 84      | 408       | 1,040   | 540      | 1,161    | 4,893    | 4,977      | 2,432    |
| Bus. w. GAR < \$1 M in LMI CT   | 1,310      | 104     | 97       | 156      | 8       | 65        | 171     | 97       | 207      | 897      | 905        | 405      |
| <b>Marketshare</b>  |            |         |          |          |         |           |         |          |          |          |            |          |
|   | AFI        | BOA     | CNB      | Citizens | Cmty Bk | Five Star | JPMC    | KeyBank  | M&T      | Top 7    | Top 8      | OFI      |
| Rochester MSA Total   |            | 4.2%    | 21.8%    | 4.4%     | 1.5%    | 3.4%      | 9.2%    | 6.1%     | 12.2%    | 61.2%    | 62.7%      | 37.3%    |
| Rochester MSA in LMI CT   |            | 4.8%    | 22.5%    | 5.0%     | 1.3%    | 3.2%      | 8.1%    | 7.0%     | 12.7%    | 63.3%    | 64.6%      | 35.4%    |
| Loan Amt <= \$100,000   |            | 4.5%    | 21.0%    | 4.8%     | 1.3%    | 3.0%      | 10.0%   | 5.4%     | 10.1%    | 58.6%    | 60.0%      | 40.0%    |
| Loan Amt <= \$100,000 in LMI CT   |            | 5.1%    | 21.7%    | 5.5%     | 1.1%    | 2.8%      | 8.9%    | 5.8%     | 10.2%    | 60.0%    | 61.0%      | 39.0%    |
| Bus. w. GAR < \$1 M   |            | 6.5%    | 7.3%     | 9.7%     | 1.1%    | 5.5%      | 14.0%   | 7.3%     | 15.7%    | 66.0%    | 67.2%      | 32.8%    |
| Bus. w. GAR < \$1 M in LMI CT   |            | 7.9%    | 7.4%     | 11.9%    | 0.6%    | 5.0%      | 13.1%   | 7.4%     | 15.8%    | 68.5%    | 69.1%      | 30.9%    |
| <b>Percentage of Rochester MSA Loans In:</b>  |            |         |          |          |         |           |         |          |          |          |            |          |
|   | AFI        | BOA     | CNB      | Citizens | Cmty Bk | Five Star | JPMC    | KeyBank  | M&T      | Top 7    | Top 8      | OFI      |
| Rochester MSA in LMI CT   | 18.6%      | 21.2%   | 19.2%    | 21.3%    | 15.9%   | 17.4%     | 16.4%   | 21.5%    | 19.4%    | 19.2%    | 19.2%      | 17.7%    |
| Loan Amt <= \$100,000   | 86.7%      | 92.2%   | 83.3%    | 93.3%    | 75.3%   | 76.6%     | 94.2%   | 77.1%    | 72.0%    | 83.0%    | 82.8%      | 93.1%    |
| Loan Amt <= \$100,000 in LMI CT   | 15.6%      | 18.9%   | 15.5%    | 19.5%    | 10.9%   | 12.9%     | 15.2%   | 14.8%    | 13.1%    | 15.3%    | 15.2%      | 16.3%    |
| Bus. w. GAR < \$1 M   | 33.5%      | 52.1%   | 11.2%    | 73.7%    | 24.7%   | 54.3%     | 51.3%   | 40.2%    | 43.1%    | 36.1%    | 35.8%      | 29.5%    |
| Bus. w. GAR < \$1 M in LMI CT   | 5.9%       | 11.2%   | 2.0%     | 16.0%    | 2.4%    | 8.7%      | 8.4%    | 7.2%     | 7.7%     | 6.6%     | 6.5%       | 4.9%     |
| <b>Total Amount of Loans (Millions of Dollars)</b>  |            |         |          |          |         |           |         |          |          |          |            |          |
|   | AFI        | BOA     | CNB      | Citizens | Cmty Bk | Five Star | JPMC    | KeyBank  | M&T      | Top 7    | Top 8      | OFI      |
| <b>Dollar Volume of Lending Ranking</b>   |            |         |          |          |         |           |         |          |          |          |            |          |
| Rochester MSA Total   | \$1,285.41 | \$40.16 | \$343.80 | \$37.42  | \$30.99 | \$71.48   | \$67.60 | \$122.29 | \$302.17 | \$984.91 | \$1,015.90 | \$269.51 |
| Avg Loan Size (in thousands)  | \$58.08    | \$43.37 | \$71.19  | \$38.30  | \$91.15 | \$95.17   | \$33.37 | \$91.12  | \$112.21 | \$72.72  | \$73.17    | \$32.68  |
| Rochester MSA in LMI CT   | \$279.95   | \$8.88  | \$77.13  | \$8.99   | \$7.72  | \$13.45   | \$13.42 | \$34.25  | \$68.46  | \$224.58 | \$232.29   | \$47.65  |
| Loan Amt <= \$100,000   | \$418.35   | \$17.10 | \$116.77 | \$20.79  | \$8.89  | \$18.48   | \$32.79 | \$31.20  | \$65.82  | \$302.94 | \$311.83   | \$106.52 |
| Loan Amt <= \$100,000 in LMI CT   | \$78.90    | \$3.34  | \$23.24  | \$4.15   | \$1.38  | \$3.17    | \$6.14  | \$6.68   | \$12.27  | \$58.99  | \$60.37    | \$18.53  |
| Bus. w. GAR < \$1 M   | \$260.72   | \$12.33 | \$38.75  | \$20.48  | \$6.60  | \$24.31   | \$15.77 | \$20.73  | \$62.05  | \$194.41 | \$201.00   | \$59.71  |
| Bus. w. GAR < \$1 M in LMI CT   | \$49.85    | \$2.69  | \$6.38   | \$4.91   | \$3.4   | \$4.22    | \$3.20  | \$4.48   | \$14.04  | \$39.91  | \$40.25    | \$9.60   |
| <b>Marketshare</b>  |            |         |          |          |         |           |         |          |          |          |            |          |
|   | AFI        | BOA     | CNB      | Citizens | Cmty Bk | Five Star | JPMC    | KeyBank  | M&T      | Top 7    | Top 8      | OFI      |
| Rochester MSA Total   |            | 3.1%    | 26.7%    | 2.9%     | 2.4%    | 5.6%      | 5.3%    | 9.5%     | 23.5%    | 76.6%    | 79.0%      | 21.0%    |
| Rochester MSA in LMI CT   |            | 3.2%    | 27.6%    | 3.2%     | 2.8%    | 4.8%      | 4.8%    | 12.2%    | 24.5%    | 80.2%    | 83.0%      | 17.0%    |
| Loan Amt <= \$100,000   |            | 4.1%    | 27.9%    | 5.0%     | 2.1%    | 4.4%      | 7.8%    | 7.5%     | 15.7%    | 72.4%    | 74.5%      | 25.5%    |
| Loan Amt <= \$100,000 in LMI CT   |            | 4.2%    | 29.4%    | 5.3%     | 1.8%    | 4.0%      | 7.8%    | 8.5%     | 15.6%    | 74.8%    | 76.5%      | 23.5%    |
| Bus. w. GAR < \$1 M   |            | 4.7%    | 14.9%    | 7.9%     | 2.5%    | 9.3%      | 6.0%    | 8.0%     | 23.8%    | 74.6%    | 77.1%      | 22.9%    |
| Bus. w. GAR < \$1 M in LMI CT   |            | 5.4%    | 12.8%    | 9.8%     | 0.7%    | 8.5%      | 6.4%    | 9.0%     | 28.2%    | 80.1%    | 80.7%      | 19.3%    |
| <b>Percentage of Rochester MSA Loans In:</b>  |            |         |          |          |         |           |         |          |          |          |            |          |
|   | AFI        | BOA     | CNB      | Citizens | Cmty Bk | Five Star | JPMC    | KeyBank  | M&T      | Top 7    | Top 8      | OFI      |
| Rochester MSA in LMI CT   | 21.8%      | 22.1%   | 22.4%    | 24.0%    | 24.9%   | 18.8%     | 19.9%   | 28.0%    | 22.7%    | 22.8%    | 22.9%      | 17.7%    |
| Loan Amt <= \$100,000   | 32.5%      | 42.6%   | 34.0%    | 55.6%    | 28.7%   | 25.9%     | 48.5%   | 25.5%    | 21.8%    | 30.8%    | 30.7%      | 39.5%    |
| Loan Amt <= \$100,000 in LMI CT   | 6.1%       | 8.3%    | 6.8%     | 11.1%    | 4.5%    | 4.4%      | 9.1%    | 5.5%     | 4.1%     | 6.0%     | 5.9%       | 6.9%     |
| Bus. w. GAR < \$1 M   | 20.3%      | 30.7%   | 11.3%    | 54.7%    | 21.3%   | 34.0%     | 23.3%   | 17.0%    | 20.5%    | 19.7%    | 19.8%      | 22.2%    |
| Bus. w. GAR < \$1 M in LMI CT   | 3.9%       | 6.7%    | 1.9%     | 13.1%    | 1.1%    | 5.9%      | 4.7%    | 3.7%     | 4.6%     | 4.1%     | 4.0%       | 3.6%     |
| Notes: Lyons NB reported no loans, so included the next largest bank--Community Bank (Cmty Bk). |            |         |          |          |         |           |         |          |          |          |            |          |
| AFI: All Financial Institutions   |            |         |          |          |         |           |         |          |          |          |            |          |
| OFI: Other Financial Institutions   |            |         |          |          |         |           |         |          |          |          |            |          |
| Prepared by: Empire Justice Center, 585-454-4060  |            |         |          |          |         |           |         |          |          |          |            |          |

April 4, 2022

[REDACTED]  
[REDACTED]  
Empire Justice Center  
One West Main Street, Suite 200  
Rochester, NY 14614

Via email: [REDACTED]

**RE: Bank of America's CRA Performance Evaluation comment letter sent to the OCC**

Dear [REDACTED]

We acknowledge the receipt of the letter that was sent to [REDACTED] OCC, dated March 23, 2022 regarding Bank of America's CRA performance during the 2017-2020 exam cycle.

Sincerely,

[REDACTED]  
Senior Vice President  
President, Bank of America Rochester

---  
cc:

[REDACTED]

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, April 1, 2022 4:26:31 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1800 East Monument Street

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:1800 E MONUMENT ST, BALTIMORE, MD 21205

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Your level of communication is the pits. The Baltimore Branch at Hopkins has yet to open. Even though the new signage says new hours starting Monday. Is this how we treat people now?  | Fri Apr 01 13:16:43 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi. We apologize for the inconvenience. Due to the current environment hours and availability may vary. For updated hours you may visit [REDACTED] You can also call [REDACTED] for the latest information. I'll be sure to share your feedback. [REDACTED] | Fri Apr 01 14:09:55 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, April 11, 2022 10:16:12 AM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Hi Bank of America, you guys closed the branch in Slatersville, RI recently and shut down the ATM. Now we all have to drive far to Bank Of America ATM. Can you put one back in town? Gas prices are high, this will cause people to switch banks and I've been a client for over 16 years.   | Sun Apr 10 12:16:17 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello [REDACTED] thank you for reaching out to us. We apologize for any inconvenience this may have caused. Can you please share the location with me? You can also bank with us through online, phone and mobile. Hours in some financial centers have been adjusted on a case-by-case basis, based on many factors. We considered a number of factors, including traffic in these financial centers. You can quickly find financial center hours here: [REDACTED] | Sun Apr 10 16:19:27 GMT 2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, April 11, 2022 9:15:53 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name:

Financial Center :888 7th Street Ste. 100

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                   | Content  | Posted Date                  |
|------------------------|--|------------------------------|
| TWEET FROM: [REDACTED] | .@BankofAmerica THIS IS COMPLETELY UNACCEPTABLE. YALL CLOSE THE ONLY BRANCH IN DTLA EARLY bc of NO WORKERS. THE ONLY OTHER BRANCH DTLA HAS NO TELLERS. THIS IS THE THIRD TIME I HAVE NOT BEEN ABLE TO GO TO THE BANK AND PAY MY BILLS ON TIME!                 | Mon Apr 11 22:34:32 GMT 2022 |
| TWEET FROM: [REDACTED] | .@BankofAmerica THIS IS HOW YALL ARE TREATING YALL CUSTOMERS! IVE BEEN BANKING HERE FOR YEARS!!!!!! [REDACTED]   | Mon Apr 11 22:41:36 GMT 2022 |
| TWEET FROM: [REDACTED] | .@BankofAmerica THEN YOUR MANAGER PROCEEDS TO TELL ME "Well we were open till 3" MAAM I WAS AT WORK. ITS A MONDAY!!!!!! ALSO TELLS ME SHE WONT SPEAK TO ME IF IM RECORDING!!!!!! [REDACTED]  | Mon Apr 11 22:44:56 GMT 2022 |
| TWEET FROM: [REDACTED] | .@BankofAmerica I RECORD ANYWAYS. SHE NOT SAYING WHAT THE CIRCUMSTANCES ARE THAT YALL ARE CLOSING EARLY EXCEPT THAT THE STAFF LEFT.... WHAT!????!????!!? DID THEY QUIT!??? THEN LIE AND SAY THEY REMOVE THE DISCLOSURE ON THE DOOR, NO YALL DONT!!! [REDACTED] | Mon Apr 11 22:50:09 GMT 2022 |
|                        |  |                              |

|  |   |  |
|--|---|--|
| TWEET<br>FROM:<br>██████████           | .@BankofAmerica THIS IS THE SECOND LARGEST CITY IN THE US AND YALL HAVE NO COMPLETELY FUNCTIONAL BRANCH IN THE DOWNTOWN AREA!!!!!! YALL ARE USING YHE PANDEMIC TO GIVE US MINIMUM SERVICE BC MOST BUSINESSES HAVE SWITCHED BACK TO NORMAL OPERATIONS AND IM SICK OF IT!   | Mon<br>Apr 11<br>22:52:02<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help            | ██████████ We apologize for your experience. Your feedback is very important to us and we would like share with our leadership team. Please use the DM link below to share the street, city and state. Thank you. ██████████<br>██████████  | Mon<br>Apr 11<br>22:52:54<br>GMT<br>2022 |
| DM from<br>██████████<br>to: BofA_Help | 888 W 7th St STE 100, Los Angeles, CA 90017<br>██████████   | Mon<br>Apr 11<br>22:54:27<br>GMT<br>2022 |
| DM from<br>BofA_Help to:<br>██████████ | Thank you for sharing the location, we understand your frustration and will share this with our leadership team. We appreciate you coming in and depending the reason for your visit you may be able to save time in the future by using an ATM or our mobile app. Signing up is simple: ██████████<br>If you have any questions or an account related concern we can help with, please let us know. ██████████ | Mon<br>Apr 11<br>23:18:34<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, April 11, 2022 12:45:46 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]  
[REDACTED]

Additional Case Details:

Social Media Comments:

| Name                            | Content  | Posted Date                  |
|---------------------------------|--|------------------------------|
| Comment From: [REDACTED]        | You need to open the local Bank of America in Troy MO on Fridays and please NO covid [REDACTED] if you reply.  | Mon Apr 11 16:31:45 GMT 2022 |
| POST FROM: BofA Managed Account | Hi, [REDACTED] We apologize for any inconvenience. Here is a link that can help you quickly find up to date information on your nearest locations and current hours: [REDACTED] ATMs in most financial centers are available 24/7. You can also complete many transactions online or through our mobile app. For more info, please click here [REDACTED] | Mon Apr 11 16:44:00 GMT 2022 |
| POST FROM: BofA Managed Account | We also show that the lobby is closed but the drive thru window is open to service our clients account needs. [REDACTED]   | Mon Apr 11 16:44:58 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, April 11, 2022 2:38:09 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                   | Content   | Posted Date                              |
|--|---|--|
| TWEET<br>FROM:<br>[REDACTED]           | Whenever @BankofAmerica gets multiple lanes filled with ATMs & the ONLY one isn't in service...let a guy know.<br>[REDACTED]  | Mon<br>Apr 11<br>14:53:22<br>GMT<br>2022 |
| TWEET<br>FROM:<br>[REDACTED]           | [REDACTED] @BankofAmerica Whoa .. I'm sorry to hear that. I just want be able to fully utilize my banking institution.  | Mon<br>Apr 11<br>15:02:25<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help            | [REDACTED] Hello, we apologize for any inconvenience. We'll also escalate your concern to have the ATM serviced. Please click the link to provide the specific address or if there's anything our social team can help with. [REDACTED]<br>[REDACTED] | Mon<br>Apr 11<br>15:19:42<br>GMT<br>2022 |
| DM from<br>[REDACTED]<br>to: BofA_Help | 6901 Northwest Expy, Oklahoma City, OK 73132<br>[REDACTED]  | Mon<br>Apr 11<br>15:28:50<br>GMT<br>2022 |
| DM from                                |   | Mon<br>Apr 11                            |

BofA Help to:



Thank you!



