

Customer Assistance Form

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

Privacy Act Statement

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

Last Updated 09/23/2015

Paperwork Reduction Act Statement

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

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

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

Last Updated 09/23/2015

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

Please note:

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

* Required Fields

Indicate whether you are a: Consumer

Requester Information:

Salutation
*Last Name
Middle Name
*Email
*First Name

Home Phone [redacted] Business Phone [redacted] Mobile Phone [redacted]
*Mailing Street [redacted]
*Mailing City syracuse *Mailing State/Province NY
*Mailing Zip/Postal Code 13219
*Mailing Country United States
Best Way to Contact Phone
Best Time to Contact Morning

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

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

Additional Contact Information:

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

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

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

Does your request involve a specific financial institution? Yes

*Financial Institution BANK OF AMERICA NATIONAL TRUST DELAWARE
Mailing Street [redacted]
*Mailing City Wilmington *Mailing State/Province DE
*Mailing Zip/Postal Code 19801
*Mailing Country United States
Institution Phone Number [redacted]
FI: Type of accounts [redacted]

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

*When? 12/24/2022 *Resolve: How Phone [redacted]
Resolve: Contact Name [redacted] Resolve: Title [redacted]

Have you filed a complaint or contacted another government agency?

No

*Gov Agency: Agency
Name

Complaint Information:

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

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

I'm in zip code 13219. All of my Bank of Americas have closed except ATM service. I've called and left messages on fb and twitter and workers have no idea what is going on, only giving me a link to check open banks but there are none. [REDACTED] sends generic message response to mine saying 1 branch closed and to look for others but that info is very wrong. I'm on SSD so on Jan 3rd I'm not sure if this deposit will hit account or not. Bank of America is greedy even charging SSD accounts with overdraft fees, they neve have enough workers, when open lines were insanelly long including zero tellers increasing waits. They tell every story and lie in the book. Once I tried to ask about mortgage rates and theirs were off the chain highway robbery especially on a fixed income. They I believe r owned overseas and had no intention of telling us here in the northeast, hey we're closing, come close your accounts; they offer no options to close acct. other than using ATMS in multiples of 20 and leaving rest behind and running. [REDACTED] I deserved notice of closure and now a way to close my acct. and get ALL of my cash. They've left me high and dry. Please help!

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?
open us in zip codes in 13219 or give me ALL my cash and close my acct please and thank u. thx. bank of america for the absolute worse blow off you could do to someone very sick, old and bankrupt.

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

██████████
██████████
SYRACUSE, NY 13219

Account Ending in:

██████████

Date:

January 20, 2023

Case Number:

██████████

Page 1 of 1

Correspondence received from: Office of the Comptroller of the Currency on: 12/29/2022

██████████

We have carefully reviewed your correspondence and want to let you know our response.

Our records show:

You maintain an Advantage Plus Checking account ending in ██████████ at Bank of America. A review of the account confirms you receive monthly Social Security Automated Clearing House (ACH) direct deposits. The last direct deposit for ██████████ was credited to your account on January 3, 2023.

It is important to share that when a customer opens an account with Bank of America, they agree to the terms and conditions set forth in the *Personal Schedule of Fees* brochure and *Deposit Agreement and Disclosures* publication (the "Agreement"). The Agreement is available to all clients on our website at bankofamerica.com/deposits/resources/deposit-agreements.go. For details regarding our fee policies, please refer to the *Personal Schedule of Fees* brochure, available to all clients on our website at ██████████. We are unable to locate any overdraft fees on the referenced account within the past year.

Please understand that keeping our financial centers open is an important part of our fundamental role in our communities. However, some of our locations have been temporarily closed due to Covid-19. We are doing everything we can to reopen as soon as possible, though some locations may remain closed for an extended period. As of the date of this letter, the Westhill Financial Center, located at ██████████, Syracuse, New York 13219, is open Monday through Friday, 10:00 a.m. to 4:00 p.m., Eastern.

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. You may also use our Financial Center and ATM locator on our website at bankofamerica.com for locations, hours, scheduling appointments and services convenient to your financial needs.

Rest assured that we were in full conformity with the Community Reinvestment Act (CRA) requirements, and carefully followed all procedures that have been set in place to ensure we remain in compliance with the CRA.

Bank of America's advertised mortgage rates, points and APR are based on a set of loan assumptions. Your actual rate and APR may differ from the advertised chart. Should you wish to initiate a formal loan application, please contact our Mortgage Loan Department at ██████████ Monday through Friday 8:00 a.m. to 10:00 p.m., or Saturday 8:00 a.m. to 6:30 p.m. Eastern.

██████████ we value your business and look forward to continuing to provide products and services that help you meet your financial goals. Thank you for sharing the details of your experience. We sincerely regret any inconvenience you may have encountered because of this matter and any service provided that did not meet your expectations.

We're here to help

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

██████████

If there's anything else you need, please call me at [REDACTED], Monday through Friday, 8:00 a.m. to 4:30 p.m. Pacific.

[REDACTED]
Resolution Specialist
Regulatory Complaints

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

Report Title: Case Details
Run Date and Time: 2023-02-24 13:36:08 Eastern Standard Time
Run by: [REDACTED]
Table name: sn_customerservice_case

Case

Number:	[REDACTED]	Bank Case Status:	Active
Bank/Institution:	Bank of America, National Association	Bank Case Type:	Complaint
Bank Assignee:			
Bank Note:			

Date Information

Origination Date:	2023-02-21 10:33:40	Extension Request Date:	
Sent to Bank:	2023-02-24 12:40:50	Recontact Date:	
Due date:	2023-03-11 00:59:59	Recontact Counter:	0
Days in Bank Inbox:	55 Minutes		

Consumer Information

Consumer First name:	[REDACTED]	Consumer Street:	[REDACTED]
Consumer Middle name:		Consumer City:	Dallas
Consumer Last name:	[REDACTED]	Consumer Zip / Postal code:	75215
Consumer Mobile phone:	[REDACTED]	Consumer State / Province:	TX
Consumer Email:		Consumer Country:	United States
Source Interaction Best Contact Method:	Email	Source Interaction Best Contact Time:	Morning
Consumer International Address:			

Representative Information

Source Interaction Representative First Name:		Source Interaction Type of Relationship:	Not Applicable (Skip this section)
Source Interaction Representative Middle Name:		Source Interaction Authorization:	
Source Interaction Representative Last Name:		Source Interaction Representative Street:	
Source Interaction Representative Email:		Source Interaction Representative City:	
Source Interaction Representative Phone:		Source Interaction Representative Zip / Postal code:	
Source Interaction Best Contact Method (Representative):		Source Interaction Representative State or Territory:	
Source Interaction Best Contact Time (Representative):		Source Interaction Representative Country:	United States of America

Source Interaction Representative International Address:

Additional Information

Source Interaction Type of Account:	Deposit Accounts (Checkings, Savings)	Source Interaction Institution Response:	No
Source Interaction Attempted Resolution:	Yes	Source Interaction Institution Response Date:	
Source Interaction Date Resolution Attempted:	2022-11-22	Source Interaction Institution Response Method:	
Source Interaction Attempted Resolution Method:	Phone		

Appraisal Complaint

Source Interaction Business Name (if Applicable):		Source Interaction Are you employed by the subject of your complaint?:	
Source Interaction Who are you? Please select the appropriate value.:		Source Interaction Type of Property:	
Source Interaction Please specify other consumer:		Source Interaction Address of the Property Involved:	
Source Interaction Who are you complaining about?:		Source Interaction Attempted Resolution:	Yes
Source Interaction Please specify other complaint target:		Source Interaction Attempted Resolution Contact:	
Source Interaction What is the nature of your complaint?:		Source Interaction Attempted Resolution Company or Agency:	
Source Interaction Please specify other complaint category:			

Complaint Details

Source Interaction Complaint Information:

Hello,

The branches below have shortened hours from 10 am to 4 pm:

Address: 3300 Martin Luther King Jr Blvd, Dallas, TX 75210

Address: 3523 S Lancaster Rd, Dallas, TX 75216

These branches are located in a high-minority census tract and a low-income census tract.

We feel these hours do not meet the needs of this working community.

Bank of America did not shorten hours for bank branches located in majority-white and upper-income census tracts

Entity Name

Source Interaction Institution Name:	Bank of America	Source Interaction Institution Street:	
Source Interaction Institution Phone:	██████████	Source Interaction Institution City:	DALLAS
Source Interaction Contact Name:		Source Interaction Institution State or Territory:	TX
Source Interaction Contact Title:			

Source Interaction Institution Zip / 75215
Postal code:

Resolution

Compensation Amount: \$0.00

Submission notes:

Related List Title: Attachment (CAMP) List
Table name: u_attachment_meta
Query Condition: Parent = [REDACTED] AND Type in (Bank Correspondence, Consumer Correspondence, Consumer Referral, Email Consumer)
Sort Order: None

Attachment (CAMP)

-

[REDACTED]

2023-02-24 12:40:50 Additional comments

Please evaluate the information associated with this complaint and respond within 10 business days. Questions about opening or attaching files, requests to return a case to the bank, or general consumer complaint related questions can be sent to CAMPsupport@occ.treas.gov. You may also call (866) 918-6165 for assistance.

You have the option of responding directly to the Customer Assistance Group (CAG), or to the consumer with a copy to CAG. We ask that you only provide information through the online application CAMP. Do not email individual specialists. CAG does not provide a copy of correspondence directed only to CAG to the consumer in the ordinary course of processing a complaint. However, please be advised, the consumer may obtain any correspondence sent by the bank to CAG using CAMP or any other method, even if it is addressed only to CAG, through a Privacy Act Request. Any correspondence CAG receives from you that is addressed to the consumer is assumed to have been mailed by the bank to the consumer.

If you have received this case in error, please return the case and send a separate email to CAMPsupport@occ.treas.gov confirming the destruction of any and all paper and electronic copies of documents associated with this case. Please reference the case number in your correspondence.

[REDACTED]

2023-02-22 15:13:08

[REDACTED] Created

[REDACTED]
[REDACTED]
DALLAS, TX 75215

Date: March 15, 2023

Case Number:
[REDACTED]

Page 1 of 2

Correspondence received from: Office of the Comptroller of the Currency on: 02/24/2023

[REDACTED]:

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

We appreciate your comments regarding the hours of operation at our Fair Park, and Lancaster Kiest Financial Centers located in Dallas, TX. Our records reflect that the Fair Park and Lancaster Kiest Financial Centers have adjusted their hours of operation effective June 2022.

The Fair Park Financial Center is open to serve customers Monday through Friday from 10:00 a.m. to 4:00 p.m. and Saturdays from 9:00 a.m. to 1:00 p.m. local time.

The Lancaster Kiest Financial Center is open to serve customers Monday through Friday from 10:00 a.m. to 4:00 p.m. local time and closed on Saturdays.

We regret any inconvenience you may have encountered as a result of this matter. We pride ourselves in serving our communities, we have been in circumstances where we have made the difficult decision where we have to adjust the financial centers hours of operation at some of our 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 or by appointment. We are committed to being available for our clients and communities, but in some situations, the dates and times of availability may change in the future.

Rest assured that we have fully complied with the Community Reinvestment Act (CRA) requirements, and carefully followed all established procedures. To confirm the most current open financial centers within your area, please use our Financial Center and ATM locator on our website: [REDACTED], which is being continuously updated with our Financial Centers' hours of operation. Or you can call our dedicated number, 866.834.9286, for the latest information about your center as well as nearby open locations and our nearest ATMs.

At Bank of America, we pride ourselves in the diversity of our clients and employees, and we take claims of discrimination very seriously. Bank of America is committed to non-discrimination, diversity and diversity education. Based on our review of this matter, we have found no indication that discrimination was involved in this matter.

We're here to help

We appreciate the opportunity to address your concerns. If there's anything else you need, please call me at 877.430.1431, extension 437930 Monday through Friday, 6:00 a.m. to 2:30 p.m. Pacific.

[REDACTED]

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Resolution Specialist
Regulatory Complaints

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

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Wednesday, March 1, 2023 8:08:55 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
DM from [REDACTED] to: BofA_Help	Why is BoA intentionally making it hard to be a customer? In the last ~18 mos. you have closed both our banking center and at least one ATM in the city of Grapevine TX. The result is NOT ONE SINGLE BoA service location in the entire city (maybe in the DFW airport, but that's not accessible). I have things that should go to the ATM.	Wed Mar 01 01:57:26 GMT 2023
POST FROM: BofA Managed Account	Hello [REDACTED]. We apologize for any inconvenience. Find info about all of our ATM and financial center locations at [REDACTED] This information is updated regularly. ^ [REDACTED]	Wed Mar 01 13:06:43 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Thursday, March 16, 2023 4:44:38 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]	Why is Bank of America removing the only ATM machine from my city of Winters, California?	Thu Mar 16 20:25:40 GMT 2023
POST FROM: Bofa_Help on Facebook	We regret this has been your experience. We consider a number of factors, including traffic to our ATM's. Please click [REDACTED] for any updates on your nearest location, confirm the services offered and hours. You can also complete many transactions online or through mobile. [REDACTED]	Thu Mar 16 20:37:31 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Friday, March 3, 2023 4:50:05 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: San Bernardino, CA

Social Media Comments:

Name	Content	Posted Date
Comment From: [REDACTED]	Hola Banco of América Que pasa que no contamos con un Banco of América aquí en San Bernardino California? Solo cajeros automáticos	Fri Mar 03 01:49:30 GMT 2023
Reply From: Bank of America	Hi [REDACTED]. Thanks for reaching out to us. 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. If you're not already enrolled, signing up is simple: [REDACTED] If there's something we can help with, please click on the "Send Message" button on the top of our page to send us more details privately and we'll follow up with you. ^ [REDACTED]	Fri Mar 03 13:44:14 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: [REDACTED]
[REDACTED]

From: [REDACTED]
Sent: Friday, March 24, 2023 2:46 PM
To: [REDACTED]
Subject: MAINE BOA Financial Centers

I can't seem to get any humans on the phone at Maine branches, hours are not predictable, BOA branch locator doesn't list Maine locations by zip code, I have to search by state for them to appear. What is going on in Maine for BOA?

From: [REDACTED]
To: [REDACTED]
Cc: [REDACTED]
Subject: [REDACTED]

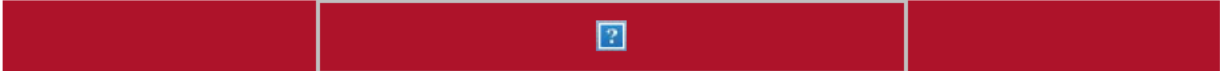
[REDACTED]

[REDACTED]

From: [REDACTED]
To: [REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Friday, March 24, 2023 4:17 PM
To: [REDACTED]
Subject: Following Up



Dear [REDACTED]

Good Afternoon,

My name is [REDACTED], I am the Financial Center Manager at the Brunswick Maine Financial Center. I understand you have reached out to find some information out in reference to locations as well as hours.

I apologize and understand the confusion around our location(s) and hours as different sites have different information in regards to that as they list some of our older locations that are no longer in service.

My Brunswick location is open 9AM-5PM Monday through Friday, and 9AM-2PM on Saturday. I can be reached either at my email address, [REDACTED] or at my Brunswick location [REDACTED]

I am always here to help and would love to support you with any of your needs.

Please do not hesitate to reach out to me.

If you have any questions, please give me a call and I'll be happy to help. If you prefer, you can [REDACTED] through our secure online scheduling tool.

Thanks for being a valued Bank of America client.



[REDACTED]
Financial Center Manager
BRUNSWICK
110 MAINE ST
BRUNSWICK, ME 04011
[REDACTED]

Please note that you may receive a survey from Bank of America related to your recent experience with us. We're always interested in hearing from our customers and look forward to your feedback.

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You're receiving this servicing email as part of your existing relationship with us.

Bank of America, PO Box 25118, Tampa, FL 33622.
Bank of America, N.A. Member FDIC. [Equal Housing Lender](#)
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From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Saturday, April 1, 2023 3:26:25 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: The customer is expressing dissatisfaction with FC hours. 2545 COUNTY ROAD 10, BROOKLYN CENTER, MN 55430

Social Media Comments:

Name	Content	Posted Date
TWEET FROM: [REDACTED]	@BankofAmerica why yall treat us like this? Its 12:48 yall are not open! [REDACTED]	Sat Apr 01 17:48:53 GMT 2023
TWEET FROM: BofA_Help	[REDACTED] We'd like to escalate to the appropriate management team. Please click below to privately forward the financial center location. Please click the following link for the most up-to-date info on our centers [REDACTED]	Sat Apr 01 18:08:07 GMT 2023
DM from [REDACTED] to: BofA_Help	Brooklyn Center Minnesota [REDACTED]	Sat Apr 01 18:28:38 GMT 2023
DM from [REDACTED] to: BofA_Help	Brooklyn center MN [REDACTED]	Sat Apr 01 18:37:35 GMT 2023
DM from		Sat Apr

BofA_Help
to:



Thank you for the information. ATMs in most financial centers are available 24/7. You can also complete many transactions online or through mobile. Let u know if further help is needed. ^



01
19:09:12
GMT
2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Monday, April 10, 2023 10:37:54 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] [REDACTED]	When did BOA close most of it's locations in San Antonio TX	Mon Apr 10 13:50:20 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Thursday, April 13, 2023 8:37:29 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]	Why is the no branch in lake Havasu. That has to be the busiest ATM in western Arizona. It is a real shame you pulled out of Havasu. The ATM almost always has a line and then it runs out of money or breaks. Basically we are left with two national banks that [REDACTED] then some other local [REDACTED] banks. Please help this city is a major tourist town and your presence here is needed greatly due to having so many customers in the area.	Thu Apr 13 04:50:07 GMT 2023
Messenger Post from [REDACTED]	Thanks	Thu Apr 13 04:50:21 GMT 2023
POST FROM: Bofa_Help on Facebook	Hi [REDACTED], thanks for reaching out to us and for sharing this feedback. If you can please provide us with the address location of the ATM in question, we'll be happy to advise our ATM Escalations team of the matter so they may review the machine for any necessary maintenance. [REDACTED]	Thu Apr 13 12:31:33 GMT 2023
POST FROM: Bofa_Help on Facebook	In addition, we are constantly reviewing and adapting our financial center and ATM locations to fit our client's changing needs. However, you may also visit our Locations page at [REDACTED] to conveniently view the most up to date information regarding services and hours of both ATMs and Financial Centers, as well as any new location openings. [REDACTED]	Thu Apr 13 12:31:49 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Saturday, April 22, 2023 3:56:48 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:Boise, Idaho

Social Media Comments:

Name	Content	Posted Date
TWEET FROM: [REDACTED]	@BankofAmerica Boise, Idaho Largest city in Idaho. One of the fastest growing markets Customers from California moving there. No Bank of America because they closed there. Way to go!	Sat Apr 22 19:32:08 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Tuesday, April 25, 2023 4:00:17 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'm a Wealth Management client and have reported this issue several times via different avenues without success. Your ATM only location at 1535 Butterfield Road in Aurora, Illinois (60502) is out of service and has been for at least a month. The door to the vestibule will not open. The electronic panel goes green and buzzes as if access is granted but the door will not unlock. I've tried both inserting and waving debit card as well as smart phone. I've watched many other customers frustrated by this. You can check the Google reviews.	Tue Apr 25 18:45:25 GMT 2023
POST FROM: Bofa_Help on Facebook	Hello [REDACTED] I apologize for the inconvenience. Please allow us some time to review your concern and one of our social media client care specialists will follow up with you. [REDACTED]	Tue Apr 25 19:29:17 GMT 2023
POST FROM: Bofa_Help on Facebook	Hello [REDACTED] I am very sorry for this experience. I apologize for any frustration. I will notify ATM Escalations immediately. Thank you for your message. ^ [REDACTED]	Tue Apr 25 19:49:07 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Saturday, April 29, 2023 8:16:36 PM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

City, State: ,

Financial Center :Undetermined

Banking Center City, Banking Center State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:Lack of ATM locations - Tenafly NJ

Complaint System:N/A

Complaint System Id:

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	This location needs more ATM machines especially if you are only M-F with limited hours! The most inconvenient bank! Tenafly NJ	Sat Apr 29 19:17:55 GMT 2023
POST FROM: Bofa_Help on Facebook	Hello, [REDACTED] We appreciate your suggestion. We're constantly evaluating our retail network to meet evolving customer demand and may add or consolidate financial centers and/or ATM's. You can also complete many transactions through online, phone and mobile services. ^ [REDACTED]	Sat Apr 29 20:49:04 GMT 2023



ref:_00Dd0flf._5006T2C0ivX:ref

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Monday, May 22, 2023 11:30:31 AM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :510 West Central Ave

City, State: ,

Social Media Type: General Customer Service

Website: https://[REDACTED]

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Post from [REDACTED]	What's up with the Bank of Americas locally closing? First Auburndale, now Winter Haven Bank of America	Mon May 22 14:10:52 GMT 2023
Reply From: [REDACTED]	[REDACTED] bro all three of their ATM's been "down" since last week	Mon May 22 14:34:57 GMT 2023
Comment From: Bank of America	Hello [REDACTED] We apologize for any inconvenience. Here is a link that can help you quickly find all of our locations and hours: [REDACTED]	Mon May 22 15:04:54 GMT 2023

From: [REDACTED]
To: [REDACTED] Reg BB/CRA Document
Date: Tuesday, May 9, 2023 1:01:24 PM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :208 MAIN ST

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Post from [REDACTED]	Bank of America you lost a customer for life. Two banks advertised as open either closed/locked or no tellers in the building in Seal Beach/Long Beach. I can get better rates with an online bank, with atm service...how are you relevant?	Mon May 08 21:25:49 GMT 2023
Comment From: Bank of America	Hello, [REDACTED]. We apologize for the inconvenience. You can find the new hours for each location using our online financial center locator [REDACTED]. ATMs in most financial centers are available 24/7. We also offer state-of-the-art mobile and online banking functionality that will help you bank conveniently and quickly. We appreciate your feedback. This will help us continue to improve our processes. ^ [REDACTED]	Mon May 08 22:06:49 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Tuesday, May 9, 2023 12:23:45 PM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :14050 NORTHWEST BLVD.

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:14050 NORTHWEST BLVD, CORPUS CHRISTI, TX 78410

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	I have a Bank of America account and the bank I did business at was shut down. Only one atm at the drive through and it is too narrow for trucks. Since you shut down the building you could at the very least make the drive through atm more convenient	Tue May 09 15:43:43 GMT 2023
Messenger Post from [REDACTED]	Bank is located at northwest blvd 78410. Going to another location is NOT convenient	Tue May 09 15:46:42 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Saturday, June 10, 2023 11:01:45 AM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :208 Main St

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	SEAL BEACH BofA I've been a loyal BofA Customer for 50 years w Home, Car loans, and millions of dollars in Multi- Family accounts ONLY BECAUSE of Our local Seal Beach Branch. If you close Seal Beach Main Street, We will transfer All family Banking to [REDACTED] on Long Beach	Sat Jun 10 07:26:47 GMT 2023
POST FROM: Bofa_Help on Facebook	Hi, [REDACTED]. We're sorry for the inconvenience this has 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. You can quickly find financial center hours here: [REDACTED] If you have any other questions and or concerns, let us know. Thank you. ^ [REDACTED]	Sat Jun 10 14:57:10 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Saturday, June 17, 2023 2:33:23 PM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :992 Cooke Street

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 to say that Bank of America has to be one of the worst, most inconvenient banks around. The branch in Waterbury CT, never has enough staff, they aren't open the hours listed, and they are so unprofessional.	Sat Jun 17 17:35:29 GMT 2023
POST FROM: Bofa_Help on Facebook	Hello [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 let us know. [REDACTED]	Sat Jun 17 17:53:40 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Saturday, June 17, 2023 3:10:11 PM

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:Las Vegas

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	As a value customer. I am tired of BOA either moving or closing in a area we just moved too. Please make Sense. BOA on Washington and MLK is bad..always long lines and only 1 Teller. Go see for your self. Moved out the 89106 to 89031 and now you saying they are closings. MLK is the one that should be closing or get some more help over there.	Sat Jun 17 07:11:23 GMT 2023
POST FROM: Bofa_Help on Facebook	Thank you for your feedback regarding the Bank of America location in Las Vegas. As we invest in and modernize our financial center and ATM network, Bank of America continually evaluates opportunities that serve areas where many of our clients live and work. We are constantly reviewing our locations and feedback like yours enables us to include Las Vegas in our efforts. In the meantime, you can always find the closest location here: [REDACTED]	Sat Jun 17 13:20:25 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Saturday, June 17, 2023 8:36:45 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 FROM: [REDACTED]	@BankofAmerica We need more banks and ATM in Columbia, SC	Sat Jun 17 10:58:07 GMT 2023
TWEET FROM: [REDACTED]	@BankofAmerica We need more banks and ATM in Blythewood, SC	Sat Jun 17 10:59:19 GMT 2023
TWEET FROM: BofA Managed Account	Thank you for your feedback. Find info about all of our ATM and financial center locations at [REDACTED]	Sat Jun 17 12:35:17 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Tuesday, June 20, 2023 4:00:57 PM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1 Front Street

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	Now that you are pulling out of Troy MO in August, can I use another bank's ATMs without a fee?	Mon Jun 19 19:53:54 GMT 2023
POST FROM: Bofa_Help on Facebook	We regret any inconvenience this may cause. The fee is waived for Platinum Honors and above (Platinum clients receive one waiver per cycle). ATMs in most financial centers are available 24/7. You can also complete many transactions online or through mobile. Here is a link that can help you quickly find our locations and hours: [REDACTED]	Tue Jun 20 13:16:26 GMT 2023
Messenger Post from [REDACTED]	Do you mail cash to my home?	Tue Jun 20 15:06:45 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: PL: Forest Trees Sustainable Green Space Initiative in Fayetteville, NC
Date: Monday, April 24, 2023 2:39:03 PM
Attachments: [image004.png](#)
[image005.jpg](#)
[image006.jpg](#)

On 04/24/2023 2:35 PM EDT [REDACTED] wrote:

Dear [REDACTED]:

After receipt of your email concerning experts from BOFA in grant funding, please see our initial email in which your name was referred by one of your BOFA colleagues in response to that email. We are seeking funds under the BOFA CRA requirements.

Please see the following links that BOFA 's involvement in Charlotte, NC.

We are seeking funds under the BOFA CRA requirements.

[Mayor announces \\$250M initiative to address racial inequities, boost opportunity in Charlotte](#)

Please refer our request to the BOFA ,CFO or CEO of CRA requirements.

We are located in Fayetteville, NC, and our nature-deprived community is desperately in need of a park in a nature-deprived community.

You asked if you can be of assistance, Yes you can help!

[REDACTED]
[REDACTED]
On 04/24/2023 1:59 PM EDT [REDACTED] wrote:

Good afternoon [REDACTED] –

In speaking with our experts in community grant funding and sponsorship programs, I wanted to share the link below for you to begin the formal process.

You can go online at [REDACTED] to learn more about how to formally apply for a grant and/or sponsorship.

Please let me know if you need additional assistance.

Thanks,

[REDACTED]
Vice President
Consumer Banking Market Leader
Triangle Market I Preferred Banking
Bank of America

[REDACTED], Raleigh, NC 27609
[REDACTED]
[REDACTED]



Reporting tools should only be used to reinforce our client centric culture. The purpose of performance reporting is to provide insight on associate coaching opportunities, drivers of client satisfaction and business trends. Information such as peer comparison should be used for reference, within a responsible growth context and not as a source that could be interpreted as sales pressure.

[REDACTED]

From: [REDACTED]
Sent: Monday, April 10, 2023 4:02 PM
To: [REDACTED]
Subject: Fwd: RE: Public File request
Attachments: Sustainable Greenspace.pdf

Follow Up Flag: Follow up
Flag Status: Flagged

Dear [REDACTED];

Could you please inform our organization if there have been any diverse, health, or equity initiatives CRA initiatives allocated to the community of Fayetteville, NC, Cumberland County within the last three years?