15:37:24

GMT

2022

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, April 13, 2022 12:06:50 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1210 NE 3rd St

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Why is the Bend, Or. branch on 3rd st. closed during business hours?   | Tue Apr 12 01:36:41 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED]. We're concerned to see this and we will certainly share this feedback with our leadership team. Our website is updated real-time as locations reopen. Here is a link that can help you quickly find our locations and hours: [REDACTED] | Tue Apr 12 11:21:30 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, April 15, 2022 9:02:19 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :12132 N. Rancho Vistoso Blvd

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Why are you closing the Rancho Vistoso Oro ValleyAZ location. So many people have moved here from California and I'm sure a good amount of them bank with Bank of America? It's going to be a big inconvenience for your customers living in this area that they have to drive to the Oracle/ First Ave location. Which we've heard Bank of America is going to close too. [REDACTED], customer | Fri Apr 15 03:35:09 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED]. We do not have any other information regarding your inquiry. We value our clients feedback. We're continually finding ways on how we can improve our client's experience and noted your feedback. Here is a link that can help you quickly find your nearest locations and current hours(Including Sat hours): [REDACTED]  | Fri Apr 15 12:59:57 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, April 19, 2022 11:46:48 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:  
[REDACTED]

Additional Case Details:Fayetteville, Arkansas

Social Media Comments:

| Name                            | Content   | Posted Date                  |
|---------------------------------|---|------------------------------|
| Comment From: [REDACTED]        | why are 2 banks closed in fayetteville arkansas [REDACTED].....I'm leaving this bank  | Tue Apr 19 14:33:11 GMT 2022 |
| Comment From: [REDACTED]        | I'm having problems with your 2 banks closing here in Fayetteville Arkansas. What's going on ? I'm going to close my accounts very soon   | Tue Apr 19 14:34:28 GMT 2022 |
| POST FROM: BofA Managed Account | Hi [REDACTED]. Thanks for reaching out to us. We apologize for any inconvenience during this difficult time of uncertainty. To find your nearest locations, confirm the services offered, and hours of operation, please visit [REDACTED] Location status and hours are updated real time. ATMs in most financial centers are available 24/7. You can also complete many transactions online or through mobile banking. If there's anything we can help with, please click the "Send Message" button at the top of our page to connect with a member of our social care team directly. [REDACTED] | Tue Apr 19 15:44:19 GMT 2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, April 22, 2022 3:31:00 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Yakima and Union Gap, Wa

Social Media Comments:

| Name                            | Content  | Posted Date                  |
|---------------------------------|--|------------------------------|
| Post from [REDACTED]            | You are closing the banks in Yakima and Union Gap, Wa. with no access to ATM machines without having to pay a fee.   | Fri Apr 22 18:41:54 GMT 2022 |
| POST FROM: BofA Managed Account | Hello [REDACTED], thanks for reaching out. We can understand your concerns and you can find the most updated info we have on nearby locations here: [REDACTED] | Fri Apr 22 19:29:05 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, April 22, 2022 4:16:05 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| <b>Name</b>                      | <b>Content</b>   | <b>Posted Date</b>           |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Please reconsider opening your branch in Phillipsburg, NJ. I now have to drive across state lines to make my deposits. The pandemic is now coming to a close and it's time for your company to provide a higher level of service. Thank you for your time.                                       | Fri Apr 22 19:58:11 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi. Thank you for connecting with us. My sincere apologies for your experience & the inconvenience. We value your feedback, and appreciate you sharing it with us. As a result, we are continuously reviewing our network availability as we strive to enhance our client experience. [REDACTED] | Fri Apr 22 20:14:54 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, April 23, 2022 12:47:14 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :7765 Beechmont Ave

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:7765 BEECHMONT AVE, CINCINNATI, OH 45255

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| DM from [REDACTED] to: BofA_Help | appointment details: Confirmation [REDACTED] Where: [REDACTED] Cincinnati, OH 45255 11:30 a.m.-12 p.m., April 23, 2022 ^ I have gone to this branch and they are closed on Saturday and my schedule is on Saturday at 1130 | Sat Apr 23 16:16:23 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | ^ this was unprofessional closing on Saturday and allowing customers to schedule on the day they are closed  | Sat Apr 23 16:17:25 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Sunday, April 24, 2022 5:24:05 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:ATM LOCATION- 9534 WINTER GARDENS BLVD, LAKESIDE, CA 92040

Social Media Comments:

| Name                                   | Content   | Posted Date                  |
|--|---|------------------------------|
| DM from [REDACTED]<br>to:<br>BofA_Help | Icad 4190 deposits not an option for 2 weeks<br>[REDACTED]  | Sun Apr 24 20:26:05 GMT 2022 |
| DM from [REDACTED]<br>to:<br>BofA_Help | None of the El Cajon or lakeside arms are accepting deposits  | Sun Apr 24 20:26:53 GMT 2022 |
| DM from [REDACTED]<br>to:<br>BofA_Help | [REDACTED]  | Sun Apr 24 20:27:49 GMT 2022 |
| DM from BofA_Help<br>to:<br>[REDACTED] | Hello, thank you so much for providing that information. I'm sorry for the inconvenience. We'll have a technician take a look and get it fixed. Can you please also provide the El Cajon location you visited? [REDACTED] | Sun Apr 24 20:55:01 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, April 25, 2022 4:54:52 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                              |
|----------------------------------|--|--|
| Messenger Post from [REDACTED]   | Why are you closing your Richmond va branches at 4pm? That's ridiculous  | Mon<br>Apr 25<br>20:25:17<br>GMT<br>2022 |
| POST FROM: Bofa_Help on Facebook | Hi. Thank you for connecting with us & sharing your feedback. My apologies for your experience. Please stay connected with us at [REDACTED] for the latest updated financial center status, information, & open hours of operation. [REDACTED] | Mon<br>Apr 25<br>20:53:55<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, April 30, 2022 4:19:35 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :8550 15TH AVE NW

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:8550 15th Ave NW, Seattle, WA 98117

Social Media Comments:

| Name                           | Content  | Posted Date                  |
|--------------------------------|--|------------------------------|
| Messenger Post from [REDACTED] | Online it says closed soon but when I get there this branch has not reopened | Sat Apr 30 20:02:21 GMT 2022 |
| Messenger Post from [REDACTED] | [REDACTED]   | Sat Apr 30 20:02:26 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, April 4, 2022 2:25:32 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]  
[REDACTED]

Additional Case Details:Undetermined

Social Media Comments:

| Name  | Content  | Posted Date                  |
|---|--|------------------------------|
| Comment<br>From: [REDACTED]<br>[REDACTED]   | You closed 4 branches here in Fort Lauderdale and now the lines are huge! Horrible customer service in the 33306 area. Time to close my account.   | Mon Apr 04 17:54:58 GMT 2022 |
| Comment<br>From: [REDACTED]<br>[REDACTED]   | Also why can't I buy Costa Rica currency online anymore?   | Mon Apr 04 17:55:21 GMT 2022 |
| POST<br>FROM:<br>BofA<br>Managed<br>Account | Hi [REDACTED] Our social care team is here to assist with any account related questions/concerns you may have. Please let us know what we can help with by clicking the "Send Message" button at the top of the page. [REDACTED] | Mon Apr 04 18:23:34 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, April 4, 2022 8:44:23 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                      | Content  | Posted Date                              |
|---|--|--|
| TWEET<br>FROM:<br>[REDACTED]              | @BankofAmerica Are you ever going to open a branch in Gatlinburg Tennessee? Or at least Sevierville or pigeon Forge Tennessee? Are you guys blocked out of Gatlinburg by the people that own though 10 other smaller bank branches here! Lol kinda not joking about that question! | Mon<br>Apr 04<br>10:25:16<br>GMT<br>2022 |
| TWEET<br>FROM: BofA<br>Managed<br>Account | Hi [REDACTED] Thank you for your feedback. Here is a link that can help you quickly find our locations and hours:<br>[REDACTED]  | Mon<br>Apr 04<br>12:43:03<br>GMT<br>2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, April 7, 2022 8:27:31 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :423 East Girard Ave

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| TWEET FROM: [REDACTED]           | Now that the @BankofAmerica in fishtown is closing and the I HATE BANK OF AMERICAN sign people won I would like to know what they did!!  | Thu Apr 07 00:22:27 GMT 2022 |
| TWEET FROM: BofA Managed Account | Hello [REDACTED] We apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED]. The information is updated regularly. [REDACTED] | Thu Apr 07 12:26:12 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, April 8, 2022 9:22:18 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                | Content   | Posted Date                        |
|-------------------------------------|---|------------------------------------|
| TWEET FROM:<br>[REDACTED]           | No @BankofAmerica in the state of Louisiana is crazy to me  | Fri Apr 08<br>12:55:57<br>GMT 2022 |
| TWEET FROM:<br>BofA Managed Account | Thank you for your feedback. Here is a link that can help you quickly find our locations and hours:<br>[REDACTED] | Fri Apr 08<br>13:21:57<br>GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, May 13, 2022 2:26:21 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details: Winter Haven, FL 33880

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | If you don't start opening banking centers back up I'll be looking for a new bank after almost 20 years  | Fri May 13 13:21:01 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED] We value your relationship with us and would like to keep you as a client. We apologize for any inconvenience during this difficult time of uncertainty. You can find nearby financial centers/ATM's and confirm the hours by visiting [REDACTED] Location status and hours are updated real time. Please provide us the street/city/state of the location you're referring to. [REDACTED] | Fri May 13 14:56:29 GMT 2022 |
| Messenger Post from [REDACTED]   | I have looked, no banking center is open past 4 and nothing on weekends  | Fri May 13 14:57:24 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Please share with us the city/state you're referring to? [REDACTED]  | Fri May 13 15:41:04 GMT 2022 |
|                                  |  |                              |

|  |   |  |
|--|---|--|
| Messenger<br>Post from<br>[REDACTED]         | Polk county Florida, winter haven 33880   | Fri May<br>13<br>15:41:28<br>GMT<br>2022 |
| POST<br>FROM:<br>Bofa_Help<br>on<br>Facebook | Thank you for sharing. We consider a number of factors, including traffic in these financial centers. We do appreciate your feedback and providing details of the location/area. [REDACTED] | Fri May<br>13<br>16:30:19<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, May 13, 2022 2:17:51 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:364 Route 211 E, Middletown, NY 10940

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Why are you still saying BA in Middletown NY is open?? Banged up!!! Update your info!!!!  | Fri May 13 11:40:46 GMT 2022 |
| Messenger Post from [REDACTED]   | Not in Middletown NY on Rte 211   | Fri May 13 11:42:06 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello [REDACTED] we are doing our best to remain open to serve our clients, however some locations may be either temporarily closed or operating at adjusted hours. If you'd like to visit an alternative financial center, please click the following link for the most up-to-date info on our centers: [REDACTED] Also, when new information is available regarding openings and hours, the website will be updated. [REDACTED] | Fri May 13 13:42:53 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, May 14, 2022 8:18:19 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                         | Content  | Posted Date                              |
|------------------------------|--|--|
| TWEET<br>FROM:<br>[REDACTED] | @BofA_Help multiple branches are down in my area even across town it's getting ridiculous I can't cash a check because I can't find a location that isn't "temporarily closed" how am I supposed to bank with this company when almost everywhere is closed VANCOUVER WASHINGTON | Sat May<br>14<br>18:54:26<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] Hello. We apologize for any inconvenience this has caused, we know your time is valuable. Please click on the link below to share the financial center location and to let us know what brought you to the financial center today. [REDACTED]<br>[REDACTED]           | Sat May<br>14<br>19:24:13<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, May 16, 2022 8:45:20 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :249 S. Hyde Park Avenue

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                              |
|----------------------------------|--|--|
| Messenger Post from [REDACTED]   | Your customer service is horrid. Offices are never adequately staffed, they're closed without warning, many days there are no tellers whatsoever, you Closed Your drive-through's and the needs of your customers are the last thing on your mind it appears. What a shame I've been a customer for for decades and I will now be looking for another bank | Mon<br>May 16<br>13:21:19<br>GMT<br>2022 |
| POST FROM: Bofa_Help on Facebook | Hello [REDACTED], thank you for reaching out. We are disappointed to hear this. We'd like to share your feedback to our leadership team. Please share the location of the Financial Center. You may confirm location by visiting [REDACTED] If you have any account related questions, please let us know and we'd be happy to assist. [REDACTED]          | Mon<br>May 16<br>14:22:15<br>GMT<br>2022 |
| Messenger Post from [REDACTED]   | Hyde Park. Tampa 33606. I am been a customer for decades. No teller often. No appointments for days. They have turned away 12 customers while I'm here   | Mon<br>May 16<br>16:04:15<br>GMT<br>2022 |
| POST FROM: Bofa_Help on Facebook | Thanks for the information, we will share your feedback with our leadership. [REDACTED]  | Mon<br>May 16<br>17:13:05<br>GMT<br>2022 |
|                                  |  |  |

|  |  |  |
|--|--|--|
| Messenger<br>Post from<br>[REDACTED]         | I will say that [REDACTED] is a rockstar over there and trying to work with both arms behind her back because she has no support | Mon<br>May 16<br>17:51:18<br>GMT<br>2022 |
| POST<br>FROM:<br>Bofa_Help<br>on<br>Facebook | Thank you so much for taking the time recognize her. We will ensure to share this with our leadership. [REDACTED]                | Mon<br>May 16<br>17:56:16<br>GMT<br>2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, May 20, 2022 9:01:24 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :750 S Highway 160

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Customer expressed dissatisfaction with the financial center closure.

Social Media Comments:

| Name                                      | Content  | Posted Date                  |
|---|--|------------------------------|
| TWEET<br>FROM:<br>[REDACTED]              | @BankofAmerica BOA is closing totally message on phone said in my town, Pahrump Nv. will they reopen eventually? will they keep ATM's open for all time? | Fri May 20 22:22:58 GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help               | [REDACTED] Thanks for reaching out. This location will permanently close 05/24/2022 including all ATMs. [REDACTED]                                       | Fri May 20 23:17:34 GMT 2022 |
| TWEET<br>FROM:<br>[REDACTED]              | @BofA_Help I called the number and they said atm would stay open, how can you do this to a senior town?  | Fri May 20 23:22:04 GMT 2022 |
| TWEET<br>FROM:<br>[REDACTED]              | @BofA_Help why would you do this?  | Fri May 20 23:22:45 GMT 2022 |
| TWEET<br>FROM: BofA<br>Managed<br>Account | We considered a number of factors, including traffic. We appreciate your feedback. We will share it with our leadership team. [REDACTED]                 | Sat May 21 00:58:14 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, May 23, 2022 9:41:55 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :3400 E Grand River Ave

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| <b>Name</b>                      | <b>Content</b>   | <b>Posted Date</b>                       |
|----------------------------------|--|--|
| Messenger Post from [REDACTED]   | I'm no longer going into Brighton to do my banking, after how many years I've been with you I'm switching banks. You said you would open Howell Michigan up again. I guess that's not happening! Why???? My doctors office doesn't even wear masks Here? Unreal closest bank of Smerica Brighton...not willing to drive in there.  | Mon<br>May 23<br>13:03:06<br>GMT<br>2022 |
| POST FROM: Bofa_Help on Facebook | [REDACTED] We apologize for any inconvenience. We do not have any other information as to when the financial center will open. Here is a link that can help you quickly find your nearest locations and confirm the services offered, and hours: [REDACTED] Our locator's tool is updated real time and you can check there for updates to the hours and to locate a nearby Financial Centers. You can also call [REDACTED] for the latest information. [REDACTED] | Mon<br>May 23<br>13:38:31<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, May 25, 2022 11:25:02 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :40950 Garfield Rd

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                              |
|----------------------------------|--|--|
| Messenger Post from [REDACTED]   | Why is your bank on 18 and Garfield always close? I am not wasting my gas driving all over the state of Michigan to get my own money out. Just what is the problem with this location. It you don't want my money in your bank, I can take it all out. It was closed for two months last time. When is it going to open up again?  | Wed<br>May 25<br>14:31:59<br>GMT<br>2022 |
| POST FROM: Bofa_Help on Facebook | [REDACTED] We apologize for any inconvenience. We do not have any other information as to when the financial center will open. Here is a link that can help you quickly find your nearest locations and confirm the services offered, and hours: [REDACTED]. Our locator's tool is updated real time and you can check there for updates to the hours and to locate a nearby Financial Centers. [REDACTED] | Wed<br>May 25<br>15:23:24<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, May 27, 2022 3:05:52 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :24740 VALLEY ST

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:24740 VALLEY ST, NEWHALL, CA 91321-2687