We have noticed the trend of giving to the surrounding communities but Fayetteville, NC appears to be behind even though you have a presence here.

I recently attended the NCRC conference on March 29-30,2023 and had a very strong desire to speak with the BOFA officer, however, I was not about to locate the individual. I would have been able to perhaps have that person answer some of my questions at the meeting.

Please advise.

Our organization would like to participate in your allocation of CRA in the areas of diversity, equity, health, and workforce initiatives credits.

[REDACTED]

Thank you
God bless

[REDACTED]

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Monday, July 17, 2023 7:49:52 AM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :5301 N. Socrum Loop Road

City, State: ,

Social Media Type: General Customer Service

[REDACTED]

Additional Case Details:

Social Media Comments:

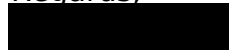
Name	Content	Posted Date
Comment From: [REDACTED]	Lakeland on Socrum loop closed first when covid hit. Never opened back up	Wed May 24 04:17:05 GMT 2023
Reply From: Bank of America	Thanks for reaching out. We certainly understand your concern. If you'd like us to connect directly with you, please send a private message through the Send Message button on our page and we'll follow up with you. [REDACTED]	Wed May 24 13:40:24 GMT 2023



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At the start of the pandemic, BOA closed the facility in Lincoln Park, NJ, but we had access to two drive-up ATMs and one walk-in. We then lost access to the walk-in and one drive-up, leaving us with only ONE ATM machine! Lincoln Park may be a small "Mayberry" town, but it seems to me that most of the population is a customer of BOA based on the wait line to access the ATM! My question is, are there plans to reinstall the other drive-up ATM or provide a bank of ATMs somewhere else on the property?

Regards,





June 30, 2023

██████████, Vice Chair to the Chief Administrative Officer
██████████, Community Affairs Executive
██████████, Corporate Social Responsibility Strategy Executive
Bank of America Corporation

Bank of America Corporate Center
██████████
Charlotte, NC 28255

Sent Via Email

Re: *50 California organizations comment on Bank of America's CRA performance, identify community credit needs and opportunities, and make formal requests: Follow up to June 13, 2023 meeting.*

Dear ██████████,

On behalf of Rise Economy (formerly the California Reinvestment Coalition), we want to thank you very much for meeting with our coalition members on June 13, 2023.

We appreciate your willingness to meet, to navigate the challenges of a hybrid in-person/virtual conversation, to provide us data to inform our conversation,¹ and to stay beyond the scheduled meeting time to allow our coalition members time to offer their comments. This letter is intended to capture the comments, questions and requests raised during the meeting. As we have indicated, our expectation is that the Bank will respond to these questions and concerns raised. Accordingly, we respectfully request that you respond to this letter by July 21, 2023, approximately three weeks from now.

¹ We understand that our annual, detailed data request, this year developed jointly with the Greenlining Institute for 2021 CRA related performance metrics and which was first sent to banking institutions in August of 2022, was not identified, found, or received by the Bank. We appreciate your willingness to provide that data now. We know that Bank of America has generally responded to prior data requests submitted.



Rise Economy is building a powerful movement for economic justice, focused on knocking down the historical barriers for Black, Latine/x, and other People of Color who have faced hardships building generational wealth. We're focused on creating a more equitable society where BIPOC have access to resources and opportunities to build generational wealth. We accomplish this by driving empowerment, advocacy and action, and growing collaboration.

As our CEO [REDACTED] mentioned at the outset of the meeting, more Rise Economy members wanted to meet with Bank of America than any other bank. This reflects the deep impact that the Bank has, and can have, on BIPOC communities in our state. We were pleased to bring to the discussion over fifty (50) California based community organizations who were able to help the Bank identify community credit needs and opportunities and who were able to comment on various aspects of the Bank's performance. As such, we view this meeting as an important opportunity for the Bank to learn how it might enhance its CRA related performance in California and we believe this dialogue should inform the Bank's CRA examinations. As such, we request that this letter be placed in the Bank's CRA Public File. We similarly intend to meet with the Bank's peers and to provide comments on their CRA-related opportunities and performance.

In general. We felt that the meeting allowed for a good exchange within the time limitations we faced. We appreciate that the bank provided data ahead of the meeting and attempted to minimize its presentation to allow for Rise Economy member comments and questions. A main theme that emerged from the conversation, reflecting community member perspectives, was that the Bank should do more to better serve the Black and African American community in California, and should work to increase partnerships with BIPOC led organizations and increase lending to BIPOC borrowers. Additionally, there is general concern that, as the Bank grows and may yet grow², it appears increasingly distant from local community needs and

² <https://www.bloomberg.com/news/articles/2023-06-12/bofa-ceo-says-bank-would-look-at-fdic-brokered-deal-if-offered>



concerns. This meeting could provide a welcome antidote to this dynamic, which is not a concern exclusively with Bank of America, but with all of the big banks. Thank you for allowing for this possibility, and for this discussion.

Branches. According to our data analysis, since COVID, the bank closed approximately 86 branches in California, two-thirds of which were in LMI or communities of color. How does this reconcile with the Bank’s racial equity commitments? As noted by meeting participants, local branches can be a lifeline for small business and economic development in communities and are generally well trafficked when located in LMI neighborhoods of color. We understand that the Bank may be striving to maintain a certain percentage of branches in LMI areas nationally. We urge the Bank to refine this approach to focus on California branches and demographics, and to include neighborhoods of color.

We ask the Bank to commit to not close any additional branches in low-income communities, rural communities, or communities of color in California, unless it is willing to site a new branch in a neighborhood with similar characteristics in our state.

Philanthropy. The Bank appears to have donated \$30 million/year in CA over the last 5 years.³ In contrast, ██████████ has just committed to Rise Economy that it will donate \$40 million/year in CA over the next 5 years.⁴ At the same time, we believe that Bank of America is roughly 3x the size of ██████████ in California.⁵ As such, the Bank’s philanthropy performance represents an astonishing shortcoming compared to a much smaller “peer.” During the meeting, the Bank responded that the figure we cited does not include other items that can be characterized as grants or philanthropy, such as volunteerism, employee giving, mortgage subsidies, and other important efforts. But surely the same is true for ██████████ and all banks subject to the Community Reinvestment Act. As we compare apples to apples, we believe that in order to keep pace with ██████████ while

³ This figure comes from a California state fact sheet provided to us by the Bank, which shows \$151 million in grants and matching gifts since 2018, over at least a five-year period.

⁴ www.calreinvest.org/wp-content/uploads/2022/05/US-Bank-Community-Benefits-Plan_California.pdf

⁵ <https://www.ibanknet.com/scripts/callreports/filist.aspx?type=sodstatebanks&state=06>



accounting for its much bigger size, Bank of America would need to dramatically increase its philanthropy in California to approximately \$120 million/year. We have also heard concerns that Bank philanthropy staff could be more present in local communities.

We ask the Bank to:

- 1. Provide data on the total dollar amount of contributions in each of California's counties over the last three years.*
- 2. Provide data regarding the percentage of California grant dollars that went to nonprofit organizations led by people of color, over each of the last three years.*
- 3. Commit to increase grants in California substantially each year for the next 5 years so that it is in line with [REDACTED] commitment, accounting for size.*

Mortgage Lending. One of the strongest points coming out of the meeting was that the Bank needs to do a better job serving Black customers. The Bank's mortgage lending data makes a compelling case for stronger goals. Our analysis suggests that the Bank only extended 2% of its originated loans in California to African American borrowers and that it exhibited a greater frequency of subprime lending to African American and Latine borrowers. We also believe the Bank's lending presents redlining risks in the following communities in California⁶:

- Approvals in African American neighborhoods
- Approvals in Latine neighborhoods
- Approvals in Majority-Minority neighborhoods
- Approvals in Majority Black/Latine neighborhoods
- Denials in African American neighborhoods
- Denials in Latine neighborhoods
- Denials in Majority-Minority neighborhoods
- Denials in Majority Black/Latine neighborhoods
- Collateral Denials in Latine neighborhoods
- Collateral Denials in Majority-Minority neighborhoods
- Collateral Denials in Majority Black/Latine neighborhoods

⁶ This analysis was conducted using "Redlining Risk" reports generated with ComplianceTech's LendingPatterns™ software and which indicate when disparities are statistically significant.



- Subprime Spread in Latine neighborhoods
- Subprime Spread in Majority-Minority neighborhoods
- Subprime Spread in Majority Black/Latine neighborhoods

We ask the Bank to:

- 1. Set a goal to double the percentage of its mortgage lending to African American borrowers in California.*
- 2. Develop and share with us a concrete plan to achieve this increase through the use of hiring and diverse employment goals, placing more loan officers in African American communities, opening new branch locations, robust marketing and outreach, deliberate and enhanced use of ethnic media, partnerships with key affinity groups, product design, and other measures.*

Special Purpose Credit Program. One of the most powerful ways to address lending disparities and the racial wealth gap is through the adoption of a Special Purpose Credit Program. We applaud the Bank for agreeing to do so and for beginning to implement this program. And yet, we believe the Bank can achieve greater success if it modifies the program to become a borrower-based as opposed to a neighborhood-based program. Rise Economy members have had several conversations with several financial institutions regarding several SPCP designs, and our overriding feeling is that, however well intentioned, neighborhood-based SPCPs will inevitably foster gentrification (as borrowers of various incomes and demographics that are not underserved are allowed to apply for the SPCP) and segregation (as residents of neighborhoods of color are not able to take advantage of the neighborhood-based SPCP to move to a neighborhood of their choice, which could be a neighborhood that does not qualify under the program). This is not a theoretical discussion, and we are concerned that, in this way, neighborhood based SPCPs may run afoul of fair housing and fair lending principles. We understand that the Bank has certain criteria in place to mitigate these concerns, and that it feels comfortable with the early results of its program. But we were not clear how well this SPCP is meeting the needs of African American borrowers in particular. Separately and not discussed during the meeting, Rise Economy members have indicated there were some concerns with the initial roll out of the program, that the



affordability may not be there for the program to be effective, and that the fees paid for the paired housing counseling are too low.

We ask the Bank to:

- 1. Revise its SPCP to specifically target African American borrowers (perhaps along with other underserved BIPOC borrowers).*
- 2. Develop and share a specific plan regarding how the Bank will market to and work with BIPOC communities.*
- 3. Explore ways to make the program more affordable for more borrowers.*
- 4. Increase the fees paid to nonprofit housing counseling agencies.*
- 5. Provide community organizations with HMDA-like data every 6 months regarding which borrowers are being served by the SPCP.*
- 6. Commit to dedicate additional resources to the SPCP in California so that it can better serve and reach more borrowers in Los Angeles and other parts of the state, such as the San Joaquin Valley.*

Foreclosure Prevention. We expressed concern about increasing foreclosures in California by all lenders/servicers.

Rise Economy members asked, and we ask here, for:

- 1. More information about how the Bank trains its loan servicing staff to offer borrowers the most appropriate foreclosure prevention options.*
- 2. More information as to how long it takes to process applications coming through, and any guidance relating to, the California Mortgage Relief Program (our state HAF program).*
- 3. The Bank commit to halt all foreclosure proceedings upon receipt of a CMRP application if it has not done so already.*

Affordable housing. There can be no disagreement that California continues to face a critical shortage of affordable housing and that this represents a primary community credit need for CRA purposes. We appreciate that the Bank has met its goal to double performance in California over a three-year period and that the Bank has supported an Enterprise Fund for developers of color. At the same time, affordable

housers in the meeting expressed concern that the Bank was not an active bidder on LIHTC deals in Northern California, that it tended to finance larger projects and do so with more established developers, and that the Enterprise Fund for developers of color was not easy to access. In contrast, ██████ committed to develop a SPCP for affordable housing developers of color, is implementing this program, and is reaching smaller and BIPOC led developers. Additionally, Bank of America does not appear to be partnering with Community Land Trusts which are well positioned to purchase distressed properties, preserve tenancies, create homeownership opportunities for LMI households, mitigate risk for the bank, and serve ITIN borrowers. ██████ committed \$25 million to help CLTs and other housing nonprofits to purchase distressed properties⁷ in furtherance of state policy designed to mitigate the negative impact of investor real estate purchases on household stability and homeownership. Further, an ongoing concern of ours is that many banks are financing landlords that are evicting, harassing, or displacing tenants, or not maintaining properties in a habitable fashion, inconsistent with our Anti-Displacement Code of Conduct.⁸ We also note that a Rise Economy member lauded the Bank's Neighborhood Builders Program.

We ask the Bank to commit to:

- 1. A greater percentage of its deals to be with smaller and BIPOC led developers and to accomplish this by developing a SPCP for developers of color, by connecting with on the ground groups such as the Black Developers Forum, by looking to finance small site and infill projects that may be more conducive to emerging developers, and by working to make it easier to access the Enterprise developers of color fund, amongst other approaches.*
- 2. Increase the percentage of its California funding for property maintenance, as well as for acquisition rehab, portfolio rehab, supportive housing, and SROs, which have become a focus of state efforts to address the homelessness crisis.*
- 3. Agree to meet with Community Land Trusts to determine whether the Bank can offer and/or develop products that will work for CLTs.*

⁷ <https://calreinvest.org/wp-content/uploads/2021/05/First-Citizens-CBA.pdf>

⁸ <https://rise-economy.org/wp-content/uploads/2018/11/Anti-displacement-best-practices-11.1.19.pdf>



4. *Set aside \$30 Million to help CLTs and other nonprofits purchase distressed properties instead of investors, consistent with California policy.*
5. *Review its commercial real estate lending policies to see how they line up against our Anti-Displacement Code of Conduct.*
6. *Expand the Neighborhood Builders Program so that more organizations can benefit from it.*

San Joaquin Valley. As has been the case for many years, organizations serving the San Joaquin Valley and other rural areas within the state feel neglected by big banks. To the extent the Bank has special products, or Special Purpose Credit Programs, these need to be made meaningfully available in rural communities like in the San Joaquin Valley.