Social Media Comments:

| Name                                | Content   | Posted Date                  |
|-------------------------------------|---|------------------------------|
| DM from [REDACTED]<br>to: BofA_Help | Your branches have been closing earlier than what your normal business hours are. You have a manager that walks the floor but helps no one. You have a large senior population as well as Spanish speaking population for the Valley Street Branch. It is a convenient location and there is always one teller. It is absolutely out of line to have the employees push using the mobile banking or ATM to seniors that are not tech savvy. The customer service sucks! The same happened to my mother. You have a large number of people that need money, need to get back to work, and there is always one teller. Are you kidding me? Yesterday I walked in and was told to please sit and wait, because the teller had to step away. Obviously for a break, but that is bad business. If anything let the manager step up. She wanders around with her lil I pad. This can't be about money because you romodeled the entire inside. I have been a customer since 1976, my mom prior to that, we are done. I am sick of being treated like trash, I. The customer. It in my opinion is elder abuse when your employees encourage them to use the ATM of the phone app. They don't trust technology period! You have a 55 and over apartment complex right next door. The area in general are seniors as well as lower income Spanish speaking clients. I see managers walk in to bring the cash from the prior business day. This branch is a hub and the service is and has been terrible for years [REDACTED] | Fri May 27 14:36:45 GMT 2022 |

|  |   |  |
|--|---|--|
| DM from<br>BofA Help to:<br>[REDACTED] | Thanks for your reply and all the detailed feedback you have shared. We'd like to keep you as a customer and are always looking for ways to improve. Can you please provide the city/state of the location you're referring to? We will share this feedback with the appropriate [REDACTED] | Fri May<br>27<br>15:23:00<br>GMT<br>2022 |
| DM from<br>[REDACTED]<br>to: BofA_Help | It Santa Clarita, CA The branch would be the Newhall Branch on the corner of Lyons and Wiley.   | Fri May<br>27<br>15:26:21<br>GMT<br>2022 |
| DM from<br>BofA Help to:<br>[REDACTED] | Thank you. [REDACTED]   | Fri May<br>27<br>15:39:22<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, May 27, 2022 11:21:37 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :7702 FM1960 EAST

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Why is the branch in Atascocita Texas closed right now? There is no sign up or anything even indicating that the branch will be closed today. Monday is a holiday, they have a sign up stating they are closed for that. But nothing about today  | Fri May 27 14:58:29 GMT 2022 |
| Messenger Post from [REDACTED]   | Thank you   | Fri May 27 15:01:32 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED]. We apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED]. The information at this link is updated regularly. [REDACTED] | Fri May 27 15:18:15 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Please note the message "You are currently viewing only open locations in your area. To see all the locations near you, please click here" for further information about closed locations. [REDACTED]   | Fri May 27 15:20:11 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, May 4, 2022 9:23:56 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Paterson, New Jersey

Social Media Comments:

| Name                                      | Content  | Posted Date                              |
|---|--|--|
| TWEET<br>FROM:<br>[REDACTED]              | @BankofAmerica can you please put more atm's in my area because it make no sense for us to be charged by you guys for your lack of atms  | Wed<br>May 04<br>03:55:47<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help               | [REDACTED] Hello. We want you to know that we constantly evaluate our retail network to meet evolving customer demand. We may add or consolidate banking centers/ATMs as a result. Please click the link below to share the city/state. [REDACTED] | Wed<br>May 04<br>12:44:25<br>GMT<br>2022 |
| DM from<br>[REDACTED]<br>to: BofA_Help    | Paterson, New Jersey [REDACTED]  | Wed<br>May 04<br>12:48:50<br>GMT<br>2022 |
| TWEET<br>FROM: BofA<br>Managed<br>Account | We're always working on ways to improve. Thank you for providing the location and your feedback. [REDACTED]  | Wed<br>May 04<br>13:17:57<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, June 1, 2022 2:17:09 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website:  
[REDACTED]

Additional Case Details:Closing locations.

Social Media Comments:

| Name                            | Content   | Posted Date                  |
|---------------------------------|---|------------------------------|
| Comment From: [REDACTED]        | They're closing all bofa branches in TACOMA WA I thinks it about time to give chase an opportunity  | Wed Jun 01 17:49:01 GMT 2022 |
| POST FROM: BofA Managed Account | Hi, [REDACTED]. We apologize for any inconvenience. Here is a link that can help you quickly find all our locations and hours: [REDACTED] If you need any help with your account, please click the Send Message button on our page to send us a private message, and a member of our team will follow-up with you. [REDACTED] | Wed Jun 01 18:13:50 GMT 2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, June 14, 2022 8:29:13 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :170 East Mills Street

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                   | Content   | Posted Date                  |
|------------------------|---|------------------------------|
| TWEET FROM: [REDACTED] | BofA?? Leaving rural America? Your answer is to drive to one of your (sub)urban locations? No thanks- The one branch I actually used [REDACTED] @bankofamerica [REDACTED]   | Tue Jun 14 10:35:25 GMT 2022 |
| TWEET FROM: [REDACTED] | BofA?? Leaving rural America? Your answer is to drive to one of your (sub)urban locations? No thanks- The one branch I actually used [REDACTED] @bankofamerica [REDACTED] @BofA_Help [REDACTED] @BofA_News [REDACTED] | Tue Jun 14 10:43:49 GMT 2022 |
| TWEET FROM: [REDACTED] | BofA?? Leaving rural America? Your answer is to drive to one of your (sub)urban locations? No thanks- The one branch I actually used [REDACTED] @bankofamerica [REDACTED] @BofA_Help [REDACTED] @BofA_News [REDACTED] | Tue Jun 14 10:48:59 GMT 2022 |
| TWEET FROM: [REDACTED] | BofA?? Leaving rural America? Your answer is to drive to one of your (sub)urban locations? No thanks- The one branch I actually used [REDACTED] @bankofamerica [REDACTED] @BofA_Help [REDACTED] @BofA_News [REDACTED] | Tue Jun 14 10:57:44 GMT 2022 |
| TWEET FROM: BofA       | Hello [REDACTED]. We apologize for any inconvenience. Find info about all of our ATM and financial center locations at  | Tue Jun 14                   |

Managed  
Account

[REDACTED]. If you need further help,  
please click the link to connect with us. [REDACTED]  
[REDACTED]

12:28:43  
GMT  
2022

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, June 16, 2022 3:00:13 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Checking the website before I go the bank. The site says you are open but 90% of the time there are no tellers at the location. Why is listed online as open?  | Thu Jun 16 18:36:32 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi, [REDACTED] We apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Can you please provide us with the Financial Center location? Here is a link that can help you quickly find other locations and hours: [REDACTED]. The information is updated regularly. | Thu Jun 16 18:41:20 GMT 2022 |
| Messenger Post from [REDACTED]   | Both branches in Greenbelt MD. are listed as open. I end up at the Beltsville branch after stopping at the first two.  | Thu Jun 16 18:46:28 GMT 2022 |
| Messenger Post from [REDACTED]   | I understand the staffing shortage. You just need to say they have no tellers today.   | Thu Jun 16 18:47:44 GMT 2022 |
| POST                             | I am sorry that we did not meet your expectations and know that your   | Thu Jun                      |

FROM:  
Bofa\_Help  
on  
Facebook

time is valuable. I appreciate you providing me with both of the locations., please don't hesitate to reach out if you need future support. [REDACTED]

16  
18:53:41  
GMT  
2022

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, June 24, 2022 4:56:17 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| TWEET FROM: [REDACTED]           | @BankofAmerica really?! on a Friday you close ALL YOUR JERSEY branches at 4pm?! ON A PAY DAY?!   | Fri Jun 24 20:43:35 GMT 2022 |
| TWEET FROM: [REDACTED]           | @BofA_Help @BankofAmerica really?! on a Friday you close ALL YOUR JERSEY branches at 4pm?! ON A PAY DAY?!  | Fri Jun 24 20:45:50 GMT 2022 |
| TWEET FROM: BofA Managed Account | Hi. We apologize for any inconvenience. Here is a link that can help you quickly find your nearest locations: [REDACTED]/. ATMs in most financial centers are available 24/7. You can also complete many transactions online or through our mobile app. [REDACTED] | Fri Jun 24 20:54:06 GMT 2022 |
| TWEET FROM: BofA Managed Account | For more info, please click here [REDACTED] If you need any help with your account, please click the link below. [REDACTED]  | Fri Jun 24 20:54:30 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Sunday, June 26, 2022 9:09:27 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                           | Content   | Posted Date                  |
|--------------------------------|---|------------------------------|
| Messenger Post from [REDACTED] | Just letting you know I have been a BOA customer for YEARS. I will be closing my accounts in the next week or two and going to [REDACTED] You closed the one office in Prescott AZ and the other office in Prescott seems to be closed an inordinate amount of time. Most recently with COVID issues on Friday. It's funny that [REDACTED] and [REDACTED] both have MULTIPLE branches in Prescott but managed to stay open. It's obvious you are not taking some of the billions you are making and hiring more staff. I've been patient but I'm done. This will be a [REDACTED] because of all my bill pay stuff but I'm done. | Sun Jun 26 00:46:09 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, June 29, 2022 11:38:54 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :26 W. Railroad Ave

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:26 W RAILROAD AVE, TENAFLY, NJ 07670

Social Media Comments:

| <b>Name</b>                      | <b>Content</b>  | <b>Posted Date</b>           |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | I'm discouraged to see several of local branches in my area closed! Westwood, NJ. Oradell, NJ and now the one in Tenafly, NJ is closed on Saturday. You are making [REDACTED] look very attractive!!  | Wed Jun 29 14:39:54 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Thanks for reaching out. We understand your frustration. Hours in some financial centers have been adjusted on a case-by-case basis, based on many factors, including the traffic in these centers. We offer convenient alternatives for some transactions available at the financial center. Please let us know if you have questions about handling these items through Mobile Banking or ATM. [REDACTED] | Wed Jun 29 15:03:05 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, June 3, 2022 5:30:12 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Why so many closed locations.

Social Media Comments:

| Name                   | Content   | Posted Date                  |
|------------------------|---|------------------------------|
| TWEET FROM: [REDACTED] | @BofA_Help Hey, why are so many branches closed right now in the Bay Area&gt; specifically, San Leandro, Hayward, CA???   | Fri Jun 03 21:05:02 GMT 2022 |
| TWEET FROM: BofA_Help  | [REDACTED] Hi. We apologize for any inconvenience. Here is a link that can help you quickly find your nearest locations and current hours: [REDACTED]                               | Fri Jun 03 21:17:56 GMT 2022 |
| TWEET FROM: BofA_Help  | [REDACTED] ATMs in most financial centers are available 24/7. You can also complete many transactions online or through our mobile app. For more info, please click here [REDACTED] | Fri Jun 03 21:18:08 GMT 2022 |
| TWEET FROM: BofA_Help  | [REDACTED] If you need help with your Bank of America account, please click the link below to share more details on how we can help. [REDACTED]                                     | Fri Jun 03 21:18:47 GMT 2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, June 3, 2022 2:39:35 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :16990 BEAR VALLEY RD

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | I'm thinking about going to a new bank after 30 years Bear Valley branches closed Jesse ranch ranches closed the other banks are too far away I find you and your banking system incompetent and unprofessional  | Fri Jun 03 18:26:48 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi, [REDACTED] We are sorry that we did not meet your expectations. We are doing our best to remain open to serve our clients while implementing changes within our financial centers to follow CDC and government guidelines. As such, some locations may be either temporarily closed or operating at adjusted hours. If you'd like to visit an alternative financial center, please click the following link for the most up-to-date info on our centers [REDACTED] Also, when new information is available regarding openings and hours, the website will be updated. [REDACTED] | Fri Jun 03 18:36:23 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, June 30, 2022 4:55:43 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | The bank on north Precient li e and Davis north Richland hills tx is trash!!!! 3pm and I closed on a Thursday Hard for a business to do business with hours at 10am to 4 pm anyways and now this !   | Thu Jun 30 19:54:26 GMT 2022 |
| Messenger Post from [REDACTED]   | Lots of unhappy customers in the parking lot ! Ridiculous  | Thu Jun 30 19:56:02 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello [REDACTED], thanks for connecting with our social media client care team. We apologize for any inconvenience this has caused, this financial center location has been temporarily closed. We offer convenient alternatives for some transactions available at the financial center. Please let us know if you have questions about handling these items through Mobile Banking, ATM, or ATM with Teller assist. Here is a link that can help you quickly find our locations nearby and their hours: [REDACTED] | Thu Jun 30 20:51:35 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, June 4, 2022 11:02:35 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :102 E. THIRD ST.

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| <b>Name</b>                      | <b>Content</b>  | <b>Posted Date</b>           |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Atm jackson ga was not working AGAIN this morning   | Sat Jun 04 14:48:37 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello [REDACTED] We escalated the issue yesterday and our team was working on the soonest possible resolution. We will provide your update to ATM Escalations. [REDACTED] | Sat Jun 04 14:58:15 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, June 4, 2022 1:41:11 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details: Customer requesting a FC in South Laredo, TX

Social Media Comments:

| Name                                | Content   | Posted Date                        |
|-------------------------------------|---|------------------------------------|
| TWEET FROM:<br>[REDACTED]           | @BankofAmerica plz make a bank in south Laredo. Thx.  | Sat Jun 04<br>16:55:03 GMT<br>2022 |
| TWEET FROM: BofA<br>Managed Account | Hi [REDACTED]. We appreciate your feedback. We will share it with our leadership team. [REDACTED] | Sat Jun 04<br>17:38:11 GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, June 6, 2022 11:11:46 AM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | i am a 20 year plus account holder.i live in windsor,CTyour branch location at 1045 kennedy road windsor,CT is about to reduce their business hours dramactally.WHY IS THIS?  | Mon Jun 06 14:28:18 GMT 2022 |
| Messenger Post from [REDACTED]   | i use this location all the time for my banking needs.i'm puzzled.the bank has improved the property and the ATM equipment.why reduce hours?  | Mon Jun 06 14:33:08 GMT 2022 |
| Messenger Post from [REDACTED]   | email [REDACTED]  | Mon Jun 06 14:36:59 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello [REDACTED] We apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED]. The information at this link is updated regularly. [REDACTED] | Mon Jun 06 15:08:54 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, June 6, 2022 2:38:57 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Hi, I am a long time banking and CC customer of BOA and live in VT of which their are NO branches. PLEASE come back to VT as it makes doing some things difficult and your biggest competitor [REDACTED] is now opening branches once again after not being in the state for several years. PLEASE open a branch in VT. At present to use a branch I have to drive 3hrs round trip to New Hampshire. PLEASE come back. TY     | Mon Jun 06 15:27:30 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi, [REDACTED] We appreciate your feedback and will be sharing with our leadership team. Than you. [REDACTED]   | Mon Jun 06 17:05:04 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Please share the city in VT. [REDACTED]   | Mon Jun 06 17:07:42 GMT 2022 |
| Messenger Post from [REDACTED]   | Burlington, Williston is where newly opened [REDACTED] full service branches are now open. You have a local population of 200K as well as 35, 000 college students from all over that converge in this area of northern VT on the waters of Lake Champlain. [REDACTED] is diving bck in full boar to get customers. BOA should follow or even buy one of the small regional banks thus u would have ready to go branches with | Mon Jun 06 17:46:15 GMT 2022 |

just a simple face-lift to Boa brand. Thanks.

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, June 7, 2022 5:49:50 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :2130 Town Center Plaza

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Hello, we recently switched from Wells Fargo to Bank of America, in part because BoA had two branches in our city (95691). Both of which have been marked as "temporarily closed" for more than a month. We want to know when these will be re-opened. We're OK with waiting a little while longer, but if this is a more permanent change, we'll need to start looking into one of the other banks that still has a local presence. Thanks! | Tue Jun 07 20:34:22 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi, [REDACTED] We apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours or up to date information: [REDACTED]   | Tue Jun 07 21:43:50 GMT 2022 |
| Messenger Post from [REDACTED]   | So both in our city are "temporary closed". My question is: when will they re-open?  | Tue Jun 07 21:44:27 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Based on the zip code you provided our locators link states both locations are temporary closed. You can view our link to see for any updates. [REDACTED]  | Tue Jun 07 21:49:31 GMT 2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, June 8, 2022 8:07:50 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1511 SPRING ST

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:FC temp closure - 1511 Spring St, Paso Robles, CA 93446

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | My local branch is "temporarily closed" with no indication as to how long the closure will last. The closest branch to me is a 45 mile round trip. Clearly being closed is NOT what customer service is about. When will the branch be open? Thank you.      | Wed Jun 08 19:12:53 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi, [REDACTED] We sincerely apologize for any inconvenience that this has caused you. Here is a link that can help you quickly find all our locations and hours: [REDACTED]  | Wed Jun 08 19:28:52 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We can also escalate your concerns, please share the financial center location that is temporarily closed. Our Social Media Client Care Team can also look into any account related inquiries, if you'd like to share more details with our team. [REDACTED] | Wed Jun 08 19:30:05 GMT 2022 |
| Messenger Post from [REDACTED]   | The branch is at 1511 Spring Street in Paso Robles, CA 93446.  | Wed Jun 08 19:31:14 GMT 2022 |
| POST FROM:                       | Thank you for the info, we'll share your feedback with the   | Wed Jun 08                   |

Bofa\_Help  
on  
Facebook

appropriate parties. If you need any further assistance, please let us know. [REDACTED]

20:10:06  
GMT  
2022



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, June 8, 2022 3:11:35 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                         | Content   | Posted Date                           |
|------------------------------|---|---------------------------------------|
| TWEET<br>FROM:<br>[REDACTED] | One month later, same @BankofAmerica brand new ATMs don't work. Can't make a deposit. Once again, told by [REDACTED] @BofA_Help that "they're working on it." How long does it take to fix an ATM? Nonsense. #BofA simply doesn't care about its customers. I gotta find a new bank ASAP.           | Wed Jun 08<br>17:25:44<br>GMT<br>2022 |
| TWEET<br>FROM:<br>[REDACTED] | Among [REDACTED] ATMs, home equity lines, credit card, all of it. Appreciate any recommendations. @BankOfAmerica after 20+ years has lost me.   | Wed Jun 08<br>17:33:14<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] Hello [REDACTED]. I'm sorry for the inconvenience and appreciate that you let us know. Please use the link below to share the location so we can have a technician take a look and get it fixed. [REDACTED]  | Wed Jun 08<br>17:49:54<br>GMT<br>2022 |
| TWEET<br>FROM:<br>[REDACTED] | @BofA_Help I will, but I've reported this already. A month ago. Your virtual help claimed it was scheduled but had no info on when it would be fixed. It's been a MONTH. These machines are brand new. BofA isn't going to do a [REDACTED] thing about it. If it mattered, they'd already be fixed. | Wed Jun 08<br>17:55:43<br>GMT<br>2022 |
| TWEET                        | @BofA_Help And again, if it were a short-term issue, you'd have some signage up apologizing for the inconvenience. You  | Wed Jun 08                            |

|  |  |                                       |
|--|--|---------------------------------------|
| FROM:<br>[REDACTED]                    | don't. It's been ignored and will continue to be ignored. The bank doesn't care, it's quite obvious.   | 17:56:50<br>GMT<br>2022               |
| TWEET FROM:<br>BofA_Help               | [REDACTED] We understand your frustration. I'd like for our team to look into this further. Please use the link below to share the location and we'll follow up with you. [REDACTED]<br>[REDACTED]   | Wed Jun 08<br>18:16:29<br>GMT<br>2022 |
| DM from<br>[REDACTED]<br>to: BofA_Help | I'm sure this is a total waste of time but following up all the same, per your response. The location at 401 Main Street in downtown Worcester, MA. This location has only been open for a few months and is entirely virtual. Several weeks ago, I went there to deposit a check and was unable to do so because the ATMs don't offer it as an option. Reported it, was told it was temporary and would be fixed soon. Went again today, as it's the closest location to my office, and the same thing. Machines don't allow deposits, still. This is a basic ATM function and there is ZERO excuse for this not to be fixed. It means that the machines haven't worked properly for AT LEAST one month and probably longer. There are no other convenient locations near my home despite living on the West Side of a large (200k+ citizens) city. All I ever get from Bank of America is excuses and [REDACTED]. The ATMs should have been fixed immediately. It's a software issue, you can log in remotely to repair them. I've been a BofA customer for 25+ years. Actively looking for a new bank now. I'm at the end of my rope with the awful customer experience. All I'm going to get here are scripted apologies and platitudes too. Please just fix the [REDACTED] machines and stop [REDACTED] your customers. | Wed Jun 08<br>18:16:55<br>GMT<br>2022 |
| TWEET FROM:<br>[REDACTED]              | @BofA_Help Just sent.  | Wed Jun 08<br>18:17:27<br>GMT<br>2022 |
| TWEET FROM:<br>BofA_Help               | [REDACTED] Thank you. Please allow us some time to look into this and one of our social media client care specialists will follow up with you. [REDACTED]  | Wed Jun 08<br>18:28:23<br>GMT<br>2022 |
| TWEET FROM: BofA Managed Account       | Thank you for bringing this to our attention [REDACTED], the issue has been escalated to our ATM team. [REDACTED]  | Wed Jun 08<br>19:08:17<br>GMT<br>2022 |
| TWEET FROM: BofA                       | For your convenience and to save yourself a trip, you may deposit checks by using Mobile Check Deposit on our mobile app. Please reach out on Social Media for any future needs, we  | Wed Jun 08<br>19:09:16                |

Managed  
Account

can follow up through social post, phone call or secure chat.  
Have a great day ahead [REDACTED]

GMT  
2022

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, June 8, 2022 10:29:33 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1 E Ridgeville Blvd

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | When is your Mt. Airy branch going to open? When did it close temporarily? Why did it close temporarily? COVID outbreak?   | Wed Jun 08 12:51:38 GMT 2022 |
| Messenger Post from [REDACTED]   | Mt. Airy, Maryland 21771   | Wed Jun 08 12:52:11 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Thank you for messaging us. Hours in some financial centers have been adjusted on a case-by-case basis, based on many factors. We offer convenient alternatives for some transactions available at the financial center. Please let us know if you have questions about handling these items through Mobile Banking, ATM. If needed, here is a link that can help you quickly find our other locations and hours: [REDACTED] | Wed Jun 08 14:28:22 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** RE: Social Media Reg BB/CRA Document  
**Date:** Friday, March 4, 2022 11:34:40 AM

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[REDACTED] [REDACTED]

**Bank Associate Name:** [REDACTED]

**Unit Name:** Social Media

**Contact Name:** [REDACTED]

**Financial Center :**

11111 Canyon Road E Puyallup Wa 98371  
205 W Meeker St Puyallup Wa 98371  
921 Alder ave Sumner Wa 98390

**Social Media Type:** General Customer Service

**Website:** [REDACTED]

**Social Media Comments:**

| Name                      | Content   | Posted Date                  |
|---------------------------|---|------------------------------|
| TWEET FROM:<br>[REDACTED] | @BankofAmerica Hey Bank of America...why are so many of your banks closed in Western Washington State....Sumner, Puyallup and Summit view closed now going on a year and a half...very fusterating                            | Sat Oct 16 20:42:10 GMT 2021 |
| TWEET FROM:<br>BofA_Help  | [REDACTED] Hi, [REDACTED]. We apologize for any inconvenience. Here is a link that can help you quickly find your nearest locations and current hours:<br>[REDACTED]  | Sat Oct 16 21:03:26 GMT 2021 |
| TWEET FROM:<br>BofA_Help  | [REDACTED] ATMs in most financial centers are available 24/7. You can also complete many transactions online or through our mobile app. For more info, please click here: [REDACTED]  | Sat Oct 16 21:03:50 GMT 2021 |
| TWEET FROM:<br>[REDACTED] | @BofA_Help [REDACTED]...that's great but why are they all temporarily closed... Sumner, Puyallup, Summit branch for year and a half and the one on the south Hill of Puyallup permanently closed...people are very fusterated | Sat Oct 16 21:07:20 GMT 2021 |
| TWEET FROM:<br>[REDACTED] | @BankofAmerica [REDACTED]   | Sat Oct 16 21:13:59          |

|  |  |  |
|--|--|--|
|  |  | GMT<br>2021                              |
| TWEET FROM:<br>[REDACTED]              | @BofA_Help [REDACTED] ...please respond  | Sat Oct<br>16<br>21:29:59<br>GMT<br>2021 |
| TWEET FROM:<br>BofA_Help               | [REDACTED] We can look into this for you, please use the link below to share the address of the temporarily closed locations you visited. [REDACTED]<br>[REDACTED]   | Sat Oct<br>16<br>22:24:37<br>GMT<br>2021 |
| DM from<br>[REDACTED]<br>to: BofA_Help | [REDACTED] Here are the addresses... 11111 Canyon Road E Puyallup Wa 98371<br>205 W Meeker St Puyallup Wa 98371 921 Alder ave Sumner Wa 98390<br>Thanks...I get Covid but other banks are open... [REDACTED]   | Sat Oct<br>16<br>22:30:15<br>GMT<br>2021 |
| DM from<br>[REDACTED]<br>to: BofA_Help | Someone posted on a [REDACTED] I have that people were [REDACTED] and venting about how many of your banks are closed in the area...lots of people chiming in [REDACTED]   | Sat Oct<br>16<br>22:33:07<br>GMT<br>2021 |
| DM from<br>BofA_Help to:<br>[REDACTED] | Please allow us some time to review your inquiry and one of our social media client care specialists will follow-up with you. [REDACTED]   | Sat Oct<br>16<br>22:45:51<br>GMT<br>2021 |
| DM from<br>[REDACTED]<br>to: BofA_Help | Ok...sounds good   | Sat Oct<br>16<br>22:46:10<br>GMT<br>2021 |
| DM from<br>BofA_Help to:<br>[REDACTED] | Thanks for reaching out and making us aware. We will have our team look into this. We have escalated your feedback, and will continue to explore ways to improve our customer experience going forward. Please feel free to reach out with any questions in the future. Take care! [REDACTED]  | Sun Oct<br>17<br>00:26:49<br>GMT<br>2021 |
| DM from<br>[REDACTED]<br>to: BofA_Help | [REDACTED] ...still waiting to hear back from you on@my question...why are all of your locations temporarily closed in western Washington...I sent you three addresses [REDACTED]  | Wed Oct<br>20<br>02:03:18<br>GMT<br>2021 |
| DM from<br>BofA_Help to:<br>[REDACTED] | We are doing our best to remain open to serve our clients while implementing changes within our financial centers to follow CDC and government guidelines. As such, some locations may be either temporarily closed or operating at adjusted hours. If you'd like to visit an alternative financial center, please click the following link for the most up-to-date info on our centers [REDACTED] Also, when new information is available regarding openings and hours, the website will be updated. [REDACTED] | Wed Oct<br>20<br>13:29:29<br>GMT<br>2021 |
|  |  | Wed Oct                                  |



|  |   |                                  |
|--|---|----------------------------------|
| DM from<br>[REDACTED]<br>to: BofA_Help | Weird that other banks are staying open             | 20<br>14:58:22<br>GMT<br>2021    |
| DM from<br>[REDACTED]<br>to: BofA_Help | Maybe it's time after 25 years to move on from BofA | Wed Oct<br>20<br>14:58:41<br>GMT |

[REDACTED]  
[REDACTED]  
[REDACTED]



**Date Submitted:** 2022-05-11

**Name:** [REDACTED]

**Address:** [REDACTED]

**Country:** United States

**Phone:** [REDACTED]

**Alternate Phone:**

**Email Address:** [REDACTED]

**Contact Preference:** Email

**FRCH Obtained Third Party Consent:** N

**Third Party Name:**

**Third Party Address:** ,

**Third Party Country:**

**Third Party Phone:**

**Third Party Alternate Phone:**

**Third Party Email:**

**Institution Name:** Bank of America

**Institution Routing Number:** [REDACTED]

**Account/Product Type:** Checking

**Institution Address:** 465 San Mateo Ave. San Bruno, CA 94066

**Institution Country:** United States

**Institution E-mail Address:**

**Institution Phone Number:** [REDACTED]

**Institution Additional Contact Information:**

**Complaint Description:**

The San Bruno branch of Bank of America has been "temporarily" closed for five months. This is the ONLY full service branch in San Bruno. It needs to reopen. COVID-19 protocols have been lifted by the San Mateo County Public Health Department so that is not a reason to keep the branch closed.

**Preferred Complaint Resolution:**

The branch needs to reopen immediately.

[REDACTED]  
[REDACTED]  
SAN BRUNO, CA 94066-1713

Date: July 19, 2022

Case Number:  
[REDACTED]

Page 1 of 2

Correspondence received from: Office of the Comptroller of the Currency on: 06/17/2022

[REDACTED]  
I've carefully reviewed your correspondence and want to let you know our response.

Our records show:

On July 18, 2022, our San Bruno Financial Center was re-opened for full service. The financial center was unexpectedly closed temporarily due to the impact of multiple Covid pandemic issues. Regrettably, we did not have the appropriate staff that would be necessary to operate the financial center and as such made the difficult decision to temporarily close our San Bruno Financial Center.

We have confirmed that communication was provided to our customers that the nearby Millbrae Financial Center located at 555 Broadway was open to assist all customers with their banking needs.

### Here's our response

Bank of America continues to be committed to the safety of its clients and associates. In balancing the needs of our associates, their families, and those of the communities that we pride ourselves in serving, we have been in circumstances where we have made difficult decisions to close or limit some services of our financial center locations. We don't take lightly the impact, or the inconvenience this may cause, and we are always conscious of having the ability to serve the needs of our clients through alternate sites.

It is our goal to continue providing our clients with the best possible network of financial centers and ATMs. We are also committed to providing multiple channels for our clients to transact their business, including our award-winning Online Banking service, Mobile Banking service and 24-hour telephone banking options. For more information regarding the hours and services available in your area, please use our Financial Center and ATM locator on our website [REDACTED] or you can call our dedicated number, [REDACTED]

Thank you for sharing your concerns with our San Bruno Financial Center. We sincerely regret the inconvenience and frustration this matter may have caused.

[REDACTED] we understand customers have many options in selecting a bank to service their financial needs, and we are grateful that you have continued to choose us for the last 30 years. We hope that you will allow us the opportunity to restore your confidence in us so that we may provide a lifetime of service for all your financial needs.

Rest assured that we have fully complied with the Community Reinvestment Act (CRA) requirements, and carefully followed all established procedures.

[REDACTED]

## We're here to help

Our clients are important to us and we appreciate the opportunity to address your concerns. If there's anything else you need, please call me at [REDACTED]. I am available Monday through Friday, 8:00 a.m. to 4:30 p.m. Pacific.

[REDACTED]  
Senior Resolution Specialist  
Regulatory Complaints

cc: Office of the Comptroller of the Currency / [REDACTED]



July 19, 2022

[REDACTED]

Lake Havasu City, Arizona 86403

Dear [REDACTED]

We acknowledge receipt of your complaint regarding Bank of America, National Association's Lake Havasu branch that was located at 10 South Acoma Boulevard, Lake Havasu City, Arizona 86403, closed effective on 01/11/2022. The bank's decision to close the branch office is a business decision that does not require the approval of the OCC. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

I have sent a copy of your email to the bank contact listed below. If you wish to pursue this issue further with the bank, the contact person at Bank of America, N.A. is [REDACTED] [REDACTED] CRA Public File Custodian, Bank of America, N.A., 100 N. Tryon Street, Charlotte, NC 28255. Please indicate the name of the branch and its present location to the bank contact.

We have forwarded copy of your letter to the OCC's Community Affairs Department in Washington, D.C. Community Affairs will advise you if we intend to convene a meeting with community representatives to explore the feasibility of obtaining alternative financial service facilities. If you have any questions, please contact [REDACTED], Director, Community Development at [REDACTED].

Sincerely,

[REDACTED]

Licensing Manager

Cc: Official File

# Customer Assistance Form

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

## Privacy Act Statement

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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

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

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

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

Last Updated 09/23/2015

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

### Please note:

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

\* Required Fields

**Indicate whether you are a:** Consumer

### Requester Information:

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





**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 or fax this information to:

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

Yes I live in a small town that had one Bank of America that I have had since 1970 all my banking and Merrill Lynch was done through B of A now I don't have a bank within 150 miles of me I have no way of doing any banking within the branch I am now left with one ATM in town isn't there some kind of law that protects the customer from this also I was never notified that they were closing I wanted to finalize my trust and found out that the bank was not there anymore I live in Lake Havasu Arizona the nearest branch is in Las Vegas Nevada if you could please get back to me and let me know if there's anything I can do about this I would appreciate it or if there's anything you can do about it

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?