We ask the Bank to:

1. *Report on the total amount of CRA activity in each of the thirteen counties of the San Joaquin Valley.*
2. *Compare the percentage of California reinvestment in each county to each county's percentage of deposits in the state.*
3. *Make available and advertise in the Valley and other rural parts of our state all special products that are currently restricted geographically.*

CDFIs. The Bank provided information and made a brief presentation (given time constraints), on the work it is doing with CDFIs, including its engagement with thirty-two CDFIs in our state. While acknowledging the Bank's work with CDFIs generally, Rise Economy members expressed concern that the Bank was less likely to partner with small and emerging CDFIs who have the greatest need for capital. During the meeting, the Bank indicated that it could bring to California a pilot program it has in Philadelphia where local organizations bring loans to the local CDFIs and the Bank provides capital to the loan fund at low rates, which generates fee income for the local CDFIs and enables the CDFIs to build balance sheets in order to better present themselves as potential bank customers. The COVID 19 pandemic was the greatest disruptive event for small businesses since the 2008 financial crisis, from which the banking industry recovered after



taxpayer backed intervention. The \$750 Billion TARP rescued our financial system and many believe small business were left on the sideline while banks were saved.

We ask the Bank to:

- 1. Bring the Philadelphia pilot program to California.*
- 2. Increase local support and engagement of CDFIs and dedicate a percentage of funding to smaller and BIPOC-led CDFIs with under \$10 million in total assets.*
- 3. Enable California CDFIs to offer small businesses the ability to recapitalize through equity investment rather than debt. Providing such funding would allow CDFIs greater flexibility to assist small businesses that will not have adequate collateral or cashflow to support new debt.*

Small Business Banking. While recognizing positive efforts by the Bank to meet the needs of small businesses, Rise Economy did raise certain concerns and discussed certain opportunities relating to small businesses. For one, the Bank has supported ethnic media through the provision of press releases, which is appreciated. But the Bank should augment these efforts and purchase advertisements or otherwise support ethnic media in order to reach underserved communities, to improve its supplier diversity performance, and to nourish this important industry and the communities it serves,⁹ as many of the Bank's peers do. We were especially pleased to see that the Bank is developing a program to grant funds to businesses seeking to purchase their buildings, which can be so important to prevent displacement of businesses and to foster inter-generational wealth accumulation and transfer. But we are concerned that this program is not flexible or targeted enough to make the large impact we need. We are also concerned that many small business owners, including those in the informal economy, continue to require technical assistance support. We further note that a large percentage of the Bank's CRA small business reported loans appear to be in lower loan amounts, which we generally urge, unless they

⁹ <https://rjionline.org/news/could-a-banking-law-designed-to-end-redlining-drive-more-capital-into-local-journalism/>



represent a large percentage of credit card loans as small businesses need access to a variety of loan products. We also noted the opportunity to leverage federal dollars presented by the SSBCI program which will bring approximately \$1.2 Billion to California, though the Bank indicated it may view partnering with CDFIs as the most effective approach here.

We ask the Bank to commit to:

- 1. Specific marketing dollars to support ethnic media in California, to increase annually over a five-year period.*
- 2. Transforming its existing small business commercial real estate grant program into a Special Purpose Credit Program and loosening its underwriting so that Black and BIPOC owned businesses can attain the dream of owning their own buildings.*
- 3. Specific dollar commitments in support of small business technical assistance in California, to increase annually over a five-year period.*
- 4. Sharing data on the percentage of CRA small business loans in California which are credit card loans, versus term and other types of credit products.*
- 5. Contact the state Treasurer's office to explore whether there is a role for the Bank to play in the roll out of SSBCI funds in the state.*

Climate Change and Environmental Justice. The Bank has been a positive partner when it comes to financing green projects and environmental initiatives, though it should commit to do more. It's also positive that the Bank is talking to its CDFI partners about how to reach carbon neutrality by 2030, though will the bank commit resources to help CDFIs get there? But the larger context is that we are in a crisis and at the heart of a climate emergency that disproportionately impacts communities of color. ██████████ insurance companies are retreating from California in large part due to our increasing vulnerability to climate-related disasters. The Bank's focus on reducing the carbon footprint of its operations is misleading and misguided. The Bank's primary impact on climate is in its financed emissions. According to Banking on Climate Chaos, the Bank is the fourth worst offender in the world, investing and lending a devastating \$332.9 Billion in support of the fossil fuel industry since the Paris Accords



were signed.¹⁰ Unfortunately, we did not have any time for a discussion during the meeting. The Bank graciously agreed to a separate conversation about its climate related efforts.

We ask the Bank to:

- 1. Refrain from any new financing of fossil fuel extraction activities, especially expansion projects that would develop and lock in dependence on new fossil fuel infrastructure, either through corporate or project-based finance. This is critical to the survival of the LMI communities of color the Bank is meant to serve.*
- 2. Phase out existing financing for fossil fuels over time and set absolute emissions targets in the near term to credibly implement Net Zero commitments that would align bank financing with 1.5°C warming pathways and prevent the worst effects of climate change from impacting California communities.*
- 3. Implement robust client criteria to ensure that fossil fuel clients have credible transition plans that do not rely on technologies that have not been proven to work at scale.*
- 4. Ensure respect for Free Prior and Informed Consent (FPIC) of all Indigenous communities impacted by financed projects and client company operations.*
- 5. Implement robust Human Rights Due Diligence (HRDD) frameworks to protect against rights violations perpetrated against forest defenders, rights defenders and others impacted by client company operations.*
- 6. Share its policies designed to ensure that California communities of color are not blue-lined and denied bank products or offered bank products at a higher price due to perceptions about the climate related risk associated with our communities.*
- 7. Schedule a meeting with key decision-makers at the Bank to discuss these and other climate related issues and recommendations with us in the next few weeks.*

¹⁰ <https://www.bankingonclimatechaos.org/>



Consumer accounts. We commend the Bank for reducing overdraft fees to \$10 and for eliminating NSF fees, resulting in a large decrease in such fee revenue.¹¹ Yet, at the end of the meeting, a Rise Economy member articulated a series of concerns relating to the Bank’s consumer accounts, including issues of security of consumer bank accounts, protection against fraud, unauthorized charges to accounts, high fees, high APRs, high costs of student accounts, safety deposit boxes and data on consumers leaving the Bank. As we were running out of time, and the issues raised were very specific, the Bank helpfully offered to set up a separate conversation around these consumer account issues and its customer satisfaction survey results.

We ask the Bank to help schedule a meeting to discuss consumer account issues at a mutually agreeable time.

Lobbying and Litigation. We reiterated our dismay that the Bank, through its trade associations, opposed the Consumer Financial Protection Bureau (CFPB)’s efforts to fight non-credit discrimination through its supervision authority. The American Bankers Association (ABA), Consumer Bankers Association (CBA), and Chamber of Commerce went so far as to argue that the CFPB is unconstitutional, an argument that was made by the payday lenders, that will now be heard before the Supreme Court, and which threatens to undermine many of the consumer protections our coalition has fought for.¹² We note that Bank of America appears to be represented on the Consumer Bankers Association Board of Directors. The Bank indicated during the meeting that its CEO has spoken out in support of the existence of the CFPB, and that the Bank is having conversations with the trades about its perspectives, which is positive. And yet, we recently learned that the ABA has joined the lawsuit challenging the final section 1071 small business data collection rule,¹³ which Rise Economy members have long sought and fought for.¹⁴

¹¹ <https://www.consumerfinance.gov/data-research/research-reports/banks-overdraft-nsf-fee-revenue-declines-significantly-compared-to-pre-pandemic-levels/>

¹² <https://rise-economy.org/press-release/crc-comments-on-lawsuit-filed-against-cfpb/>

¹³ <https://bankingjournal.aba.com/2023/05/aba-joins-1071-lawsuit/>

¹⁴ <https://rise-economy.org/press-release/crc-california-advocate-groups-respond-to-cfpbs-final-section-1071-rule/>



We ask the Bank to develop a protocol to ensure that its Corporate Responsibility, CRA and Community Affairs functions are involved in Bank decisions relating to the lobbying and litigation activities of Bank of America, as well as the trade associations to which it is a member.

Beneficial Ownership. Under know-your-customer rules, when a limited liability corporation opens a bank account, the bank is supposed to verify the beneficial owner of the corporation. We are seeing some severe consequences of banks failing to do their due diligence in this regard.¹⁵ Essentially bad actors are using inconsistent observance of the law by banks and the anonymity provided by LLC creation as a smokescreen for conducting business in a way that is extractive and unlawful. While we are working in California to change the laws such that the State's business registry will ask for and publish the names of the beneficial owners of an entity, we also need Bank of America's cooperation. We would like to set up a separate conversation to understand the Bank's current due diligence practices in this arena and explore whether they might be enhanced.

We ask the Bank to set up a separate conversation with us to discuss its Beneficial Ownership policies.

Broadband and Digital Equity. As mentioned at the very end of the meeting, Rise Economy is soon coming out with recommendations for banks on how they can best support broadband and digital equity efforts as a follow up to our research identifying and conceptualizing the community needs for broadband access and digital equity.¹⁶ We want to understand better what efforts the bank is making to further digital equity and inclusion, particularly in light of its large use of mobile and online banking coupled with its large number of bank branch closures. How is the bank financing broadband infrastructure development if at all? The Bank expressed an interest in sharing information about what it is doing here and what are the opportunities, which is appreciated.

¹⁵ <https://rise-economy.org/wp-content/uploads/2022/09/Beneficial-Owner-Transparency-Factsheet.pdf>

¹⁶ <https://rise-economy.org/wp-content/uploads/2022/05/Broadband-Access-Survey-Findings-Fact-Sheet.pdf>



We ask the Bank to:

1. Provide information on its efforts to support broadband and digital equity in California over the last three years.
2. Commit to increasing these efforts annually over the next five years.

[REDACTED], thanks you and your colleagues again for agreeing to meet, for being engaged during a long meeting, and for your willingness to respond to each of the requests made in this letter. We ask that you respond by July 21, 2023.

If you have any questions about this letter or want to discuss follow up items emanating from the meeting, please feel free to contact us

[REDACTED]

On behalf of Rise Economy, our member organizations, and the communities we represent, we thank you for your efforts.

Very Truly Yours,

[REDACTED]

[REDACTED]

[REDACTED]
Chief of Legal and Strategy

[REDACTED]
Bay Area Organizer

cc: Acting Comptroller [REDACTED]
Federal Reserve Board of Governors Vice Chair [REDACTED]

From: [REDACTED]
 To: [REDACTED]
 Subject: Social Media Reg BB/CRA Document
 Date: Wednesday, July 19, 2023 2:41:41 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 need to know if you will be removing the only ATM that you have on Vashon Island WA 98070 If you are I need to find another bank	Wed Jul 19 03:04:15 GMT 2023
Messenger Post from [REDACTED]	[[User posted image attachment [REDACTED]]	Wed Jul 19 03:06:55 GMT 2023
Messenger Post from [REDACTED]	This is what has been posted online which makes no sense as I am not going to take a ferry to get to an atm	Wed Jul 19 03:07:15 GMT 2023
POST FROM: Bofa_Help on Facebook	Hello, thanks for reaching out Based upon the information you shared, it does appear to be valid We consider a number of factors You can also complete many transactions online or through mobile Please let us know if you have any further questions or concerns [REDACTED]	Wed Jul 19 12:41:28 GMT 2023
Messenger Post from [REDACTED]	Can you please check your own internal systems and verify that this atm is indeed being closed and you will no longer be serving Vashon Island WA 98070? If so what is the effective date?	Wed Jul 19 14:44:18 GMT 2023
Messenger Post from [REDACTED]	Can you pass me the Tel number or email address who is responsible for this ATM in Vashon WA at 98070 I am platinum member with BOA and have been using your services since 2002 Before I close down my accounts I need to know if I am dealing with facts Thanks [REDACTED]	Wed Jul 19 15:07:26 GMT 2023
POST FROM: Bofa_Help on Facebook	This is valid, effective August 7,2023 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 your nearest location by visiting [REDACTED]	Wed Jul 19 15:14:14 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Friday, July 28, 2023 9:00:45 AM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :5353 FLOYD RD.

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	5353 Floyd Rd SW, Mableton, GA 30126 They're hardly ever in working order. [REDACTED]	Fri Jul 28 01:36:54 GMT 2023
POST FROM: BofA Managed Account	We apologize for this experience. We will notify ATM Escalations. Thank you for your feedback. [REDACTED]	Fri Jul 28 12:58:45 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Wednesday, July 5, 2023 4:37:38 PM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :7500 FONDREN RD.