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

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, July 12, 2022 3:18:52 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| <b>Name</b>                    | <b>Content</b>  | <b>Posted Date</b>           |
|--------------------------------|---|------------------------------|
| Messenger Post from [REDACTED] | I bank with BA at the Lake Arrowhead, CA Branch. Currently it is temporarily closed. Is this branch closing permanently?              | Tue Jul 12 18:50:51 GMT 2022 |
| Messenger Post from [REDACTED] | Also, the business I work for [REDACTED] deposits cash on a daily basis. It's important to keep the Lake Arrowhead, CA Branch nearby. | Tue Jul 12 18:52:41 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, July 15, 2022 9:15:22 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:FC closure - San Francisco, CA

Social Media Comments:

| Name                         | Content   | Posted Date                  |
|------------------------------|---|------------------------------|
| TWEET<br>FROM:<br>[REDACTED] | @BankofAmerica your Castro street branch in San Francisco is never open. Makes it hard for a small business to operate.<br>[REDACTED]   | Fri Jul 15 21:54:34 GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] Hello, we apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED] | Fri Jul 15 22:37:32 GMT 2022 |
| TWEET<br>FROM:<br>[REDACTED] | @BofA_Help It's been months. This reply is not helpful  | Fri Jul 15 22:49:47 GMT 2022 |



[REDACTED]

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, July 19, 2022 4:46:09 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                           | Content  | Posted Date                  |
|--------------------------------|--|------------------------------|
| Messenger Post from [REDACTED] | Hello, my name is [REDACTED]. I am trying to find out who to talk to in requesting that boa put an ATM in a city. I live in Laceys Spring Alabama, and work in Huntsville Alabama. Currently I have no way of using boa except online or by driving 3 hours. There are no branch locations, or boa atms in Alabama at all. I have talked with several people that stated if bank of America had a branch or ATM in Huntsville Alabama they would sign up or sign back up with boa. | Tue Jul 19 20:16:52 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, July 19, 2022 2:28:07 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| <b>Name</b>                    | <b>Content</b>  | <b>Posted Date</b>           |
|--------------------------------|---|------------------------------|
| Messenger Post from [REDACTED] | Again the branch my company uses is now on its 2nd day to be closed. Can you provide an update on when it will be open again. We are a small business that depends on this branch being open so that we may obtain change for our customers. We cannot go to the next nearest branch because that leaves someone alone at our business. The branch we use is in Atascocita/Humble Texas | Tue Jul 19 18:10:59 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, July 21, 2022 11:03:42 AM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :540 Folly Road

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:540 Folly Rd, Charleston, SC 29412

Social Media Comments:

| Name                            | Content   | Posted Date                  |
|---------------------------------|---|------------------------------|
| Post from [REDACTED]            | Why was Bank of America closed yesterday, July 20 on Folly road, Charleston SC, and are they opened today? [REDACTED]   | Thu Jul 21 14:13:11 GMT 2022 |
| POST FROM: BofA Managed Account | Hello, we are doing our best to remain open to serve our clients, however some locations/services may be either temporarily closed or operating at adjusted hours. You can find the most updated info we have on our locations here: [REDACTED] | Thu Jul 21 15:00:22 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, July 27, 2022 4:30:22 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1381 Weston Road

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:1381 Weston Rd, Weston, FL 33326

Social Media Comments:

| Name                         | Content   | Posted Date                              |
|------------------------------|---|--|
| TWEET<br>FROM:<br>[REDACTED] | @BankofAmerica has changed their hours, from 10-4p it seems. However the staff at Weston Town Center branch decided unanimously to call it a day slightly earlier Photo taken at 3:49pm, as shown below. [REDACTED] | Wed Jul<br>27<br>20:03:11<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] Hello, if you'd like to connect with us, please use the link below to reach out and we'll follow-up. [REDACTED]  | Wed Jul<br>27<br>20:19:37<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Sunday, July 31, 2022 11:10:12 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :351 E. Alessandro Blvd.

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:351 E Alessandro Blvd Riverside, CA 92508

Social Media Comments:

| Name                         | Content   | Posted Date                        |
|------------------------------|---|------------------------------------|
| TWEET<br>FROM:<br>[REDACTED] | @BofA_Help Hi, I have an appointment at 3.00 PM today at BOA on 351 E Alessandro Blvd, Riverside, CA. And the Location is closed                                    | Sat Jul 30<br>21:41:27<br>GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] We are disappointed to hear that this happened. We value your business and we'll certainly be sharing your feedback with our leadership team. [REDACTED] | Sun Jul 31<br>00:04:35<br>GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] If you would like to reschedule another appointment, here is a link that can help you quickly find our locations and hours: [REDACTED]                   | Sun Jul 31<br>00:04:55<br>GMT 2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, July 5, 2022 2:38:29 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Pinehurst, NC

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| TWEET FROM: [REDACTED]           | @BankofAmerica Preferred Platinum Honors here. You've abandoned Pinehurst, NC. Not even an ATM, and we're angry.  | Mon Jul 04 18:25:48 GMT 2022 |
| TWEET FROM: BofA_Help [REDACTED] | [REDACTED] Hello, as we invest in our network we are constantly reviewing our locations in relation to where many of our clients live and work and your feedback is valuable to us. You can also find the closest ATM or financial center here: [REDACTED]. | Tue Jul 05 13:00:39 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, July 6, 2022 2:10:36 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,




Social Media Type: General Customer Service

Website: [REDACTED]  
[REDACTED]

Additional Case Details:

Social Media Comments:

| Name                        | Content  | Posted Date                  |
|-----------------------------|--|------------------------------|
| Post from [REDACTED]        | Time to look for a new bank that has normal working hours. Bank just changed hours again to open at 10 and close at 4. And has at least a 1.5 hour hold to talk to a human via the 800 number and forget calling the Canton, Michigan branch no one answers the phone. So much for Platinum Honors customer service. | Wed Jul 06 13:46:55 GMT 2022 |
| Comment From: [REDACTED]    | And reading the numerous other posts related to customer service looks like I am not alone. Sad for long standing customers like myself, I have been with this bank 30+ years through all of their buyouts and mergers.  | Wed Jul 06 13:49:41 GMT 2022 |
| Reply From: Bank of America | Hello [REDACTED] We appreciate your loyalty. We'd like to know more. Please click the Send Message button on our page to connect with us.  | Wed Jul 06 14:13:09 GMT 2022 |
| Reply From: Bank of America | We apologize for any inconvenience. Find info about all of our ATM and financial center locations at [REDACTED] The information at this link is updated regularly. If you need further help, please send us a private message. [REDACTED]  | Wed Jul 06 16:27:06 GMT 2022 |
| Reply                       | Bank of America and just got better had the branch call me about   | Wed Jul                      |

|  |  |  |
|--|--|--|
| From:<br> | some goof they made and they said their office in only able to make<br>outbound calls no calls can be made inbound no wonder the phone just<br>rings and this has been going on 8 plus months.   | 06<br>17:51:46<br>GMT<br>2022            |
| POST<br>FROM:<br>BofA<br>Managed<br>Account  | We're sorry your experience with our financial center wasn't what you<br>expected. Your feedback is important to us. We'll certainly be sharing<br>your message with the financial center leadership team.  | Wed Jul<br>06<br>18:07:19<br>GMT<br>2022 |
| POST<br>FROM:<br>BofA<br>Managed<br>Account  | To clarify, which location in Canton, MI? Is this on Michigan Ave or<br>Ford Rd?    | Wed Jul<br>06<br>18:09:40<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, July 8, 2022 4:49:38 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :114 Dudley St

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                         | Content  | Posted Date                  |
|------------------------------|--|------------------------------|
| TWEET<br>FROM:<br>[REDACTED] | @BankofAmerica What's wrong with this picture? It's 3:20 and the Roxbury 02119 branch is closed, the lobby has no security guard, and is full of trash. Couldn't they put up a sign if closing early? Yes, your hours have certainly changed! [REDACTED] | Fri Jul 08 19:27:19 GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] Hi. I'm sorry your experience with our financial center team wasn't what you expected. We'll certainly be sharing your feedback with our leadership team. [REDACTED]  | Fri Jul 08 19:39:21 GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find your nearest locations and hours: [REDACTED]   | Fri Jul 08 19:40:14 GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] If you still need help, please connect with us via the PM link below. [REDACTED]  | Fri Jul 08 19:40:29 GMT 2022 |
| TWEET                        |  | Fri Jul 08                   |

|  |  |  |
|--|--|--|
| FROM:<br>[REDACTED]                          | @BofA_Help Which is fine; just put up signage. | 20:01:57<br>GMT<br>2022                  |
| TWEET<br>FROM:<br>BofA<br>Managed<br>Account | Thanks for your feedback. [REDACTED]           | Fri Jul<br>08<br>20:44:37<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, July 9, 2022 5:04:09 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details: 3344 LAKE TAHOE BLVD, SOUTH LAKE TAHOE, CA 96150

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| DM from [REDACTED] to: BofA_Help | Why do you even have a Branch in South Lake Tahoe if it's always closed? I have tried three times this week and the doors are always locked with a sign says closed for today and the date. This is truly the worst bank I have ever been too and there are no other branches near by. Going to ask our business office to switch banks. | Sat Jul 09 18:25:03 GMT 2022 |
| DM from BofA_Help to: [REDACTED] | Thanks for reaching out. We truly understand your concern. To confirm are you referring to the location at South Lake Tahoe, CA? Also, we'd like to see how we can help. Please provide more details of your concern to see if we can assist you here or if we can direct you to the right area. [REDACTED]                              | Sat Jul 09 19:20:01 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | Yes the South Lake Tahoe CA branch is never open and I can't deposit via ATM so have no way to do my banking. Going to look for another bank.  | Sat Jul 09 19:45:47 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, August 10, 2022 3:41:02 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :One Medical Center Dr

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:1 Medical Center Dr, Lebanon, NH 03756

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Is the branch at DH hospital in Lebanon NH closed?   | Wed Aug 10 14:48:26 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello, thanks for reaching out. You can find the most updated info we have on our retail locations here: [REDACTED]  | Wed Aug 10 15:04:58 GMT 2022 |
| Messenger Post from [REDACTED]   | The website says it's open. It's not it is permanently closed. You need to fix this. People are wasting a lot of time trying to go there because the Hanover NH branch is closed.  | Wed Aug 10 17:06:19 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Thanks for sharing this feedback. We're sorry for any inconvenience. If you'd like to visit an alternative financial center, please click the following link for the most up-to-date info we have on our centers: [REDACTED] | Wed Aug 10 18:13:23 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, August 11, 2022 2:04:32 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name   | Content   | Posted Date                              |
|--|---|--|
| TWEET<br>FROM:<br>[REDACTED]                 | @BofA_Help when is the branch at 501 Castro St reopening?   | Thu<br>Aug 11<br>17:34:28<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA<br>Managed<br>Account | Hi [REDACTED] Sorry for any inconvenience this center's closure may cause. Please feel free to check our website for any updates on the hours and availability of the location as it is updated frequently. Here is the link:<br>[REDACTED] | Thu<br>Aug 11<br>18:01:48<br>GMT<br>2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Sunday, August 14, 2022 10:09:32 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name   | Content   | Posted Date                           |
|--|---|---------------------------------------|
| TWEET<br>FROM:<br>[REDACTED]                 | @BofA_Help need more atms in ontario california you closed down a branch on north mountain ave and the only other b of a is on euclid and there's a line i the street to use the atm          | Sat Aug 13<br>17:39:37<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA<br>Managed<br>Account | Hi [REDACTED], thanks for reaching out. We are constantly reviewing and adapting our financial center and ATM locations to fit our client's changing needs. [REDACTED]                        | Sun Aug 14<br>14:05:22<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA<br>Managed<br>Account | However, you may conveniently view the most up to date operating hours and services for all Bank of America branch and ATM locations nearest you by visiting our Locations page at [REDACTED] | Sun Aug 14<br>14:06:26<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA<br>Managed<br>Account | In addition, any new information regarding openings, services and hours, will be updated accordingly on the Locations page in real-time. [REDACTED]   | Sun Aug 14<br>14:06:39<br>GMT<br>2022 |

**From:** ██████████  
**To:** ██████████  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, August 19, 2022 3:44:14 PM

Bank Associate Name: ██████████

Unit Name: Social Media

Contact Name: ██████████

Financial Center :588 S PALM CANYON DR

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from ██████████   | [[User posted image attachment. ██████████<br>██████████ ██████████ ██████████   | Fri Aug 19 19:34:08 GMT 2022 |
| Messenger Post from ██████████   | another drive thru mobile device not working   | Fri Aug 19 19:34:37 GMT 2022 |
| Messenger Post from ██████████   | [[User posted image attachment. ██████████<br>██████████ ██████████ ██████████   | Fri Aug 19 19:34:50 GMT 2022 |
| Messenger Post from ██████████   | 588 S Palm Canyon Dr Palm Springs CA 92264   | Fri Aug 19 19:35:28 GMT 2022 |
| Messenger Post from ██████████   | had to park and stand in line, two walk ups, one working   | Fri Aug 19 19:37:50 GMT 2022 |
| Messenger Post from ██████████   | completely dead this one   | Fri Aug 19 19:38:12 GMT 2022 |
| Messenger Post from ██████████   | [[User posted image attachment. ██████████<br>██████████ ██████████ ██████████   | Fri Aug 19 19:38:15 GMT 2022 |
| Messenger Post from ██████████   | and branch is closed   | Fri Aug 19 19:38:18 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi, ██████████. I'm sorry it did not work for you but appreciate that you let us know so we can send someone to fix it. If you have any additional concerns in the future please don't hesitate to reach out. ██████████ | Fri Aug 19 19:42:08 GMT 2022 |

From: [REDACTED]  
To: [REDACTED]  
Subject: Social Media Reg BB/CRA Document  
Date: Monday, August 22, 2022 2:21:20 PM

Bank Associate Name: [REDACTED]  
Unit Name: Social Media  
Contact Name: [REDACTED]  
Financial Center :39518 N Gavilan Peak Parkway  
City, State: ,  
Social Media Type: General Customer Service  
Website:  
Additional Case Details:  
Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Hi-- The Anthem, Arizona branch has been "temporarily closed" for many months. According to a sign still posted on the door, it was supposed to reopen last December. Do you have any information of if or when it will be reopening?  | Sun Aug 21 22:47:14 GMT 2022 |
| Messenger Post from [REDACTED]   | [[User posted image attachment. [REDACTED]   | Sun Aug 21 22:47:20 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We apologize for any inconvenience. We do not have any other information as to when the financial center will open. Here is a link that can help you quickly find your nearest locations and confirm the services offered, and hours: [REDACTED] Our locator's tool is updated real time and you can check there for updates to the hours and to locate a nearby Financial Centers. [REDACTED] | Mon Aug 22 12:26:46 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, August 23, 2022 6:56:41 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:FC closures - Palm Springs, CA

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| TWEET FROM: [REDACTED]           | Over @BankofAmerica who have shut down two out of three branch offices in Palm Springs and then have the audacity to pull the gate down THREE MINUTES EARLY at the only one open so no one else can enter the lobby. [REDACTED]                                 | Mon Aug 22 23:03:14 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | You guys have two out of three branches closed in Palm Springs, CA. I rush to the only one open and your employees have pulled the gate down at 3:57pm so no one else can get in. The lobby is supposed to be open until 4:00pm. This is absolutely ridiculous! | Mon Aug 22 23:07:09 GMT 2022 |
| DM from BofA_Help to: [REDACTED] | Hi, [REDACTED] Thank you for bringing this to our attention. Please provide us the Financial Center location as we're always working to improve & will share your feedback with the appropriate line of business. [REDACTED]                                    | Mon Aug 22 23:18:50 GMT 2022 |
| TWEET FROM: BofA_Help            | [REDACTED] Hello, we're concerned to see this and would like to share your feedback with the appropriate parties. Please click on the link to provide us the financial center location details, thank you. [REDACTED]   | Tue Aug 23 00:16:20 GMT 2022 |



[REDACTED]

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, August 22, 2022 8:27:48 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:: Corner of Mass Ave and Washington St, Boston MA 02118. Lobby: one door does not open with a bank card. Both doors, labelled clearly with hours the lobby is open- BUT it shuts earlier than the posted hours

Social Media Comments:

| Name                           | Content   | Posted Date                  |
|--------------------------------|---|------------------------------|
| Messenger Post from [REDACTED] | Just trying to report broken /malfunctioning ATMs and lobby... Called the number ON THE ATM to report problems- it looped me endlessly into autobanking and wanted all my account info- NO OPTION to report a broken ATM?! Wasting my time. Location: Corner of Mass Ave and Washington St, Boston MA 02118. Lobby: one door does not open with a bank card. Both doors, labelled clearly with hours the lobby is open- BUT it shuts earlier than the posted hours. Much. Inside, three ATMs. The first one, IMAD1229: screen display works BUT the screen "buttons" don't respond to touch consistently. Hitting the screen buttons, touching quickly, slowly, softly, etc nothing worked. The check I attempted to deposit "could not be accepted" no reason given, multiple tries, smoothed it out, turned it around etc. At another location ATM it was accepted on first try fyi. Second ATM in the center- worked OK for the guy next to me. Third ATM: IMAH8024 Lights are on, it takes your card, the screen is BLANK. Unusable. This "branch" is really crummy shape. I believe I reported some months ago about the broken lobby door and incorrect posted hours. I see no change whatsoever, it sure doesn't look as though BOA cares! | Mon Aug 22 22:56:31 GMT 2022 |
| Messenger Post from [REDACTED] | If anyone actually reads this, thanks in advance and this neighborhood deserves a functioning machine.  | Mon Aug 22 22:56:59          |

|  |  |  |
|--|--|--|
| [REDACTED]                                   |  | GMT<br>2022                              |
| POST<br>FROM:<br>Bofa_Help<br>on<br>Facebook | Hi, [REDACTED] We appreciate your feedback and apologize for your experience at the ATM. Our Social Media Client Care Team will look into this. [REDACTED] | Mon<br>Aug 22<br>23:33:52<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, August 29, 2022 8:57:45 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details: Santa Fe Springs, CA on Telegraph Rd and Orr and Day Paramount and Florence in Downey, CA and the one on La Reina and 7th Street

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Hello. I would like to know why some Bank of America offices near me are closing. There was one in Santa Fe Springs, CA on Telegraph Rd and Orr and Day that was permanently closed as well as the one on Paramount and Florence in Downey, CA and the one on La Reina and 7th Street that is temporarily closed, but has been like that for a couple of months. Why close the ones that are convenient for people to get to? Most of these were about walking distance away for people, about less than 5 minutes for them and 10 to 20 minutes by car. Are there plans to reopen them again? I ask because with these slowly closing one after the other, it takes away the convenience of getting to them for people. | Mon Aug 29 23:22:24 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We apologize for any inconvenience. Some locations may either be temporarily closed or operating at limited hours. please click the following link for the most up-to-date info on our centers [REDACTED]. Also, when new information is available regarding openings and hours, the website will be updated. You can also complete many transactions online or through our mobile app. If you have any questions or an account related inquiry we can help with, please let us know. [REDACTED]   | Mon Aug 29 23:47:32 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, August 3, 2022 3:57:49 PM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :691 S Telshor Blvd

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | I would like to know what is going on with your office in Las Cruces, New Mexico. Their doors keep on being closed and we are not getting any information about why they are constantly closed. I have some very dire needs, to take care of, and can't because they are closed all the time. Address is 691 south telshore. Attached are the signs at the front of the door.                                  | Wed Aug 03 19:28:18 GMT 2022 |
| Messenger Post from [REDACTED]   | [[User posted image attachment [REDACTED]]   | Wed Aug 03 19:28:28 GMT 2022 |
| Messenger Post from [REDACTED]   | [[User posted image attachment [REDACTED]]   | Wed Aug 03 19:28:30 GMT 2022 |
| Messenger Post from [REDACTED]   | I would appreciate a rapid response.   | Wed Aug 03 19:28:46 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We are doing our best to remain open to serve our clients, however some locations/services may be either temporarily closed or operating at adjusted hours. If you'd like to visit an alternative financial center, please click the following link for the most up-to-date info on our centers: [REDACTED] Also, when new information is available regarding openings and hours, the website will be updated. | Wed Aug 03 19:44:06 GMT 2022 |



From: [REDACTED]  
 To: [REDACTED]  
 Subject: Social Media Reg BB/CRA Document  
 Date: Wednesday, August 31, 2022 7:00:47 PM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :710 West Sunshine

City, State: .

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | I am so seriously about to pull my money from this bank and go elsewhere  | Wed Aug 31 21:52:54 GMT 2022 |
| Messenger Post from [REDACTED]   | You guys close early now and don't open until 10. So the ONLY way we get to see anyone is if we take off from work. Then you close all of the drive thru windows down, and now none of your atms work. This is such a [REDACTED] anymore    | Wed Aug 31 21:53:59 GMT 2022 |
| Messenger Post from [REDACTED]   | [REDACTED]  | Wed Aug 31 21:54:40 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello, [REDACTED] Hours in some financial centers have changed, but our ATM's are available 24/7. Please provide us the location you visited with the ATM's not being in service and we will make sure to dispatch a technician. [REDACTED] | Wed Aug 31 22:55:22 GMT 2022 |
| Messenger Post from [REDACTED]   | 2360 E sunshine Springfield MO  | Wed Aug 31 22:56:17 GMT 2022 |
| Messenger Post from [REDACTED]   | This is literally every day. Either one or the other ATM is down.   | Wed Aug 31 22:56:34 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We were actually able to find the location with your video. We will make sure to have a technician check out the ATM. We appreciate you bringing this to our attention. [REDACTED]  | Wed Aug 31 22:58:51 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, August 6, 2022 11:44:29 AM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :205 North Addison Avenue

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:205 N ADDISON AVE, ELMHURST, IL 60126

Social Media Comments:

| Name                      | Content   | Posted Date                        |
|---------------------------|---|------------------------------------|
| TWEET FROM:<br>[REDACTED] | Two @BankofAmerica branches in Elmhurst, and both are now closed on Saturdays. Weak tea, @BankofAmerica weak tea. | Sat Aug 06<br>15:20:39<br>GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, August 6, 2022 8:24:57 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]  
[REDACTED]

Additional Case Details:Undetermined

Social Media Comments:

| Name                     | Content   | Posted Date                  |
|--------------------------|---|------------------------------|
| Comment From: [REDACTED] | Hate that there is no Bank of America close to Louisville, KY. The nearest one is like 60 miles away. Now I will have to open an account with a different bank. | Sat Aug 06 03:05:51 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, August 9, 2022 11:35:58 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                      | Content   | Posted Date                  |
|---------------------------|---|------------------------------|
| TWEET FROM:<br>[REDACTED] | @BankofAmerica [REDACTED] Instead of these garbage tweets, re-open the branch at 19400 Stevens Creek Blvd, Cupertino, CA. | Tue Aug 09 15:15:16 GMT 2022 |
| TWEET FROM:<br>[REDACTED] | .@BankofAmerica Instead of these garbage tweets, re-open the branch at 19400 Stevens Creek Blvd, Cupertino, CA.           | Tue Aug 09 15:16:45 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, September 1, 2022 10:04:28 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                         | Content  | Posted Date                           |
|------------------------------|--|---------------------------------------|
| TWEET<br>FROM:<br>[REDACTED] | [REDACTED] @BankofAmerica can you please provide me with my local branch! I need to find a new bank! My area code is 02744   | Wed Aug 31<br>23:13:42<br>GMT<br>2022 |
| TWEET<br>FROM:<br>[REDACTED] | [REDACTED] @BankofAmerica I agree with you! Whoever is running this bank is a complete and utter [REDACTED] The board must be filled with a bunch of [REDACTED] They really don't have a clue! | Wed Aug 31<br>23:22:03<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] Hi. Please visit [REDACTED] to find the closest open location. [REDACTED]   | Thu Sep 01<br>00:58:07<br>GMT<br>2022 |
| TWEET<br>FROM:<br>[REDACTED] | @BofA_Help You closed my local branch [REDACTED]   | Thu Sep 01<br>13:08:00<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, September 12, 2022 9:05:56 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name   | Content  | Posted Date                  |
|--|--|------------------------------|
| TWEET<br>FROM:<br>[REDACTED]                 | @BankofAmerica Okay, I get you're closing lots of branches in the BostonMA area & across the country. But what about the seniorcitizens. And where are the new [REDACTED] ATMS? You need at least 5 for each branch you closed? [REDACTED] BoAClosings | Sun Sep 11 21:13:22 GMT 2022 |
| TWEET<br>FROM:<br>BofA<br>Managed<br>Account | Thank you for your message. We apologize for any inconvenience. Find info about all of our ATM and financial center locations at [REDACTED]  | Mon Sep 12 13:05:35 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, September 12, 2022 4:24:17 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :407 Egg Harbor Rd

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | I just returned from visiting the Bank of America ATM in Sewell, NJ. This is the fourth time in the past couple of years that the ATM at that location was not operational. The next closest ATM is another 15 minutes in another direction. That would have meant 40-45 minutes of driving between the time I left my house. | Mon Sep 12 11:48:15 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED]. I'm sorry for the inconvenience. We'll have a technician take a look and get it fixed. [REDACTED]  | Mon Sep 12 13:19:37 GMT 2022 |
| Messenger Post from [REDACTED]   | Thank you. It's just particularly annoying that it happens so frequently.   | Mon Sep 12 13:23:31 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | You're welcome. I appreciate you letting us know. [REDACTED]  | Mon Sep 12 13:56:34 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Sunday, September 18, 2022 2:37:33 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :4120 SAN PABLO AVE

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Why are some BOFA branches in San Francisco and Oakland closed today? There are signs posted and security guards with no answers...   | Sun Sep 18 00:24:53 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED]. Thank you for reaching out. We are disappointed to hear that this happened. We value your business and would like to share your feedback with the appropriate leadership team. Can you please share the location with me? [REDACTED] | Sun Sep 18 12:56:14 GMT 2022 |
| Messenger Post from [REDACTED]   | Hi [REDACTED] - 4120 San Pablo Avenue, Emeryville, CA & 6201 College Avenue, Oakland, CA  | Sun Sep 18 15:32:40 GMT 2022 |
| Messenger Post from [REDACTED]   | The sign on the storefront says basically the location is closed "due to conditions beyond our control". On the web the status for both locations is "temporarily closed"   | Sun Sep 18 15:36:46 GMT 2022 |
| POST FROM:                       | Thank you for providing the requested information. We'll certainly be sharing your feedback with our leadership team. Here is a link that   | Sun Sep 18                   |



Bofa\_Help  
on  
Facebook

can help you quickly find our locations and hours:  
[REDACTED] If you need further assistance,  
please feel free reach back out. Thank you. [REDACTED]

15:38:43  
GMT  
2022

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, September 19, 2022 10:45:58 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :7043 Highway 70 South

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| <b>Name</b>                      | <b>Content</b>  | <b>Posted Date</b>           |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Why is the branch on Hwy 70S, 37221 showing temporary closed?   | Mon Sep 19 13:47:44 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi. Hours in some financial centers have been adjusted on a case-by-case basis, based on many factors. Our website is updated real-time as locations reopen. For updated hours you may visit [REDACTED] | Mon Sep 19 14:35:52 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, September 19, 2022 9:40:59 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :2012 W. University Drive

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | For the love of God, please fix the Mckinney branch. Online says it's open at 9am. I'm here at 9:40am and it's still locked up. The door even says this location has extended hours...what a joke. I'm this close to closing my accounts and moving to another firm. This service is unacceptable. | Mon Sep 19 14:41:42 GMT 2022 |
| Messenger Post from [REDACTED]   | [[User posted image attachment [REDACTED]]   | Mon Sep 19 14:41:57 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED] we apologize for the inconvenience. Please share the location address so we may share your feedback. [REDACTED]  | Mon Sep 19 15:50:31 GMT 2022 |
| Messenger Post from [REDACTED]   | 2012 W University Dr McKinney, TX 75071 United States  | Mon Sep 19 18:52:05 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, September 21, 2022 6:43:32 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                | Content   | Posted Date                              |
|-------------------------------------|---|--|
| DM from [REDACTED]<br>to: BofA_Help | The door to the enclosed atm in Fort Mohave AZ won't open. I tried calling the number on the door and that didn't work. This is the only atm near me, as all the branches have closed. I am finding it more and more inconvenient to bank with you. | Wed<br>Sep 21<br>21:00:16<br>GMT<br>2022 |
| DM from BofA Help to: [REDACTED]    | Thank you for bringing this to our attention. We will have the issue looked into right away. [REDACTED]   | Wed<br>Sep 21<br>21:32:35<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, September 22, 2022 5:04:03 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                           | Content  | Posted Date                  |
|--------------------------------|--|------------------------------|
| Messenger Post from [REDACTED] | I have been a customer of BOA for 40+ years and I have seen locations/ATM locations dwindle. I live in 63129 (Oakville) and there was a ATM in the [REDACTED] parking lot that was closed. Most recently you've closed the banking location on Tesson Ferry. I would like to know your plans to service the Oakville area. If there are no additions in our area we will be forced to leave BOA. | Thu Sep 22 20:45:20 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, September 22, 2022 2:47:16 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                            | Content   | Posted Date                  |
|---------------------------------|---|------------------------------|
| Post from [REDACTED]            | Ok, so let me ask a few people who bank with BoA, the Frankford Midway TX2-421-01-01 DALLAS, TX 75287, ok so first they removed the teller assist ATM's, then they removed all of them except one drive-up ATM, next they changed up the hours of operation from 9-5 to 10-4 what about the people who can't make it there at those times? I drove up there at lunch today, to do some banking, and stood in the line for about 6 minutes before I was told they weren't doing teller transactions because they were short people, but they had people walking around, I ask if there was a manager (yeah Karen move) but was then told there was no manager there and that if I wanted to do my banking that I could go to another BoA, so has anyone else who banks there think it's still worth banking with them? I mean I do refer to BoA as the Evil Empire, but from what I've been seeing of the service from the BoA I go to it's gone downhill fast and just seems to be getting worse. | Thu Sep 22 17:42:59 GMT 2022 |
| POST FROM: BofA Managed Account | Hello, [REDACTED]. We're sorry to hear about your experience. Hours in some financial centers have been adjusted on a case-by-case basis, based on many factors. Here is a link that can help you quickly find our locations, hours, and available services: [REDACTED]   | Thu Sep 22 18:45:09 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, September 6, 2022 10:38:32 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| <b>Name</b>                      | <b>Content</b>  | <b>Posted Date</b>           |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Do you have any locations in the state of Alabama? Also for new checking accounts, are the ATM fees reimbursed? | Tue Sep 06 08:48:52 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello [REDACTED]. Here is a link that can help you quickly find our locations and hours: [REDACTED]             | Tue Sep 06 13:51:47 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | You can learn more about account fees here: [REDACTED]<br>You can click on "ATM Fees". [REDACTED]               | Tue Sep 06 14:37:14 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** RE: Seattle Branch Opening?  
**Date:** Tuesday, September 27, 2022 3:28:00 PM  
**Attachments:** [REDACTED]

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Hello [REDACTED],

I'm sorry for your frustration and for the inconvenience. I assure you that we do intend to reopen the Greenwood branch, and are working toward that goal as quickly as we can.

As I'm sure you know, like many other employers, we have struggled with staffing throughout and following the pandemic. Staffing shortfalls and safety protocols related to COVID exposures have made it impossible for us to keep 100% of our centers open safely. While these challenges persisted, our focus has been to keep a core network of centers open consistently across the market to ensure relatively convenient access for customers, and to avoid the frustration of repeatedly opening and closing centers when we find ourselves short staffed. I understand that this strategy has not been convenient for you, particularly as it relates to your safe deposit box. We have ramped up hiring and made significant progress over the last two months. Those new teammates are completing their training and will be moving onto the platform in the coming weeks.

My current estimate for reopening Greenwood is October 31. Thank you for your continued patience and for being a loyal customer for such a long time. If there is anything more I can do to be of assistance, please don't hesitate to reach out.

Best regards,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] 401 Union Street, Seattle, WA 98101

[REDACTED]

[REDACTED]

Bank of America is committed to Seattle.

[REDACTED] [REDACTED]

**What would you like the power to do?**



*Please note that my email address has changed.*

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**From:** [REDACTED]



**Sent:** Monday, September 26, 2022 4:17 PM

**To:** [REDACTED]

**Cc:** [REDACTED]

**Subject:** Seattle Branch Opening?

Hi [REDACTED] I wanted to send this email directly to you so that you are aware of an issue significantly impacting customers.

I have been a B of A customer since 1976 and a stockholder since 1998. I must say, this issue has me the most perplexed. I live in Seattle and bank at your Greenwood B of A Branch where I also have my Safe Deposit box.

The branch surprisingly closed “temporarily” during COVID. I received no advance notification via email, letter, call nor text that it had be closed – though the branch indicated they did send out some form of communication.....not sure what it was and why I didn’t receive it. It has been a major inconvenience to have this branch closed and I’ve been assured, for over a year, it will be reopening as soon as the staff are hired/trained – that has been the story line for the last year. Outside of regular banking needs at the branch, I’ve needed to access my safe deposit box numerous times in the last 2 years. The access was only able to occur on very limited specific days & hours of the week, normally when I’m working, so I’ve had to wait 2 to 4 weeks to get an appointment – Really??? I thought I was the customer. The B of A staff that have done this service (meeting me at the Greenwood branch) have always been nice and gracious, they just don’t have the ability to serve 2 bank branches.

[REDACTED], this branch needs to open and serve your customer in the Greenwood, Phinney Ridge, and Greenlake neighborhoods. It is not acceptable that it has been closed for as long at it has and frankly it makes me wonder if it will ever reopen and B of A is not being forthright with its branch customers. I’ve put a lot of trust in B of A over the last 45 years of banking with you and 25 yrs as a shareholder and I’m quickly losing that trust.

Please solve this & get the branch reopened – I’m tired of reading full-page ads in the Seattle Times about how great B of A is in serving the Seattle community – use that money to get this bank branch open! B of A needs to perform its basic blocking & tackling.....keep your branches that serve the community open so the “regular guy/gal” can do their banking conveniently!