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:7500 Fondren RdHouston, TX 77074

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	PLEASE forward to correct dept... can someone please investigate the BOA branch located at .7500 Fondren Houston TX 77074 because they have completely closed mobile banking and force people to go inside.. well, some of your elderly customers are ill and in pain and going inside and having to stand or sit is not an option. it forces us to use the atm but we might require human interaction.	Tue Jul 04 21:44:54 GMT 2023
Messenger Post from [REDACTED]	ALSO, this location shuts down the drive-up atm machines and mistakenly think it is for customers safety from "atm thieves" .. it only keeps the one atm available that is hooked onto the outside lobby wall. HOWEVER i think most people, especialy us elderly sick customers, can DRIVE away faster than we can RUN away!! so to put us IN DANGER when we must use an atm after dark , by forcing us to leave the safety of our cars is assinine and leaves us scratching our heads.	Tue Jul 04 21:49:55 GMT 2023
Messenger Post from [REDACTED]	PLEASE return to outside mobile banking and open the drive thru atms all night and shut down the walk up atm after dark	Tue Jul 04 21:51:29 GMT 2023
POST FROM: Bofa_Help	Hello, thanks for your feedback. As we invest in and modernize our financial center and ATM network, Bank of America continually evaluates the locations and services we offer. Our flexible banking options also let you access your accounts thru ATMs, online/mobile	Wed Jul 05 12:40:35

on Facebook	banking, & call centers in addition to our Financial Centers. You can find the most up to date information on available locations and services here: [REDACTED]	GMT 2023
Messenger Post from [REDACTED]	PLEASE put Mobile Banking back at 7500 Fondren because i am too ill to go inside the bank and stand in long slow lines for simple matters!!	Wed Jul 05 16:50:51 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Friday, July 7, 2023 2:32:56 PM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :2925 SCOTT BLVD

City, State: , CA

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details: The customer is commenting on FC closing. Financial center at 2925 Scott Boulevard, Santa Clara. CA

Social Media Comments:

Name	Content	Posted Date
TWEET FROM: [REDACTED]	Finally! @BankofAmerica Worst service ever, even the ATM's don't work half of the time there. [REDACTED]	Fri Jul 07 17:21:41 GMT 2023
TWEET FROM: BofA Managed Account	Hello, [REDACTED] Here is a link that can help you quickly find additional locations and hours where you can receive excellent customer service: [REDACTED]	Fri Jul 07 18:27:00 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Monday, August 7, 2023 1:52:37 PM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :250 E. Lancaster Ave

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:

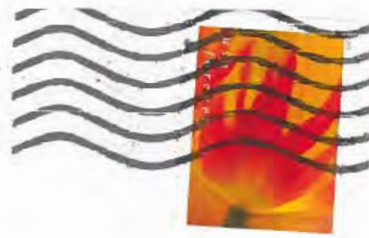
Social Media Comments:

Name	Content	Posted Date
TWEET FROM: [REDACTED]	@BankofAmerica Why Did They Decide To Close The Wynnewood PA Branch Permanently---Closed In May 2020 When The Pandemic Was 3 Months Old	Wed Jun 21 01:39:31 GMT 2023
TWEET FROM: BofA_Help	[REDACTED] Hello, thanks for reaching out to us. 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]	Wed Jun 21 13:13:38 GMT 2023
TWEET FROM: [REDACTED]	@BofA_Help THANKS FOR THE RESPONSE---I Was Wondering Why Did They Decide To Permanently Close The Wynnewood Branch	Wed Jun 21 23:57:33 GMT 2023

Hollywood, MD 20636-2817

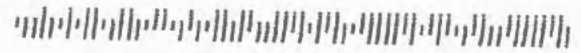
CAPITAL DISTRICT 208

23 JUN 2023 PM 1 L



Office of the Comptroller of the Currency
Large Bank Licensing Lead Expert
400 7TH Street, SW, Mail Stop (105-2)
Washington, DC 20219

20219-



Friday, June 23, 2023

RECEIVED
8/7/23

[REDACTED]
Hollywood, MD 20636

Office of the Comptroller of the Currency
Large Bank Licensing Lead Expert
400 7th Street SW, Mail Stop 10E-2
Washington, DC 20219

Re: closure of financial center in Lexington Park, MD

Dear Reader,

I am currently a customer of Bank of America and regularly use the branch in Lexington Park set to close September 26, 2023. Having moved to Southern Maryland the end of last year, to a residence not far from that branch, this news is not welcome. The closest full service branch would be in Mechanicsville, doubling the time getting to and from the bank from what I presently know. I know that there are other ways of banking, and I have used the app, but appreciate in-person contact.

I went into the Lexington Park bank yesterday and was told the issue is the lease. It gave me hope immediately that maybe another site is being explored for reopening. They started mentioning the first site, and I didn't pick up on it, but the second site I recognized and realized it is quite close to my residence in the Wildwood Center. This is an easy area to navigate with all the shopping options offered, and I appreciate the fact that there has been a Bank of America in the same vicinity of that shopping. To have to travel to Mechanicsville isn't very attractive since it can't be incorporated in a shopping trip.

Thank you for your consideration.

[REDACTED]



August 17, 2023

[REDACTED]
[REDACTED]
Hollywood, Maryland 20636

Dear [REDACTED]

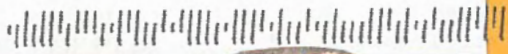
We acknowledge receipt of your Complaint letter dated June 23, 2023 regarding the Bank of America, NA's branch located at 21800 North Shangri La Drive, Unit 22, Lexington Park, Maryland 20653, known as Lexington Park Office.

The bank's decision to close the branch office is a business decision that does not require the approval of The Office of the Comptroller of the Currency, therefore, I have forwarded a copy of your complaint 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], 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.

Thank you for contacting OCC.

Sincerely,

[REDACTED]
Secretary to the Director for Licensing



California MD
20619



Office of the
Comptroller of Currency
Large Bank Licensing
Lead Expert

400 7th Street SW (mail Stop 10 E-2)

Washington, DC

20219

Office of the Comptroller of the Currency

Large Bank Licensing Lead Expert

400 7th Street SW

10E-2

Washington, DC 20219

RECEIVED
8/2/23

Dear Officials,

Enclosed is an open letter about my concerns regarding the closing of the Bank of America Financial in Lexington Park, Maryland and how this closing will adversely affect the people in Lexington Park, MD, California, MD and Leonardtown, MD. On behalf of these communities please let the Bank of America decision-makers that we need this financial center to stay open. Please read the open letter.

My address is:



California, Maryland

Sincerely,



P.S. My phone number is



06/26/2023

Open Letter

Dear Bank of America,

On June 16, 2023, I received a notice from Corporate Bank of America that my local financial center in Lexington Park, MD will close 09/26/2023. This news left me feeling betrayed and abandoned. As I reread the email, it seemed that BOA was offering a lifeline, online banking. How will the Silent Generation, Baby Boomers and those vulnerable people who are not savvy enough to maneuver the online banking systems continue to get their financial needs met? How will online banking only work in this community where the internet is unreliable for many of us. Please reconsider closing the BOA's Financial Center in my Community. When you leave, this community becomes a bank desert.

The Lexington Park relationship with BOA began more than 25 years ago. At that time, Corporate BOA had a clear understanding of the needs of their clients. You ensured financial stability and supervised the financial system that you had in place. Also, you guarantee safe cash and efficient payment systems. When the financial center closes in Lexington Park, we will lose the only BOA ATM in this community. Most importantly, we will lose the bank tellers and managers who patiently, expertly and expeditiously assist us with our financial needs. Uprooting our financial center could cause devastation. We need the Financial Center in Lexington Park to remain open.

According to the US Census Bureau, US Baby Boomers are the second-largest population group in 2022. There are 69.6 million people ages 58-76 in the USA. Moreover, the group before the Baby Boomers called our Silent Generation ages 77-94 makes up approximately 19 million people. They are people who are like your grandparents and great-grandparents. They were not born with a cellphone in their hands.

As reported by American Press Staff many of the changes happening in banking today have been designed to embrace the Millennial generation. Two-thirds of all banking deposits in the U.S. are held by the Greatest Generation/Silent Generation and Baby Boomers. Furthermore, an ABA Banking Journal article asserts that over 60% of Baby Boomers are skeptical about the data of mobile apps.

Elderly abuse is rampant. They need to know that their social security, pensions, and life savings are protected in a safe, dependable bank. The banking staff of BOA has been supportive in assisting them with identifying the malware and criminal A.I. that hunts them from all directions. Some Baby Boomers and the Silent Generation struggle with health problems or lack the computer skills necessary to take care of their finances online. They worry about what will happen to their online accounts as they age, and some are barely able to take care of themselves let alone an online banking account. Requiring Baby Boomers and older to use an app to access their online account is unreasonable because often the app does not work and remembering passwords and updating the software is very frustrating.

Moreover, your online banking option, for all clients, seems to lack a real understanding of other vulnerable populations in this area. Who are they? These are the people who are disabled like the blind and deaf or those people who are mentally challenged or mentally ill. People who come to the bank in wheelchairs or walking or riding a bike to the bank are their only means of transportation. The growing Hispanic population also has become interwoven in this community. For many of these people, BOA has been a friendly and safe place to open their first accounts in the USA. Data USA reveals that in Lexington Park, MD the population is 49% African American, and 6.97% are Hispanic. The median household income is \$73, 974 and many people do not have the resources needed to sustain online banking requirements.

There are people who do not own a device to access online banking or the bandwidth necessary to conduct online banking in a safe, secure way. A weak internet system could become a hacker's paradise. Additionally, let's not forget that the Lexington Park BOA borders the Patuxent Naval Base, and your closing could also affect some of those military accounts that you have. Keeping the BOA Financial Center open would be a sincere way to thank those military clients for their service as well as show gratitude for the loyalty of your current customers.

Lastly, when the Lexington Park BOA center closes, so does the only Bank of America ATM for your California, MD, Leonardtown, MD, Hollywood, MD clients. Five or more years ago, I realized that the ATMs in the above-mentioned places had closed. The ATMs for BOA were disappearing all around me. It was puzzling. However, after some serious contemplation the reason was clear. When the BOA ATMs were removed, it was a financial windfall for Bank of America. BOA no longer had the responsibility of maintaining the ATMs or paying the rent space used for these machines. If your customers needed cash, they could buy the services of another provider at a cost of \$3.00 or more and BOA would charge a penalty charge for a non-Bank usage fee of \$2.50. What this means to me is, once the bank closes and I no longer have access to the only Bank of America Financial Center in my immediate area, I will probably pay at least \$11.00 or more a month in ATM fees. Some of your other clients will also experience similar financial hardships as well.

Does Corporate Bank of America really understand the needs of this community? Does BOA have a moral responsibility? This community in Lexington Park, Md helped you become the bank you are today. I believe that you could at least leave this community with the resources needed to survive. Bank hubs, Bank of America's ATMs within this community, or reconsidering the closing of this bank would go a long way in helping us.

Would you like to be known as the bank too big to fail, but failed this vulnerable Lexington Park Community? Or do you want to be known as the Corporate Bank of America who upheld your company's mission which is "to help make financial lives better by connecting clients and communities to the resources they need to be successful." Corporate Bank of America the choice is yours.

P.S. Twenty-three letters were sent to Corporate BOA,
and the Board of directors.

Sincerely, 

A loyal client of BOA for the last 25 years




August 10, 2023

[REDACTED]

California, Maryland 20619

Dear [REDACTED]

We acknowledge receipt of your Complaint regarding the Bank of America, NA's branch located at 21800 North Shangri La Drive, Unit 22, Lexington Park, Maryland 20653, known as Lexington Park Office.

The bank's decision to close the branch office is a business decision that does not require the approval of The Office of the Comptroller of the Currency, therefore, I have forwarded a copy of your complaint 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], 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.

Thank you for contacting OCC.

Sincerely,

[REDACTED]

Secretary to the Director for Licensing

Report Title: Case Details
Run Date and Time: 2023-07-28 09:39:41 Eastern Daylight Time
Run by: [REDACTED]
Table name: sn_customerservice_case

Case

Number:	[REDACTED]	Bank Case Status:	Active
Bank/Institution:	Bank of America, National Association	Bank Case Type:	Complaint
Bank Assignee:			
Bank Note:			

Date Information

Origination Date:	2023-07-27 09:50:24	Extension Request Date:	
Sent to Bank:	2023-07-28 09:28:08	Recontact Date:	
Due date:	2023-08-11 23:59:59	Recontact Counter:	0
Days in Bank Inbox:	11 Minutes		

Consumer Information

Consumer First name:	[REDACTED]	Consumer Street:	[REDACTED]
Consumer Middle name:		Consumer City:	LAKE HAVASU CITY
Consumer Last name:	[REDACTED]	Consumer Zip / Postal code:	86403
Consumer Mobile phone:	[REDACTED]	Consumer State / Province:	AZ
Consumer Email:	[REDACTED]	Consumer Country:	United States of America
Source Interaction Best Contact Method:	Email	Source Interaction Best Contact Time:	Morning
Consumer International Address:			

Representative Information

Source Interaction Representative First Name:		Source Interaction Type of Relationship:	Not Applicable (Skip this section)
Source Interaction Representative Middle Name:		Source Interaction Authorization:	
Source Interaction Representative Last Name:		Source Interaction Representative Street:	
Source Interaction Representative Email:		Source Interaction Representative City:	
Source Interaction Representative Phone:		Source Interaction Representative Zip / Postal code:	
Source Interaction Best Contact Method (Representative):		Source Interaction Representative State or Territory:	
Source Interaction Best Contact Time (Representative):		Source Interaction Representative Country:	United States of America

Source Interaction Representative International Address:

Additional Information

Source Interaction Type of Account:	Deposit Accounts (Checkings, Savings)	Source Interaction Institution Response:
Source Interaction Attempted Resolution:	Yes	Source Interaction Institution Response Date:
Source Interaction Date Resolution Attempted:	2023-06-01	Source Interaction Institution Response Method:
Source Interaction Attempted Resolution Method:	Phone	

Appraisal Complai nt

Source Interaction Business Name (if Applicable):	Source Interaction Are you employed by the subject of your complaint?:
Source Interaction Who are you? Please select the appropriate value.:	Source Interaction Type of Property:
Source Interaction Please specify other consumer:	Source Interaction Address of the Property Involved:
Source Interaction Who are you complaining about?:	Source Interaction Attempted Resolution: Yes
Source Interaction Please specify other complaint target:	Source Interaction Attempted Resolution Contact:
Source Interaction What is the nature of your complaint?:	Source Interaction Attempted Resolution Company or Agency:
Source Interaction Please specify other complaint category:	

Complaint Details

Source Interaction Complaint Information:

We live in a town of approx 55000 people with only one BofA ATM, NO BANK WITHIN 3 hours away. ATM is always broken and in the 115 degree heat. We need better service provided by them. They closed our branch during Covid and my elderly mom has no way of obtaining her funds without me assisting. She's afraid to get money where she stands outside and unprotected. WE NEED BETTER SERVICE HERE! Changing banks isn't an option right now. Please help us!