[REDACTED]  
[REDACTED]  
[REDACTED]

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, October 11, 2022 1:48:56 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                         | Content  | Posted Date                              |
|------------------------------|--|--|
| TWEET<br>FROM:<br>[REDACTED] | @BofA_News is there a reason why bank of America closed the branch in loudonville New York? Is the bank shrinking in the upstate capital region? Just curious  | Mon<br>Oct 10<br>06:27:16<br>GMT<br>2022 |
| TWEET<br>FROM:<br>[REDACTED] | @BankofAmerica Wow I'm so shocked that bofa is not in Vermont like Burlington or Shelburne Vermont. Yikes I have to move my money to another bank this bank was so convenient I thought this bank was like in every state.   | Mon<br>Oct 10<br>15:13:18<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] Hello. We considered a number of factors, including traffic in these financial centers. ATMs in most financial centers are available 24/7 and you can complete many transactions online or through mobile. To find your nearest location, please visit [REDACTED] | Tue Oct<br>11<br>13:17:07<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] If there's an account related concern or something we can help with, please click the link below to connect and let us know. [REDACTED]   | Tue Oct<br>11<br>13:18:05<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, October 11, 2022 1:55:15 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1806 Sam Rittenberg Blvd

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:1806 SAM RITTENBERG BLVD, CHARLESTON, SC 29407

Social Media Comments:

| Name                                   | Content  | Posted Date                  |
|--|--|------------------------------|
| TWEET<br>FROM:<br>[REDACTED]           | [REDACTED] @BankofAmerica [REDACTED] you keep closing ATMs and now you've got this [REDACTED] service in one machine while blocking the lane of the other one. Do you guys not want customers?<br>[REDACTED] | Tue Oct 11 13:07:15 GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help            | [REDACTED] Hello. We noticed that you mentioned us. Please use the link below to connect and to provide us the location of the ATM you are referring to. [REDACTED]  | Tue Oct 11 14:16:23 GMT 2022 |
| DM from<br>[REDACTED] to:<br>BofA_Help | Charleston SC Sam Rittenburg [REDACTED]  | Tue Oct 11 17:41:12 GMT 2022 |
| DM from<br>[REDACTED] to:<br>BofA_Help | [REDACTED]   | Tue Oct 11 17:41:23 GMT 2022 |
| DM from                                |  | Tue Oct 11                   |

██████ to:  
BofA\_Help

Why do you have both ATMs shut down at the same time.

17:42:29  
GMT  
2022

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, October 22, 2022 6:43:57 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                | Content   | Posted Date                        |
|-------------------------------------|---|------------------------------------|
| DM from [REDACTED]<br>to: BofA_Help | [REDACTED]  | Sat Oct 22<br>18:33:14<br>GMT 2022 |
| DM from [REDACTED]<br>to: BofA_Help | Door to atm machine in Fort Mohave AZ is broken....again.   | Sat Oct 22<br>18:33:30<br>GMT 2022 |
| DM from [REDACTED]<br>to: BofA_Help | I cannot get in to make a deposit. There is no other atm or branches in town.   | Sat Oct 22<br>18:33:56<br>GMT 2022 |
| DM from BofA Help to: [REDACTED]    | Hi. Thanks for bringing this to our attention. We will request maintenance for the door. Were you trying to deposit a check or cash? [REDACTED] | Sat Oct 22<br>19:39:12<br>GMT 2022 |
| DM from [REDACTED]<br>to: BofA_Help | Cash  | Sat Oct 22<br>20:58:55<br>GMT 2022 |
| DM from [REDACTED]<br>to: BofA_Help | I unfortunately can't take a picture of my tips for depositing.   | Sat Oct 22<br>20:59:12<br>GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, October 22, 2022 12:36:53 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| <b>Name</b>                      | <b>Content</b>   | <b>Posted Date</b>           |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | No. Not account related. We need a branch or at least ATM in Bonne Terre, MO or Farmington. MO. Please pass that on.   | Sat Oct 22 14:29:55 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi. Thanks for reaching out to us. I appreciate you taking the valuable time out of your busy day to share & document your feedback with us. We acknowledge its receipt here. Have a wonderful weekend! [REDACTED] | Sat Oct 22 16:35:44 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, October 24, 2022 3:17:41 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :7747 Quivira Rd

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                         | Content  | Posted Date                  |
|------------------------------|--|------------------------------|
| TWEET<br>FROM:<br>[REDACTED] | @BofA_Help why are your banks closed in Shawnee? Off Quivera . Unbelievable! [REDACTED]  | Mon Oct 24 18:03:14 GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] We apologize for any inconvenience. Here is a link that can help you quickly find our locations and hours: [REDACTED] The information at this link is updated regularly. [REDACTED] | Mon Oct 24 18:26:09 GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] To clarify, is this the location on Quivira Rd in Lenexa, KS? [REDACTED]  | Mon Oct 24 18:30:07 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, October 26, 2022 3:40:15 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1111 ELDRIDGE PKWY STE 100

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:1111 ELDRIDGE PKWY STE 100 HOUSTON, TX, 77077-1774

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | I had an appointment today at 1111 eldrige pkwy but the bank was closed  | Wed Oct 26 04:01:17 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED] This is not the experience we want you to have. We appreciate you making us aware and feedback will be shared with leadership regarding this. You can make an appointment to visit your nearest financial center here [REDACTED]. If there's anything we can help with, please let us know? [REDACTED] | Wed Oct 26 13:41:40 GMT 2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, October 4, 2022 8:43:20 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1847 Massachusetts Avenue

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:1847 MASSACHUSETTS AVE, CAMBRIDGE, MA 02140

Social Media Comments:

| Name                         | Content  | Posted Date                        |
|------------------------------|--|------------------------------------|
| TWEET<br>FROM:<br>[REDACTED] | @BankofAmerica My bank location at Porter Square, Boston is shutting down. Will the ATM inside [REDACTED] still be open? | Tue Oct 04<br>05:31:03 GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, October 7, 2022 8:44:19 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                         | Content  | Posted Date                        |
|------------------------------|--|------------------------------------|
| TWEET<br>FROM:<br>[REDACTED] | It's kind of stupid that they closed all the Bank of America's in Riverside California. @BankofAmerica | Fri Oct 07<br>23:46:43 GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, October 7, 2022 11:43:24 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Hampton, VA

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| DM from [REDACTED] to: BofA_Help | Why the [REDACTED] would you just get rid of ATMs in Hampton, VA, intentionally making it more difficult for your customers.   | Fri Oct 07 13:52:46 GMT 2022 |
| POST FROM: BofA Managed Account  | Hi [REDACTED] Thanks for reaching out to us. We considered a number of factors, including traffic in these locations. I was able to find some locations in Hampton, VA. ATMs in most financial centers are available 24/7. You can also complete many transactions online or through mobile. To find your nearest location, confirm the services offered, and hours, please visit [REDACTED] | Fri Oct 07 15:40:39 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, October 8, 2022 2:16:26 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :707 Gravois Road

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | I am incredibly disappointed in the lack of access to the Bank of America location in Fenton, MO. Having hours from 10-2 and being closed on Saturday makes it extremely hard for somebody with a 9-5 job. To do business with you | Sat Oct 08 15:27:29 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello, [REDACTED] Hours in some financial centers have been adjusted on a case-by-case basis, based on many factors. You may be able to save time by using an ATM or our mobile app. Signing up is simple: [REDACTED]              | Sat Oct 08 18:11:48 GMT 2022 |
| Messenger Post from [REDACTED]   | I needed more than your atm allows and I didn't want 50 - 20 dollar bills  | Sat Oct 08 18:13:15 GMT 2022 |
| Messenger Post from [REDACTED]   | If you are not going to offer Saturday hours at least be open after 4 or 5pm one day a week  | Sat Oct 08 18:14:14 GMT 2022 |
| POST FROM:                       | Thank you for the additional feedback. Please do not hesitate to reach   | Sat Oct 08                   |

Bofa\_Help  
on  
Facebook

out in the future if you have any other questions or concerns.



18:15:10  
GMT  
2022

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Sunday, October 9, 2022 3:35:13 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                         | Content   | Posted Date                  |
|------------------------------|---|------------------------------|
| TWEET<br>FROM:<br>[REDACTED] | @BankofAmerica Why did you close down the @BankofAmerica in Gallup,NM ?   | Sun Oct 09 11:41:55 GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] Hello. We apologize for any inconvenience. You can find nearby financial centers by visiting [REDACTED] If you need assistance with your account, please click the link below to send us a DM with additional info. [REDACTED] | Sun Oct 09 13:24:12 GMT 2022 |
| TWEET<br>FROM:<br>[REDACTED] | @BofA_Help Now we have to travel 200 miles to the nearest @BankofAmerica  | Sun Oct 09 13:28:04 GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] If you need assistance with your account, please send us a DM with your name, phone number and zip code and a member of our team would be glad to assist. [REDACTED]   | Sun Oct 09 13:39:48 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, November 1, 2022 2:02:39 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| TWEET FROM: [REDACTED]           | @BofA_Help just tried to use my local atm, but it's like it has a fake front or something - there's a multi-inch gap between the card insertion slot and the actual card receptacle. Same for the receipt printer. I took photos and videos if you're interested<br>[REDACTED] | Tue Nov 01 14:36:36 GMT 2022 |
| TWEET FROM: BofA_Help            | [REDACTED] Hi [REDACTED]. Thanks for reaching out and making us aware. We'd like to have a technician take a look at this. Please click the link below to provide additional details about the location privately. [REDACTED]  | Tue Nov 01 15:07:19 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | This is the atm near the intersection of 6th and f st nw, 20004, as discussed. Photo and video incoming  | Tue Nov 01 15:52:45 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | Whether or not it's hacked, it's unusable [REDACTED]   | Tue Nov 01 15:53:21 GMT 2022 |
| DM from [REDACTED]               |  | Tue Nov 01                   |

|  |   |  |
|--|---|--|
| to:<br>BofA_Help                             | [REDACTED]  | 15:53:37<br>GMT<br>2022                  |
| DM from<br>[REDACTED]<br>to:<br>BofA_Help    | [REDACTED]  | Tue Nov<br>01<br>15:53:37<br>GMT<br>2022 |
| DM from<br>[REDACTED]<br>to:<br>BofA_Help    | [REDACTED]  | Tue Nov<br>01<br>15:54:00<br>GMT<br>2022 |
| DM from<br>[REDACTED]<br>to:<br>BofA_Help    | [REDACTED]  | Tue Nov<br>01<br>15:54:20<br>GMT<br>2022 |
| DM from<br>[REDACTED]<br>to:<br>BofA_Help    | [REDACTED]  | Tue Nov<br>01<br>15:59:21<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA<br>Managed<br>Account | Thanks for sharing those details. We'll have a technician dispatched.<br>[REDACTED] | Tue Nov<br>01<br>17:58:46<br>GMT<br>2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, November 1, 2022 10:56:44 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website:  
[REDACTED]

Additional Case Details:Louisville, KY

Social Media Comments:

| Name                               | Content   | Posted Date                  |
|------------------------------------|---|------------------------------|
| Comment From:<br>[REDACTED]        | When will Bank of America open branches in Louisville Kentucky?   | Tue Nov 01 13:34:37 GMT 2022 |
| POST FROM:<br>BofA Managed Account | Hi [REDACTED]. We want you to know that we constantly evaluate our retail network to meet evolving customer demand. We may add or consolidate banking centers/ATMs as a result. You can find info about all of our ATM and financial center locations at [REDACTED] | Tue Nov 01 14:54:01 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, November 10, 2022 4:39:20 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | What the heck happened to the ATM station in Dixon, CA.? BofA website says it's open, but it isn't, and hasn't been for a few weeks. No notice was given to those of us who use it, and I know you've got my email address. It's 8 miles to the nearest ATM, which is very inconvenient. | Thu Nov 10 21:01:31 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi, [REDACTED] I'm sharing your comment so a technician can look at it. I'm sorry for the inconvenience and appreciate that you let us know. [REDACTED]  | Thu Nov 10 21:37:58 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, November 12, 2022 10:59:02 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]  
[REDACTED]

Additional Case Details:Punta Gorda ,Port Charlotte ,north port , Arcadia , Florida

Social Media Comments:

| Name                        | Content  | Posted Date                  |
|-----------------------------|--|------------------------------|
| Comment From: [REDACTED]    | Good luck finding a location that's open in the Punta Gorda ,Port Charlotte ,north port , Arcadia , Florida area it is now been over seven weeks since we've had a hurricane and not one of these locations are open. You would think that they would have opened a temporary office somewhere within 40 miles   | Fri Nov 11 21:32:44 GMT 2022 |
| Reply From: Bank of America | We are doing our best to remain open to serve our clients, however some locations/services may be either temporarily closed or operating at adjusted hours. If you'd like to visit an alternative financial center, please click the following link for the most up-to-date info on our centers: [REDACTED] Also, when new information is available regarding openings and hours, the website will be updated. | Sat Nov 12 13:53:55 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, November 12, 2022 9:13:33 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                   | Content  | Posted Date                  |
|--|--|------------------------------|
| TWEET FROM:<br>[REDACTED]              | @BofA_Help send help to this branch. Everytime I go in there are 2-3 ppl working on the teller line. There are over 20 customers in line. Why is this branch always short staffed?!<br>[REDACTED]  | Sat Nov 12 17:15:03 GMT 2022 |
| TWEET FROM:<br>BofA_Help               | [REDACTED] Hello. We apologize for any inconvenience this has caused, we know your time is valuable. Please click on the link below to share the financial center location and to let us know what brought you to the financial center today. [REDACTED]<br>[REDACTED] | Sat Nov 12 17:35:09 GMT 2022 |
| DM from<br>[REDACTED]<br>to: BofA_Help | Berryessa and capital ave branch in San Jose, ca<br>[REDACTED]   | Sat Nov 12 17:36:12 GMT 2022 |
| DM from<br>[REDACTED]<br>to: BofA_Help | What makes it worse is there are multiple branches in this area that are closed on Saturdays   | Sat Nov 12 17:36:34 GMT 2022 |
| DM from                                | Shouldn't this be accounted for in staffing for branches that  | Sat Nov 12                   |

|   |  |   |
|---|--|---|
| <p>██████████<br/>to: BofA_Help</p>             | <p>remain open on Saturday. I would expect that there would be a uptick in foot traffic.</p>   | <p>17:37:06<br/>GMT<br/>2022</p>                    |
| <p>DM from<br/>██████████<br/>to: BofA_Help</p> | <p>I spoke with the manager and she said all she had was 3tellers for the entire branch and no other tellers at all.</p>   | <p>Sat Nov<br/>12<br/>17:37:58<br/>GMT<br/>2022</p> |
| <p>DM from<br/>BofA_Help to:<br/>██████████</p> | <p>Thanks for providing those additional details. I will ensure your feedback is reviewed by our financial center leadership team. If you have additional account related questions or concerns that we may help with at the moment, pleat let us know. ██████████</p> | <p>Sat Nov<br/>12<br/>20:11:26<br/>GMT<br/>2022</p> |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, November 14, 2022 2:29:47 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                                 | Content   | Posted Date                              |
|--------------------------------------|---|--|
| Post from<br>[REDACTED]              | SO done with BOA. Their customer service stinks. Moved to NC and do not live near a branch or an ATM. Many accounts and plenty of money in the bank. Still only get to use a non BOA ATM once a month or be charged. So done with them Guess it is time to change all accounts to a bank with better customer service. Stay away unless you live close to a branch. | Mon<br>Nov 14<br>18:29:01<br>GMT<br>2022 |
| Messenger<br>Post from<br>[REDACTED] | Hello   | Mon<br>Nov 14<br>18:59:25<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, November 14, 2022 1:03:28 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | I've been at this bank 15 years. You have gone from 3 locations to 1 in Edmond Oklahoma. The only one you have has closed the drive through permanently and the hours are now 10AM with 1 teller so the line is insane all the time. My entire family and the clinic I run bank through here and we will be changing!  | Mon Nov 14 16:25:12 GMT 2022 |
| Messenger Post from [REDACTED]   | Don't bother. Your customer service has plummeted, I don't want a rep contacting me because you no longer value customer service.  | Mon Nov 14 16:26:24 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello. Thank you for connecting with us & bringing this to our attention. I appreciate you sharing & documenting your feedback with us. My deep apologies we have not met your expectations in servicing your financial banking needs. Please be assured we are constantly striving to fulfill our evolving client's needs, & sharing your concerns will help us get there. [REDACTED] | Mon Nov 14 18:01:46 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, November 14, 2022 2:56:13 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Hello, I recently visited one of your locations (1960 and Jones Rd) located in Houston, TX 77065. A car followed me from this location and robbed me. I drove to this location since it's one of the few that are open on Saturdays, yet there was one a couple of minutes of where I was located. Why is Bank of America closing locations on Saturdays. Lines are long and Parking lot is always full. Have to park very far from location leading to more insecurity. | Mon Nov 14 19:00:46 GMT 2022 |
| Messenger Post from [REDACTED]   | Business account holder and thinking about finding another bank to do business with.   | Mon Nov 14 19:01:17 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi. Thanks for reaching out to us & bringing this to our attention. My sincere apologies for your experience. Your safety & security are our top priority. Please only visit an area or location if determined safe to do so. We are continuously striving to met our client's evolving & trending needs. This may result in the expansion of our financial center network hours in some areas, or a reduction in others. Please visit us at [REDACTED]                  | Mon Nov 14 19:45:17 GMT 2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, November 15, 2022 1:14:53 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :6966 Temple Hills Road

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:6966 Temple Hill Rd Temple Bills MD 20748

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Alot of BoA branches over the years have been closing in the So. Maryland areas of Upper Marlboro, Camp Springs, Temple Hill, Ft Washington. This area is also closely affiliated with several military bases. It would be nice if we could get at the least MORE ATM locations. It's getting harder and harder to find service nearby & local banks are always crowded.          | Tue Nov 15 15:43:00 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello. Thank you for reaching out. We are doing our best to remain open to serve out clients. We apologize for any inconvenience this may have caused. You can find nearby financial centers/ATM's and confirm the hours by visiting [REDACTED] Location status and hours are updated real time. Please confirm the details of the locations you're referring to. [REDACTED]      | Tue Nov 15 16:14:01 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We appreciate your suggestion and want you to know that we are constantly evaluating our retail network to meet evolving customer demands. We may add or consolidate banking centers/ATMs as a result. Thank you. [REDACTED]  | Tue Nov 15 16:16:09 GMT 2022 |
| Messenger Post from [REDACTED]   | Thank you for your response. I use all of the locations within the area and am familiar with them. Recently closed was Allentown Rd, Temple Hill rd location Camp Springs, Temple Hill, Md areas. The Oxon Md bank and Clinton, Md the closet to me but unfortunately further out of the way, therefore leading me to believe that I should bank with other financial facilities. | Tue Nov 15 16:19:33 GMT 2022 |

POST  
FROM:  
Bofa\_Help  
on  
Facebook

I understand. Thank you for confirming that info. [REDACTED]

Tue Nov  
15  
16:29:04  
GMT  
2022

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, November 17, 2022 9:22:10 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                   | Content  | Posted Date                  |
|------------------------|--|------------------------------|
| TWEET FROM: [REDACTED] | Not good @BankofAmerica. What a poor decision making the new branch at 1321 Penn Ave SE in DC 20003 nothing but ATM and video calls. The closest full service branch is over a mile away. You are under-serving the community in SE. The WE ARE OPEN signs are a joke. NO ONE IS THERE.  | Thu Nov 17 20:23:05 GMT 2022 |
| TWEET FROM: BofA_Help  | [REDACTED] Hello. I am disappointed to hear you feel this way. We would like to know more about your concern and see how we may help. Please click on the link below to let us know what brought you to the financial center today. [REDACTED]   | Thu Nov 17 21:05:03 GMT 2022 |
|                        | I have a good friend who visits me frequently and works in my area who was waiting with excitement for this new BofA to open at 1321 Penn Ave SE because he does most of his banking at the window at the 201 Penn Ave SE branch a mile away, which is at a busy intersection where it is notoriously hard to find parking. We drove by this morning and saw the WE ARE OPEN SIGNS so he parked and tried to use this branch, but there is nothing there but ATMs and locked glass doors with video monitors inside. What in the world is this?? This branch is located in a demographically and socioeconomically diverse part of the city ONE BLOCK from a large block of subsidized housing. DC also has a high percentage of immigrants who speak English as a second language. Both the Black and immigrant communities here are not being served by this technologically advanced, no-human-interaction, cash-free financial | Thu                          |

|                                    |   |  |
|------------------------------------|---|--|
| DM from<br>██████ to:<br>BofA_Help | center. Hooray for ATMs but what this side of Capitol Hill could really use is some face to face service to support the community. Not ██████ in a suit from Florida who appears on the screen in his suit to confirm no one can cash a check there and to tell people who already know where the other branch at 201 Pennsylvania Ave is, to look at the map on the screen as he looks for the closest branch because the new branch he's beaming into HAS NO HUMAN FACE-TO-FACE service. You are paying ██████ to beam in and provide info that anyone can look up on their own phone if they don't already know they have to go to a different branch. Those signs "WE ARE OPEN" are really deceptive, because their is no "we" at that branch. B of A really missed an opportunity to establish themselves as a banking presence in this neighborhood, and are under-banking the community here in favor of the employees of the Capitol, Congress, and the Library of Congress who work and live steps from the branch at 201 Penn Ave. So disappointing. ████████████████████ | Nov 17<br>22:57:15<br>GMT<br>2022        |
| DM from<br>BofA_Help<br>to: ██████ | Thank you for information regarding this location. We will share your feedback with our leadership. Thanks for bringing this to our attention as well. ██████   | Thu<br>Nov 17<br>23:59:18<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, November 17, 2022 3:11:29 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| <b>Name</b>                      | <b>Content</b>   | <b>Posted Date</b>           |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Hi, just want to ask that Bank of America put an ATM in Albany, Oregon.. Just moved here and there are none closer than 20 miles! Thanks                               | Thu Nov 17 19:59:27 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello [REDACTED] Thank you for your message, as we are always looking for ways to improve. Find info about all of our ATM and financial center locations at [REDACTED] | Thu Nov 17 20:09:50 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, November 18, 2022 7:05:58 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                         | Content  | Posted Date                        |
|------------------------------|--|------------------------------------|
| TWEET<br>FROM:<br>[REDACTED] | @BankofAmerica Where? There are no banks in Utah. At least the last time I checked. Had to drive to Mesquite NV                                      | Fri Nov 18<br>18:39:40<br>GMT 2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] Hello [REDACTED]. I'm concerned to see this. If additional assistance is needed, please click below to connect with us via DM. [REDACTED] | Fri Nov 18<br>19:18:37<br>GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, November 2, 2022 6:30:19 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:GALLUP, NM 87301

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Hello our ATM in Gallup New Mexico 87301 has been out for about a week, that would be the east side ATM since our branch closed and we have to rely on the ATMs now to to pretty much all our banking I would like if they could send some one to fix the ATM. It says” that there is an error with the card” and it give the same message to everyone. Please fix this issue because it’s a real problem because the otherATM is across town and usually has 8 cars waiting in line. | Wed Nov 02 20:04:15 GMT 2022 |
| Messenger Post from [REDACTED]   | The address is 2424 E Historic Hwy 66, Gallup, NM 87301, United States  | Wed Nov 02 20:05:31 GMT 2022 |
| Messenger Post from [REDACTED]   | Thank you.  | Wed Nov 02 20:06:29 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | We're sorry for the inconvenience and appreciate you reporting the location. We'll have it look into right away. [REDACTED]   | Wed Nov 02 20:48:44 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, November 21, 2022 3:50:09 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:Indiana

Social Media Comments:

| Name                         | Content   | Posted Date                              |
|------------------------------|---|--|
| TWEET<br>FROM:<br>[REDACTED] | @BankofAmerica I moved from Chicago to Indiana....there are no b of a's anywhere around. Over an hour and a half drive. There's literally only 2 branches in the whole state  | Mon<br>Nov 21<br>15:42:24<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA_Help  | [REDACTED] Hi [REDACTED] We want you to know that we constantly evaluate our retail network to meet evolving customer demand. We may add or consolidate banking centers/ATMs as a result. If there's anything we can help with, please click the link below. [REDACTED] | Mon<br>Nov 21<br>16:30:39<br>GMT<br>2022 |



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, November 23, 2022 7:18:19 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :17250 140TH AVE SE

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:The customer is expressing concern with FC possibly closing after the holiday. FC location is 17250 140th Ave SE, Renton, WA 98058 US

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | my neighborhood BOA is supposedly temporarily closed today Nov 23. I hope they are not closing this Bank permanently? will they reopen after ThankGiving? Her is the address. | Wed Nov 23 21:03:49 GMT 2022 |
| Messenger Post from [REDACTED]   | 17250 140th Ave SE, Renton, WA 98058 US   | Wed Nov 23 21:04:05 GMT 2022 |
| Messenger Post from [REDACTED]   | My name is [REDACTED] the bank address is. 17250 140th Ave SE, Renton, WA 98058 US  | Wed Nov 23 21:05:06 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hello, [REDACTED] Thank you for your feedback. You can find nearby financial centers/ATM's and confirm the hours by visiting [REDACTED]                                       | Wed Nov 23 21:53:24 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, November 4, 2022 1:16:38 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                      | Content   | Posted Date                  |
|---|---|------------------------------|
| TWEET<br>FROM:<br>[REDACTED]              | @BankofAmerica Erica is very helpful. But please stop taking away ATM. Some people do not have access to cars. You closed the #ATM in Main Street, #Martinez, Ca. Nowhere close anymore to make transactions. Not good. #closing, ##atmbankofamerica some of us do not have #Transportation | Fri Nov 04 16:57:42 GMT 2022 |
| TWEET<br>FROM: BofA<br>Managed<br>Account | Hi, [REDACTED] We sincerely apologize for any inconvenience that this has caused you and value your feedback. Here is a link that can help you quickly find all our locations:<br>[REDACTED]  | Fri Nov 04 17:15:33 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, November 30, 2022 8:50:17 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:180 Swanson Ave, Lake Havasu City, AZ 86403 US

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| DM from [REDACTED] to: BofA_Help | One ATM in 40 miles.   | Thu Dec 01 01:13:52 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | Bofa bailed on its customers.  | Thu Dec 01 01:15:07 GMT 2022 |
| DM from [REDACTED] to: BofA_Help | 18 years with your bank. And slapped in the face with closure. One [REDACTED] ATM within 40 miles. Loved the employees. BofA didn't. | Thu Dec 01 01:19:24 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, December 12, 2022 5:20:52 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | How can you remove yet another local ATM???1856 CA-273 N Anderson, CA 96007 United States How much more inconvenient are you going to make banking for your account holders! | Mon Dec 12 21:55:02 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi, [REDACTED]. We sincerely apologize for any inconvenience that this has caused you. You can find info on all of our ATM and financial center locations at [REDACTED]      | Mon Dec 12 22:20:23 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, December 16, 2022 3:30:25 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name  | Content  | Posted Date                  |
|---|--|------------------------------|
| TWEET FROM: [REDACTED]                      | @BofA_Help Hello. My local bank shut down the drive through teller banking function claiming it was fraud going on. Truth is , cost cutting. Bring the function back please. 115 Tom hall st fort mill 29715 | Fri Dec 16 19:27:14 GMT 2022 |
| DM from [REDACTED] to: BofA_Help [REDACTED] | Hello. My local bank shut down the drive through teller banking function claiming it was fraud going on. Truth is , cost cutting. Bring the function back please. 115 Tom hall st fort mill 29715            | Fri Dec 16 19:28:49 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, December 19, 2022 3:11:02 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | I have been a BOA customer since BOA moved into Northwest Arkansas, but it is getting more difficult to remain so. There used to be two branches and four ATM within a reasonable driving distance, now there is only one ATM. Are you phasing out your banking business in the Fayetteville, Arkansas area? You are making it nearly impossible to bank within your own community using BOA facilities. Do you suggest that I use another banks ATM to get cash when needed? Please provide info so that I can decide who I want to bank with. | Mon Dec 19 18:44:42 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED] Thanks for reaching out. We constantly evaluate our retail network to meet evolving customer demand and may add or consolidate financial centers and/or services. You may visit [REDACTED] for info on all of our locations. We will share your feedback with the appropriate parties. Additionally, you can complete transactions via Online Banking or the ATM. Please let us know if you have additional questions. [REDACTED]   | Mon Dec 19 20:10:41 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, December 2, 2022 10:44:22 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :2154 MACARTHUR BLVD

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name   | Content  | Posted Date                              |
|--|--|--|
| TWEET<br>FROM:<br>[REDACTED]                 | Seems @BankofAmerica is closing its Dimond branch. I wonder if [REDACTED] has anything to say on the matter. [REDACTED]  | Fri Dec<br>02<br>15:19:21<br>GMT<br>2022 |
| TWEET<br>FROM:<br>BofA<br>Managed<br>Account | Hello [REDACTED] We saw your tweet. We apologize for any inconvenience. If you need help with your account, please let us know. Also, here is a link that can help you quickly find all of our locations and hours: [REDACTED] | Fri Dec<br>02<br>15:42:51<br>GMT<br>2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, December 3, 2022 11:46:12 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

| Name                             | Content  | Posted Date                  |
|----------------------------------|--|------------------------------|
| Messenger Post from [REDACTED]   | Bank of America in my town is virtually useless. Your drive up ATM is constantly out of order. You remove the driving ATM that was up by the grocery store. The little [REDACTED] strip mall and the gas stations. So once again I go to use the machine in oyster Bay Village and [REDACTED] to because it is nonfunctioning. So if I have to go and get money because I was going to get groceries and gasoline I will have to go to an alternate bank who will charge me probably three dollars and then your bank will charge me money and then I'm out and [REDACTED] With a high rate in crime I am not prone to wanting to park my car in the dark walk into the bank and walk out with somebody knowing I've taken out money. Because guess what I don't wanna get | Sat Dec 03 00:09:38 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED] Thank you for reaching out. We are sorry to hear about your experience. Please send the location you visited with the out of order ATM so we may have a technician look at it. [REDACTED]  | Sat Dec 03 00:50:46 GMT 2022 |
| Messenger Post from [REDACTED]   | I called it in. But it is the drive up of Bank of America, South Street, Oyster Bay, NY. Why they took the drive up at the [REDACTED] and by strip mall and gas station away is a mystery to many. I not wish to drive 5 or more miles to a drive in. With increase in crime at night I do not want to walk into the bank lobby and then to where I parked and risk getting mugged. To go to another brand bank will incur 2 fees - one from each of you. This machine has been out of order quite a few times.  | Sat Dec 03 00:58:04 GMT 2022 |



|  |  |  |
|--|--|--|
| POST<br>FROM:<br>Bofa_Help<br>on<br>Facebook | Thank you for sharing, [REDACTED]. It's disappointing to hear that your experience wasn't at the level you expected, and we'll certainly be sharing your feedback with our leadership team. If you need further assistance, please feel free reach back out. Thank you. [REDACTED] | Sat Dec<br>03<br>01:36:49<br>GMT<br>2022 |
|--|--|--|

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, December 31, 2022 9:04:20 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                                   | Content   | Posted Date                  |
|--|---|------------------------------|
| DM from [REDACTED]<br>to:<br>BofA_Help | Dearest BoA CONCERNED ASSOCIATES HERE... TO BE HONEST, "I WILL ONLY TALK TO A LIVE HUMAN, EMPLOYEE! on the TELEPHONE!" I have already lived the [REDACTED] of being scammed, thank you very much BUT NO THANK YOU. THAT IS WHY YOU GAVE ME THIS NEW ACCOUNT. NOT HAVING A "WALK IN BANK HERE IN THE 86442 AREA... IS HORRIFIC WHY ON EARTH WOULD YOU LOWER YOUR BANK TO REMOVING IT??? DISGUSTING MOVE HUMAN'S At this time, I can't remember why I reached out. I am elderly and all this stupid, UNNECESSARY CONFUSION, WEARS ME OUT HAPPY BLESSED 2023 | Sat Dec 31 04:41:06 GMT 2022 |
| DM from [REDACTED]<br>to:<br>BofA_Help | I DO NOT Want ON LINE BANKING NOW. I DON'T TRUST THE PHONE SORRY.   | Sat Dec 31 04:42:42 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, December 5, 2022 9:50:25 AM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :2483 East Gulf to Lake Highway

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:2483 E GULF TO LAKE HWY, INVERNESS, FL 34453

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| Messenger Post from [REDACTED]   | Why is our drive through never open?  | Sun Dec 04 18:57:25 GMT 2022 |
| POST FROM: Bofa_Help on Facebook | Hi [REDACTED] We certainly understand your frustration and we'd like to see how we can help with this. Please share the Financial Center location and we will share this feedback with our leadership team. | Mon Dec 05 12:27:20 GMT 2022 |
| Messenger Post from [REDACTED]   | It would not be a problem but my father has physical issues as far as walking so drive through at any time is much easier for him. 2483 E Gulf to Lake Highway, Inverness, Fl 34453                         | Mon Dec 05 14:43:09 GMT 2022 |
| Messenger Post from [REDACTED]   | thank you.  | Mon Dec 05 14:43:15 GMT 2022 |

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, December 6, 2022 3:50:22 PM

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Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

| Name                             | Content   | Posted Date                  |
|----------------------------------|---|------------------------------|
| TWEET FROM: [REDACTED]           | @BankofAmerica @BofA_Help [REDACTED] #BOFA!? I have been driving since 10:50am, I have driven to 5 different BANKS in Peoria Az. Out of the 5 banks, 2 where Permanently closed, and 3! WERENT EVEN A BANK! If you try calling the bank it's corporate not even the bank to verify if it's open | Tue Dec 06 20:19:10 GMT 2022 |
| TWEET FROM: BofA Managed Account | Hello. We apologize for any inconvenience. Here is a link that can help you quickly find our locations and hours: [REDACTED]  | Tue Dec 06 20:48:13 GMT 2022 |
| TWEET FROM: BofA Managed Account | For tracking, please click the link to share the locations visited. [REDACTED]  | Tue Dec 06 20:49:58 GMT 2022 |