Entity Name

Source Interaction Institution Name:	Bank of America	Source Interaction Institution Street:	NA
Source Interaction Institution Phone:	[REDACTED]	Source Interaction Institution City:	LAKE HAVASU CITY
Source Interaction Contact Name:		Source Interaction Institution State or Territory:	AZ
Source Interaction Contact Title:		Source Interaction Institution Zip / Postal code:	86403

Resolution

Compensation Amount: \$0.00

Submission notes:

Related List Title: Attachment (CAMP) List
Table name: u_attachment_meta
Query Condition: Number = CS0278960 AND Type in (Bank Correspondence, Consumer Correspondence, Consumer Referral, Email Consumer)
Sort Order: File name in ascending order

None

Date: August 2, 2023

Case Number:

Page 1 of 1

LAKE HAVASU CITY, AZ 86406

Correspondence received from: Office of the Comptroller of Currency on: 07/28/2023

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

Our records show:

On September 10, 2021, you were sent a letter notifying you that the financial center in Lake Havasu, AZ would be closing. The financial center closed on January 11, 2022 and met all regulatory requirements. Please see attached letters for more information.

In your complaint, you stated that the ATM in Lake Havasu, AZ was consistently not functioning. Our research shows that there were service errors for the month of June 2023. However, those errors have been addressed with the Service Company that services the ATM. The service issues for July 2023 have decreased. Specifically, the primetime availability for June was 97.6% and for July is 99.3%. These numbers are the percentage of time the ATM was functioning properly.

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

- Copy of Financial Center Closure Letter
- Copy of Safe Deposit Box Closure Letter

Here's our response

We appreciate your comments about the closure of the Lake Havasu 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.

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.

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

We value your business and look forward to continuing to provide products and services that help you meet your financial goals.

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.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

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] Monday through Friday, 8:00 a.m. to 4:30 p.m. Eastern.

[REDACTED]
Resolution Specialist
Regulatory Complaints

cc: Office of the Comptroller of Currency Case Number [REDACTED]

CAPITAL DISTRICT 208

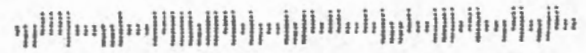
5 JUL 2023 PM 1 L



Solomons, MD 20688

BANK OF AMERICA
OFFICE OF THE COMPTROLLER
LARGE BANK LICENSING LEAD EXPERT
400 7TH STREET SW, MAIL STOP (10E-2)
WASHINGTON DC 20219

20219-



03 July 2023

RECEIVED
8/2/23

Bank of America
Office of the Comptroller
Large Bank Licensing Lead Expert,
400 7th Street SW, Mail Stop 10E-2,
Washington, DC 20219

Dear Sir or Ma'am,

I am in receipt of correspondence from Bank of America dated 16 June 2023 indicating that my local finance center at 21800 North Shangri La Drive, Unit 22, Lexington Park, MD will be closing on 26 September 2023. Previously, Bank of America elected to close the branch in Lusby, MD. The next closest Bank of America branch locations are in Prince Frederick, MD and Mechanicsville, MD – both which are at least 30 to 45 minutes (one way) from my residence and work locations.

Closing this branch without plans to open another in in the Lexington Park, MD or Solomons, MD areas is unacceptable. Failure to open another location will prevent me from using the Bank of America services I require. I have been a loyal Bank of America customer since 2004 – that's 20 years of history. Sadly, with these closures I will have to close my accounts and move my assets to another financial institution which is more supportive of its customers.

Please find a way to retain a Bank of America branch in the Lexington Park and/or Solomons, MD areas or you will lose all your affluent customers in this region.

Regards,





August 9, 2023

[REDACTED]

Solomons, Maryland 20688

Dear Mr. [REDACTED]

We acknowledge receipt of your Complaint regarding the Bank of America, NA's branch located at 21800 North Shangri La Drive, Unit 22, Lexington Park, Maryland 20653, known as Lexington Park Office.

The bank's decision to close the branch office is a business decision that does not require the approval of The Office of the Comptroller of the Currency, therefore, I have forwarded a copy of your complaint 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], 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.

Thank you for contacting OCC.

Sincerely,

[REDACTED]

Secretary to the Director for Licensing

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Friday, August 11, 2023 4:27:09 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]	PLEASE open a full branch in Owasso, OK! My wife and I would have an account with you today if you did. The ATM just doesn't cut it. Owasso is 40,000 + and booming. I want a real bank to work with here!	Fri Aug 11 20:14:01 GMT 2023
POST FROM: Bofa_Help on Facebook	Hi, [REDACTED]. Thanks for providing your feedback & the location as I certainly understand your current situation. 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 Aug 11 20:26:27 GMT 2023

12 August 2023

Bank of America, N.A.
Ms. [REDACTED] CRA Public File Custodian
100 N. Tryon Street
Charlotte, NC 28255

Dear [REDACTED]

I am in receipt of correspondence from Bank of America dated 09 August 2023 (enclosed). The correspondence is from the Director for Licensing and indicates that you are the Public File Custodian responsible for the closure of my bank branch at 21800 North Shangri La Drive, Unit 22, Lexington Park, MD, which will cease operations on 26 September 2023. Previously, Bank of America elected to close the branch in Lusby, MD. The next closest Bank of America branch locations are in Prince Frederick, MD and Mechanicsville, MD – both which are at least 30 to 45 minutes (one way) from my residence and work locations.

Closing this branch without plans to open another in in the Lexington Park, MD or Solomons, MD areas is unacceptable. Failure to open another location will prevent me from using the Bank of America services I require. I have been a loyal Bank of America customer for 20 years. Sadly, with these closures I will have to close my accounts and move my assets to another financial institution which is more supportive of its customers.

Please find a way to retain a Bank of America branch in the Lexington Park and/or Solomons, MD areas or you will lose all your customers in this region.

Your prompt attention, plans, and acknowledgement of this correspondence is appreciated.

Regards,

[REDACTED]



August 9, 2023

[REDACTED]
Solomons, Maryland 20688

Dear [REDACTED]

We acknowledge receipt of your Complaint regarding the Bank of America, NA's branch located at 21800 North Shangri La Drive, Unit 22, Lexington Park, Maryland 20653, known as Lexington Park Office.

The bank's decision to close the branch office is a business decision that does not require the approval of The Office of the Comptroller of the Currency, therefore, I have forwarded a copy of your complaint 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] 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.

Thank you for contacting OCC.

Sincerely,

[REDACTED]

Date: 2023.08.10
11:23:12 -04'00'

[REDACTED]

Secretary to the Director for Licensing

PRIORITY®
★ MAIL ★

FLAT RATE ENVELOPE
ONE RATE ★ ANY WEIGHT*

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Retail



28255

U.S. POSTAGE PAID
PM
SOLOMONS, MD 20688
AUG 12, 2023

\$9.65

RDC 01 0 Lb 1.00 Oz R2304W120186-05

Solomons, MD 20688

BANK OF AMERICA, N.A.

ATTN: [REDACTED]

100 N TRYON ST

CHARLOTTE, NC 28255

EXPECTED DELIVERY DAY: 08/14/23

USPS TRACKING® #



9505 5105 5232 3224 3406 28

* For international shipments, the maximum weight is 4 lbs.

TNS-907-01-01

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Monday, August 14, 2023 4:47:36 PM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1701 E. EXPRESSWAY 83

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:1701 E EXPRESSWAY 83, SAN JUAN, TX 78589

Social Media Comments:

Name	Content	Posted Date
DM from [REDACTED] to: BofA_Help	The BoA in San Juan, Texas has suspended the drive thru lanes, why... it does not make sense, but what makes even worse sense is that to relief the congestion. No ATMs have been put in place to have customers use since those lanes are closed. Can you guys be lukw [REDACTED] and be more forward thinking!!	Mon Aug 14 19:52:13 GMT 2023
DM from BofA_Help to: [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. We considered a number of factors, including traffic in these locations. We will certainly capture your feedback regarding this location. [REDACTED]	Mon Aug 14 20:19:47 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Friday, August 18, 2023 12:58:33 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
TWEET FROM: [REDACTED]	Hey @BankofAmerica you're Oxnard, CA location on corner of Oxnard Blvd and Gonzales Rd is closed during open business hours. Not a good look. [REDACTED]	Fri Aug 18 16:17:41 GMT 2023
TWEET FROM: BofA_Help	[REDACTED] Hi, thanks for connecting with us. Some locations may either be temporarily closed or operating at limited hours. Here is a link that can help you quickly find other locations and hours: [REDACTED]	Fri Aug 18 16:45:53 GMT 2023
TWEET FROM: BofA_Help	[REDACTED] If you happen to have any questions related to your Bank of America account/service, please use the DM link below to tell us more and we'll be glad to connect with you. ^ [REDACTED] [REDACTED]	Fri Aug 18 16:46:25 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: RE: Customer Disservice
Date: Tuesday, August 29, 2023 2:20:00 PM
Attachments: [Protecting your money PCH.pdf](#)

Good Afternoon Ms. [REDACTED]

I hope this email finds you well and you have any necessary preparations underway or completed for the pending storm impact to our area. I am following up from our conversation on Friday to ensure your follow up appointment went as planned today to bring the matter of your new Safe Deposit box to an acceptable resolution. As discussed, we made arrangements to ensure you had the same people with access to your new Safe deposit box at the Baymeadows branch as you did with the box located at the Baymeadows 9a branch. My team has confirmed completion and I wanted to ensure you have the necessary access. I also hope that your visit to the Baymeadows branch today was a good experience with the staff, outside of the parking that we discussed and we will continue to invest in and improve. Our goal is to continue to serve you well at any location you visit.

Additionally we discussed the opportunity to provide financial seminars to your community focused on education, awareness and prevention of common financial scams that target people in the community & clients of all banks. Attached is the flyer we use to support this discussion as a starting point to share with your neighborhood coordinator of events. Please feel free to provide my name and phone number with your coordinator if they would like to discuss the opportunity or logistics more with me.

Thank you for choosing Bank of America and allowing me the opportunity to maintain your relationship with us. If I can ever be of any assistance, please do not hesitate to reach out to me or a member of the local Baymeadows area staff.

[REDACTED]
North Florida Region Executive, SVP
Market Integration Executive
Preferred Banking, East Division
[REDACTED]

From: [REDACTED]
Sent: Thursday, August 24, 2023 4:21 PM
To: [REDACTED]
Subject: Re: Customer Disservice

Ms. [REDACTED] —

Early afternoon tomorrow (Friday, Aug 25) will work. Can we talk at 1:30 pm? My tele is [REDACTED]
[REDACTED]
[REDACTED]

Ms. [REDACTED]
[REDACTED]
Jacksonville, FL 32256
Sent from my iPad

On Aug 24, 2023, at 1:44 PM, [REDACTED]
[REDACTED] wrote:

Good Afternoon Mrs. [REDACTED],

Thank you for your email and feedback. I am sorry to be meeting under these circumstances but value your relationship and would like the opportunity to speak with you more about your concerns. Is there a time this afternoon or tomorrow afternoon that would be best for a phone conversation?

Thank you again for taking the time to reach out and for choosing Bank of America for your banking over many years. I would like the chance to regain your confidence in us and discuss the Financial Center locations and convenience we offer.

[REDACTED]
North Florida Region Executive, SVP
Market Integration Executive
Preferred Banking, East Division
[REDACTED]

-----Original Message-----

From: [REDACTED]
Sent: Tuesday, August 22, 2023 5:24 PM
To: [REDACTED]
Subject: Customer Disservice

Ms. [REDACTED] — I understand you are the North Florida Regional Manager for the Bank of America financial center located at 10925 Baymeadows Rd. Jacksonville. This e-mail is to express our displeasure with your decision to close this facility.

We queried the B of A decision regarding this action and were told that the facility “has low foot traffic.” If this is the case, we suggest some marketing to three areas of residents who live within a mile of the 10925 Baymeadows B of A facility. We have seen NO INITIATIVE on the part of the Branch Manager, [REDACTED], to market nearby areas to increase daily foot traffic. Yet, when I am there there are plenty of people needing assistance for banking services. So it is surely feasible to increase foot traffic if indeed the B of A is interested in doing so. Instead B of A went in the opposite direction

and doesn't open on Saturdays at all. Even more disturbing is there have been days when this B of A facility doesn't open at all. Yes, dealing with B of A at this location has been challenging.

Apparently you personally are not aware of the immediate availability of clientele who live within a mile of 1025 Baymeadows Rd. They are:

(1) A senior citizens retirement facility named [REDACTED] at [REDACTED]. We know that many residents of this retirement community use this branch of B of A as your manager was very quick to close this Branch during Covid. Apparently it wasn't in the interest of the Bank to provide service to residents indicating your fear of Covid drove you to close vs. provide banking services. That qualifies as customer disservice.

(2) [REDACTED] residential community that comprises 839 residences in single family homes, condos, and apartments. We live there and have been clients of your bank since moving to FL from Baltimore in 2019. You could do a presentation to [REDACTED] residents to invite individuals who bank elsewhere to become B of A clients. A similar presentation could be done for the [REDACTED] residents. [REDACTED] is adjacent to the [REDACTED] property FYI.

(3) There is a new multi-building apartment complex within a mile of 10925 Baymeadows Rd that is 4 stories high and located at the intersection of I-295 and Baymeadows Rd. It should be opening shortly. Just think of all the new clientele your competitor banks will recruit away from B of A because they have the initiative to do the marketing. This facility is in the final stages of construction so think of the business you are handing to [REDACTED], [REDACTED], and other financial facilities! Back in my era, market share had significance.

I take special issue that B of A is closing this financial center as my safety deposit box is located there. I already have been told the B of A facility located at 9225 Baymeadows Rd doesn't have similar capacity to move to. So I was referred to 13725 Beach Blvd which isn't acceptable or convenient. Hence, B of A has opted to throw my safe deposit business out the window. I am considering a home safe to meet my needs.

I also take issue that driving to the B of A facility at 9225 Baymeadows Rd for other banking needs is inconvenient. As an octogenarian, I find efficiency and customer service important. I did that driving all during Covid and did not appreciate doing so.

Therefore, we ask that you reconsider closing this B of A financial center as you are throwing our business to the wind along with us as B of A customers. If you have questions I would be glad to assist you. My e-mail is [REDACTED].

Regards,

[REDACTED]

[REDACTED]

[REDACTED]

Jacksonville, FL 32256

[REDACTED]

Sent from my iPad

This message, and any attachments, is for the intended recipient(s) only, may contain information that is privileged, confidential and/or proprietary and subject to important terms and conditions available at <http://www.bankofamerica.com/emaildisclaimer>. If you are not the intended recipient, please delete this message.

Let's talk about ways to help protect your money

There are many convenient ways to send money to people you know. However, if you send your money or give it to a scammer, **there is often little we can do to get your money back**. That's why we encourage you to talk with us about ways to help protect yourself before wiring or withdrawing cash.

Red flags to avoid

No matter the situation, **be cautious when wiring or transferring funds, or giving/sending cash** to people you don't know or businesses you haven't worked with before, especially if any of **the following red flags** are present.

1. You're contacted unexpectedly
2. The communication plays with your emotions
3. You're asked to pay in an unusual way or asked to transfer money to protect yourself
4. You're pressured to act immediately
5. If it seems too good to be true, it likely is

Think carefully if you are:

- Instructed not to trust Bank of America associates or how to respond to questions, **including to say anything other than the truth**
- Contacted out of the blue and told there's an issue that needs immediate attention
- Pressured to act immediately and the request or communication plays with your emotions
- Directed to send a request for money or payment in an unusual way such as a wire transfer, gift cards or pre-loaded debit cards
- Threatened with law enforcement action

Also watch for these:

A phone call, email, text, direct message or pop-up with a request for personal information or money

Scammers will:

- Pose as an employee from a familiar organization and say there's a problem that needs your immediate attention
- Ask for a favor, personal details, money or coach you through steps to complete an action to gain access to your devices and personal information
- Try to confirm your identity with a verification code they send you—even though they called you
- Insist that you download apps or click links to fix issues or confirm information



Remember: Scammers use convincing stories. They can use fake email addresses and caller ID information—don't trust them. Make sure you have verified the identity of the person who has contacted you before acting on any request. Never click a link or attachment from someone you don't know.

Take precautions in these common situations:

Overpayment scams

If someone offers to send you money through a check but requests that you return extra funds or use the money to buy gift cards, cashier's checks, or other items, be aware. Similarly, be wary if a company claims they mistakenly deposited money into your account and asks for it back. Remember, legitimate transactions rarely involve refunding or redirecting funds in these ways.

Real estate scams

Scammers can take over a rental or real estate listing by changing the email address or other contact information, then listing it on another site. They may send you an email that appears to be from your real estate agent, title company, or settlement agent/attorney with last minute updates to wiring instructions. Before you send any money, always independently confirm wiring instructions in person or via a phone call to a trusted or verified phone number that you called directly.

Investment scams

Be wary if you are contacted by "investment managers" or receive an unsolicited request (via social media, pop-up, text, email or phone call) that presents a "great investment opportunity." Offers that promise guaranteed returns, or the chance to get rich quick or double your money, are likely a scam. Always validate requests for money, research investment managers/offers and use caution if asked to provide personal or financial information.

Technology scams

If you get an unsolicited request to remotely access your computer or mobile device, it's most likely a scam—and you could lose money. Scammers often pose as employees of familiar companies and ask you to provide remote access or download an app. No matter what reason you're given, never grant device access or download any app at the request of unknown companies or individuals. Always confirm the identity of someone requesting access by calling a trusted and verified phone number (the one they provide could be part of the scam).

Impostor scams

Scammers may pretend to be familiar businesses or individuals, such as your bank, utility company or even a friend or relative. They can contact you using email, text, or even a familiar phone number. Be cautious if they ask you to send funds to yourself or others to prevent a potential threat. While Bank of America may send you a text to validate unusual activity, we will never contact you to request that you send money using Zelle®¹ to anyone, including yourself. Don't share codes based on a call you receive. We also will never ask you to share a code we text with us over the phone.

Romance scams/Sending funds to a loved one

Scammers may contact you via dating apps or social media and try to establish a trusting, caring and believable relationship—as quickly as possible; or they may tell you that someone you love is in trouble or needs help. Then, scammers make an emotional plea, telling you a story that ends with a request to transfer money through untraceable means like a wire transfer or gift cards. Verify the situation by directly calling the person needing help or a trusted contact. If this is an online relationship or someone you have never met in person, perform research on the person or the situation before sending money.

Online sales scams

Scammers set up fake stores selling fake goods, and after you've made your purchase, the store will suddenly disappear. They may use social media platforms to contact you and build a relationship, telling you about an offer that's hard to resist, then instructing you to download an app or send money to take advantage of the offer. Research the seller and products independently, check reviews for possible scam notices, and compare prices with other websites.

Winning prizes and lotteries

If a prize is real, you should not be asked to pay money upfront. Taxes or fees are automatically withheld from rewards or lottery winnings. If you didn't enter a contest, odds are you didn't win it.



To learn more about ways to help protect yourself, talk to an associate or visit the Bank of America Security Center online or on your mobile device at bankofamerica.com/security.

¹ Zelle® should only be used to send money to friends, family or others you trust. We recommend that you do not use Zelle® to send money to those you do not know. Transfers require enrollment in the service with a U.S. checking or savings account and must be made from an eligible Bank of America consumer or business deposit account. Transactions between enrolled users typically occur in minutes and transactions between enrolled consumers do not typically incur transaction fees from Bank of America. We will send you an email alert with transaction details after you send money using Zelle®. Dollar and frequency limits apply. See the Online Banking Service Agreement at bankofamerica.com/serviceagreement for further details. Data connection required. Message and data rates may apply. Neither Bank of America nor Zelle® offers a protection program for any authorized payments made with Zelle®. Regular account fees apply. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

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From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Sunday, August 27, 2023 11:23:36 AM

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:

Name	Content	Posted Date
Messenger Post from [REDACTED]	Good morning. I live in Independence, Missouri. I bank through a location on E. 24 Highway. Covid caused the lobby to shut down but the ATM remained open. This area of town has a lot of BOA customers. I went to the bank yesterday (8/26) and the ATM was gone! The entire location is closed up now. The nearest locations are clear across town or in the next towns over. There was never a notice on the ATM fixture, emails or anything letting us customers know this change was coming. I've been banking with you guys for over 15 years and now after this location completely closing down with only other location options not conveniently close to us I'm afraid of losing my money. How many more locations are you planning on closing down? How is a reputable bank going out like this with no notices? Our commute to the bank went from less than five minutes to now 20-30 minutes for a safe ATM. We have one within 15 minutes but it's a walk-up and NOT safe to use as the customer has to stand out in the open exposed to possible threats. I understand the world is moving towards complete electronic banking but as long as cash is still being used we shouldn't be losing valuable access to our ATM's.	Sun Aug 27 14:33:46 GMT 2023
Messenger Post from [REDACTED]	[REDACTED]	Sun Aug 27 14:33:54 GMT 2023
POST FROM: Bofa_Help on Facebook	Hi [REDACTED], thank you for reaching out and sharing your feedback. 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 your nearest location by visiting [REDACTED]	Sun Aug 27 14:49:12 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Sunday, August 6, 2023 3:35:34 PM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :3809 CULVER CENTER ST

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:3809 CULVER CTR, CULVER CITY, CA 90232

Social Media Comments:

Name	Content	Posted Date
TWEET FROM: [REDACTED]	@BofA_Help your culver center location was closed yesterday well after 9am. People waited an hour and no one came. No sign on the door. Just closed.	Sun Aug 06 15:13:51 GMT 2023
TWEET FROM: BofA_Help	[REDACTED] Hello. We're concerned to see this and we'd like to see how we can help. Please use the DM link to share the financial center location and we'll share this feedback with our leadership team. [REDACTED]	Sun Aug 06 16:03:40 GMT 2023
DM from [REDACTED] to: BofA_Help	It's the Culver Center on Venice and Overland. Culver City CA. There was a long line outside of the branch. Some of us waited for an hour. Others saw the line and went home. No sign. It was just closed yesterday on Saturday. We kept waiting for someone to open it. [REDACTED]	Sun Aug 06 18:07:13 GMT 2023
DM from BofA_Help to: [REDACTED]	Thank you for making us aware. We'll share this feedback with our leadership team. If there is an account related concern we can help with, please let us know. ^ [REDACTED]	Sun Aug 06 19:03:47 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Wednesday, August 9, 2023 3:42:22 PM

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:The customer is expressing concern with FC closed in Seal Beach, CA including removing all ATM's in the community

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	Good afternoon, I'm an existing customer in Seal Beach, CA where you recently closed our local branch. You announced the closing several months prior to the closing, which is fine. What you didn't do is make provisions for ATM machines since you removed all of the ATMs as well. This did a disservice to our community, and all you did was direct customers to existing locations miles away. By your actions it is apparent you do not value the customers in our community. If you do have plans to add ATMs please share this, because you have all ready lost customers to this poor decision to abandon our community. I have been a loyal customer since 1972, but you are making it difficult to remain a customer. I hope you have favorable plans in the near future. Thank You, [REDACTED] Barely hanging on!	Tue Aug 08 22:46:44 GMT 2023
POST FROM: Bofa_Help on Facebook	[REDACTED], we really appreciate your feedback concerning the financial center in your community. Thank you very much for sharing your point of view and please know that your thoughts will be shared with the leadership team. We constantly evaluate our retail network to meet evolving customer demand and may add or consolidate financial centers. If you'd like to consider Mobile Banking, please visit [REDACTED] for additional details. [REDACTED]	Wed Aug 09 00:16:17 GMT 2023
Messenger Post from	I would love to hear how one can get cash out of Mobile Banking. I use Mobile Banking since the beginning, but you'll have to show me	Wed Aug 09 00:25:17

[REDACTED]	how to get cash.!	GMT 2023
POST FROM: Bofa_Help on Facebook	Sorry we weren't here when you messaged. Your assigned specialist will follow up with you today to see how we can assist. Thank you for your patience. [REDACTED]	Wed Aug 09 14:03:24 GMT 2023
POST FROM: Bofa_Help on Facebook	I understand how this can be a concern, [REDACTED]. Another convenient way to get cash back is to go to a convenient store, such as, CVS or supermarket using the personal identification number (PIN). You may also visit [REDACTED] for additional information on how to send/receive funds through Zelle. [REDACTED]	Wed Aug 09 18:46:22 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Wednesday, August 9, 2023 9:02:13 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]	Can you guys please service your atms at 4315 Pacific Ave, Wildwood, NJ 08260? They're constantly either out of order or not accepting cash deposits. It's the only way to deposit money an island with a few hundred thousand people on in the summer, with many who can't drive to the bank of America's that are off the island.	Wed Aug 09 20:21:36 GMT 2023
POST FROM: Bofa_Help on Facebook	Hi [REDACTED], we appreciate you reaching out to us. Thank you for bringing this to our attention. We will have the ATM examined for maintenance. [REDACTED]	Wed Aug 09 21:08:36 GMT 2023
POST FROM: Bofa_Help on Facebook	A work order has been submitted to complete the repairs. Please reach out if you require additional help. Thank you for bringing this to our attention. [REDACTED]	Thu Aug 10 01:01:00 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Wednesday, January 11, 2023 4:59:49 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]	VERY disappointed that you have closed your ATMs at 1643 Tremont Street in Boston. VERY inconvenient.	Wed Jan 11 21:34:32 GMT 2023
POST FROM: Bofa_Help on Facebook	Hi. Thank you for connecting with us & letting us know. As I know your time is extremely valuable & day is very busy, I appreciate you taking the time to share your feedback with us here. It has been documented for our Leadership's awareness & attention. My sincere apologies for the inconvenience this has caused you. [REDACTED]	Wed Jan 11 21:43:55 GMT 2023
Messenger Post from [REDACTED]	I know no one cares, but hopefully enough people will complain. That ATM is always busy. There were 3 people behind me just trying to use it.	Wed Jan 11 21:45:10 GMT 2023
Messenger Post from [REDACTED]	I had to use the [REDACTED] bank across the street and paid a fee. I'll probably just switch to them since BofA is clearly withdrawing from the area. This is the 3rd ATM closure and the branch closed a few years ago	Wed Jan 11 21:46:34 GMT 2023
POST FROM:	[REDACTED] please know we do share your concern. We deeply value both your & all of our client's feedback, as it is taken into vital	Wed Jan 11

Bofa_Help
on
Facebook

consideration for our network's current & future tracking, forecasting,
& projection purposes. I'm very sorry again. Thank you for reaching
out to us. [REDACTED]

21:58:47
GMT
2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Tuesday, January 17, 2023 2:40:23 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
TWEET FROM: [REDACTED]	@BankofAmerica hire some tellers. Time is money and you're wasting mine	Tue Jan 17 17:24:18 GMT 2023
TWEET FROM: BofA_Help	[REDACTED] Hi. Thanks for reaching out. We apologize for the extended wait time and appreciate your feedback, Please send us a DM with the location of the financial center you visited. [REDACTED]	Tue Jan 17 18:00:52 GMT 2023
DM from [REDACTED] to: BofA_Help	I'm in Albany NY. You closed a branch near our house in area code 12203 and the closest location on Western Avenue sucks. Managers sit on their [REDACTED] while a huge line forms [REDACTED]	Tue Jan 17 18:54:59 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Tuesday, January 24, 2023 2:06:32 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 think its time to change banking,	Sun Jan 22 23:00:08 GMT 2023
POST FROM: Bofa_Help on Facebook	Hello [REDACTED]. We apologize for the wait time. Please share the location in San Jose, CA and we will be sure to share your feedback. [REDACTED]	Mon Jan 23 12:56:54 GMT 2023
Messenger Post from [REDACTED]	2611 n 1st st ,san jose ca.one teller.	Mon Jan 23 22:14:01 GMT 2023
POST FROM: Bofa_Help on Facebook	Thank you for sharing the location of the financial center you visited. We are always developing ways to provide a positive experience and our clients feedback is a catalyst for product/servicing enhancements. Your feedback will definitely be shared. If you ever have account related questions in the future please do not hesitate to connect. [REDACTED]	Mon Jan 23 22:19:05 GMT 2023
Messenger		Tue Jan

Post from



they also closed the bank on 777 n 1st st,san jose,ca. [REDACTED]
[REDACTED],why?

24
19:02:12
GMT
2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Tuesday, January 24, 2023 8:10:59 PM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :21777 US HWY 18

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:21777 CA-18, Apple Valley, CA 92307

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	This is a complaint. Since our brick-n-mortar branch on Hyw 18 in Apple Valley closed, I now have to make an 8 min drive to the nearest ATM OR be CHARGED an additional \$2.50 per transaction, PLUS the \$2.50 to \$5.00 that the non-b of a ATM charges me to just withdraw cash when needed. Last time I was charged, I had to telephone, sit on HOLD for 20 min, get transferred around to get a refund of at lest the \$2.50 fee charged by B of A, but NOT the fee charged by the non-B of A ATM... Since YOU closed MY branch, I think YOU should refund bothe the FEES YOU charged PLUS the FEES charged by the non-B of A ATM, since it IS YOUR fault that I am FORCED to go to a (closer) ATM instead of driving 8 minutes, in traffic to a B of A ATM.	Tue Jan 24 17:57:39 GMT 2023
Messenger Post from [REDACTED]	10:43 still waiting	Tue Jan 24 18:43:27 GMT 2023
POST FROM: Bofa_Help on Facebook	Thank you for reaching out. We can review the account with you; however, we can't guarantee we'll be able to refund any fees. Please send us your full name, zip code, and best phone # to reach you at and we'll follow-up with you. [REDACTED]	Tue Jan 24 19:02:16 GMT 2023
Messenger		Tue Jan

Post from [REDACTED]	[REDACTED] 92308	24 19:57:23 GMT 2023
Messenger Post from [REDACTED]	I am not able to take phone calls at this time - THAT is WHY I am contacting you thru here.	Tue Jan 24 19:58:02 GMT 2023
POST FROM: Bofa_Help on Facebook	Please provide me with the phone number associated to your account so I can locate the information. We do have the ability to assist by chat as long as you are able to access your account online. If you would like to connect via secure chat, please let us know! [REDACTED]	Tue Jan 24 20:54:56 GMT 2023

CUSTOMER COMPLAINT FORM

Transaction ID: XXXXXXXXXX

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:

Sultan

State:

WA

Zip:

98294

Phone:

██████████

E-mail:

████████████████████

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

Street:

19917 Old Owen Rd

City:

Monroe

State:

WA

Zip:

98272

Phone:

+136079471

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?

12/19/2022

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.**

The branch closes unexpectedly. Today we showed up at 3:00 p.m. and the sign on their door states they are temporarily closed with no information on expected reopen date. No info given up on calling for branch hours.

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:12/19/2022 7:01:05 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

[REDACTED]
[REDACTED]
SULTAN, WA 98294

Date:
January 17, 2023

Case Number:
[REDACTED]

Page 1 of 1

Correspondence received from: Office of the Comptroller of the Currency on: 12/20/2022

[REDACTED]

We have carefully reviewed your correspondence and want to let you know our response.

Please understand that some of our locations have been temporarily closed due to the pandemic. We are doing everything we can to reopen as soon as possible, though some locations may remain closed for an extended period.

The Monroe Financial Center in Monroe, Washington was temporarily closed from December 19, 2022, to December 23, 2022, due to Covid-19. However, as the date of this letter, the Monroe Financial Center is open Monday through Friday, 9:00 a.m. to 5:00 p.m., and Saturday, 10:00 a.m. to 2:00 p.m. Pacific.

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. You may also use our Financial Center and ATM locator on our website at bankofamerica.com for locations, hours, scheduling appointments and services convenient to your financial needs.

Rest assured that we were in full conformity with the Community Reinvestment Act (CRA) requirements, and carefully followed all procedures that have been set in place to ensure we remain in compliance with the CRA.

We value your business and look forward to continuing to provide products and services that help you meet your financial goals.

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

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, 8:00 a.m. to 4:30 p.m. Pacific.

[REDACTED]
Resolution Specialist
Regulatory Complaints

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

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Friday, February 10, 2023 8:27:40 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]	[REDACTED] believable. If one is trying to open a new account and there are NO BRANCHES in our city because you closed them all down, then we are required to provide an account number, for which I don't have because I don't have an account, how [REDACTED] does one open an account? Your system [REDACTED]	Fri Feb 10 22:44:37 GMT 2023
Messenger Post from [REDACTED]	You closed ALL of the branches in Lake Havasu City, AZ.	Fri Feb 10 22:45:17 GMT 2023
POST FROM: Bofa_Help on Facebook	Hi, [REDACTED] Thanks for connecting with us. We do not open new accounts via social media. As you are unable to visit a Financial Center, the options for applying for an account are by visiting our web site at [REDACTED] or over the phone by calling [REDACTED]	Fri Feb 10 23:19:30 GMT 2023
Messenger Post from [REDACTED]	You CLEARLY are ignorant and failed to read my message. Or lazy.	Sat Feb 11 00:18:45 GMT 2023
POST FROM:	I provided you the available options to open an account if you are	Sat Feb 11

Bofa_Help
on
Facebook

unable to visit a Financial Center. Do you have any additional
questions? [REDACTED]

00:23:12
GMT
2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Wednesday, February 15, 2023 7:17:48 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: Watson/Chippewa, St. Louis, MO

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	Could you please tell me why the ATM was removed from the Watson/Chippewa area in St. Louis, MO? Where do we go now?	Wed Feb 15 23:48:30 GMT 2023
POST FROM: Bofa_Help on Facebook	We apologize for the inconvenience. Here is a link that can help you quickly find our ATM locations and hours: [REDACTED]	Thu Feb 16 00:11:57 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Saturday, February 18, 2023 12:31:30 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
Reply From: [REDACTED]	Bank of America Why are banks closing in Lynchburg; VA? Not many ATMs either anymore. Do I worry? Do I going looking for another bank? Eyeing [REDACTED]	Sat Feb 18 13:43:18 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Thursday, February 9, 2023 3:22:15 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: The customer says the following: Please stop the plans to closed the atm machine on state street in trenton nj zipcode 08611. There are alot of state workers who depend on that access. Thank you

Social Media Comments:

Name	Content	Posted Date
DM from [REDACTED] to: BofA_Help	Hello, can you please give this feedback. Please stop the plans to closed the atm machine on state street in trenton nj zipcode 08611. There are alot of state workers who depend on that access. Thank you	Thu Feb 09 17:01:23 GMT 2023
DM from BofA_Help to: [REDACTED]	Hi, we appreciate you reaching out to us. Thank you for the feedback. Here is a link that can help you quickly find our locations and hours: [REDACTED]	Thu Feb 09 17:49:36 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Tuesday, March 14, 2023 9:29:00 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: WILLIAMS, AZ

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	How can I get a ATM installed in the Williams, AZ area?	Tue Mar 14 04:57:34 GMT 2023
Messenger Post from [REDACTED]	ok thanks	Tue Mar 14 04:58:15 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Friday, March 3, 2023 4:55:37 PM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :19095 BEAR VALLEY ROAD

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	Zero stars for the apple valley ca location. One teller open and a line of 20 people. 3 other employees standing around not assisting anyone. You closed our second apple valley location and have not even added to support to the one remaining location	Fri Mar 03 21:11:14 GMT 2023
Messenger Post from [REDACTED]	[[User posted image attachment. [REDACTED]	Fri Mar 03 21:11:24 GMT 2023
Messenger Post from [REDACTED]	[[User posted image attachment. [REDACTED]	Fri Mar 03 21:17:08 GMT 2023
POST FROM: Bofa_Help on Facebook	We understand your frustration. What brought you to the financial center today? We may have some alternatives to help you save time. ^ [REDACTED]	Fri Mar 03 21:52:55 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Friday, March 3, 2023 2:07:54 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: brockton MA

Social Media Comments:

Name	Content	Posted Date
DM from [REDACTED] to: BofA_Help	To Whom It May Concern, I am writing to request that Bank of America install an ATM in downtown Brockton MA. Here are three reasons why I believe this would be beneficial: 1. Increased convenience for existing customers: Downtown Brockton is a hub for businesses and residents, many of whom are Bank of America customers. Having an ATM in the area would make it easier for customers to access their accounts and withdraw cash. 2. Increased visibility for Bank of America: An ATM in downtown Brockton would increase the visibility of Bank of America and make it more accessible to potential customers. 3. Improved local economy: Having an ATM in downtown Brockton would be a great boost for the local economy, as it would make it easier for residents and visitors to access cash when making purchases. Thank you for your consideration. Sincerely,	Fri Mar 03 18:16:17 GMT 2023

[REDACTED]

From: [REDACTED] >
Sent: Saturday, April 22, 2023 9:39 AM
To: Holly O'Neill - BofA Chief Client Care Executive
Subject: Closures on Saturdays

Categories: [REDACTED] [REDACTED]

Hello,

I'd like to find out what type of analytics Bank of America is currently using to make decisions on branch closures. Currently, I have 2 locations open on Saturdays which is my only day off. As of May 5th, one will be closing.

Managers keep saying corporate is making decisions based on traffic on weekends. However, this is hard to believe as wait time is at least an hour at your TX5-293-01-01 (6310 N Eldridge). I was given additional options which are located over 10 miles away from my location.

I'd like to point out that there is no security outside of this location or outside the location on 1960 and Jones Rd.

I have visited your location on 1960 and Jones Rd and the traffic on Saturdays is also high. By closing another location you will only increase traffic at other locations.

Regards,

Business Account Holder
Cell: [REDACTED]

[Sent from Yahoo Mail for iPhone](#)

From: [REDACTED]
Sent: Monday, April 3, 2023 1:49 PM
To: [REDACTED]
Cc: [REDACTED]
Subject: Re: [EXTERNAL]Acknowledgement of inquiry

Hello [REDACTED]

I spoke to you a couple of weeks ago about the removal of the ATM from the building in Winters. I felt it is very important that B of A locate an ATM in Winters. We have a large elderly population as well as many Hispanics who do not drive out of town much so having the ATM in Winters is critical for them.

An ATM, owned by [REDACTED], was located about 75 feet from where BofA had their machine. That ATM was pulled out in 2015 when [REDACTED] built a branch office here in Winters. That space is available. Here is a photo from about 2014. The address is [REDACTED].



That space is currently boarded-up, but the building owner is very interested working with B of A as a possible site for your ATM. The name of the building owner is [REDACTED]. His phone number is [REDACTED] and his email is [REDACTED].

I look forward to hearing back from you very soon.

Best regards,

[REDACTED]

[REDACTED]

[REDACTED]

Winters, CA 95694

Cell: [REDACTED]

From: [REDACTED]
To: [REDACTED]
Subject: FW: Bank of America Memo of Concern
Date: Monday, May 8, 2023 7:17:27 PM
Attachments: [REDACTED]

Please put in the CRA Public File.

[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Tuesday, May 2, 2023 5:24 PM
To: [REDACTED]
Cc: [REDACTED]
Subject: Bank of America Memo of Concern

Hi [REDACTED],

I'm disgusted by the lack of response from BofA as their organizational representatives for CRA and the lack of support in the Fresno, CA market in meeting the needs of people of color in LMI communities specifically rural communities; on behalf of the [REDACTED] and our non profit partners we look forward to submitting a memo of concern as we will offer comments, observations, and recommendations, which reflect the perspective of many leaders from our region outlining our concerns to the Bank Regulators that we hope will become an official record in your CRA File, we will also petition the Congressional Financial Services Committee to testify in opposition of your Bank at any future hearing where your CEO will be represented. Thanks again.

In Community,

[REDACTED]

Executive Director

[REDACTED]

--

In Community,

[REDACTED]

Executive Director

[REDACTED]

[REDACTED]

Fresno, CA 93727

[REDACTED]

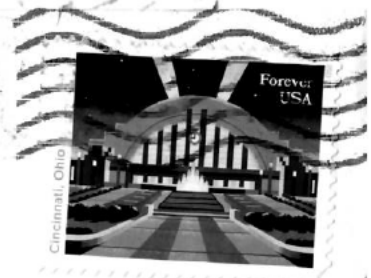
[Redacted]

CLINTON, CT 06413

MAS-100-32-01

HARTFORD CT 060

5 APR 2023 PM 2 L



Dean Athanasia
 Bank of America
 President Regional Banking
 Corporate Center
 100 No. Tryon St.
 Charlotte, NC NC 28255

28255-



ATT: BANK OF AMERICA

THE NEW YORK TIMES INTERNATIONAL SATURDAY, MARCH 26, 2022

THE SATURDAY PROFILE CARLOS SAN JUAN de LAORDEN

Customer to Spain's Banking Industry: 'I'm Old, N -OR CLOSED BRANCHES. (X)

By RAPHAEL MINDER

MADRID — Because he has Parkinson's disease, and his shaking hands make it hard for him to push buttons, Carlos San Juan de Laorden, a retired Spanish doctor, finds it difficult to withdraw his money from the ATM.

So when in December his bank reduced its retail opening hours, and then told him that the only way of reaching a customer representative was by making an appointment using an app he found too complicated, Mr. San Juan, 78, felt not only distressed but also wronged.

"I was politely told that I could change bank if I didn't like it," he said. "I've kept my money in the same bank for 51 years, since I got my first paycheck, and it hurts to see that the digital world has dehumanized us to the point that loyalty has lost all of its worth."

Infuriated, Mr. San Juan started an online petition that he called "I'm Old, Not an Idiot," arguing that banks and other institutions should serve all citizens, rather than sideline the oldest and most vulnerable members of society in their rush to online services.

In two months, his petition gathered more than 600,000 signatures, attracting the attention of the local media and eventually forcing the banks and Spain's government to respond.

Mr. San Juan became something of a minor celebrity in Spain, and was invited on to a string of TV shows to talk about himself and his campaign.

In February, Mr. San Juan attended the signing of a protocol at the economic ministry in Madrid in which banks pledged to offer better customer services to senior citizens, including by extending again their branch opening hours, giving priority to older people to access counters and also simplifying their apps and web pages.

During the signing ceremony, José María Roldán, the president of the Spanish Bank Association, thanked Mr. San Juan for highlighting a problem that he said banks had overlooked. "We have seen that new measures are needed in order to not leave behind vulnerable groups" of people, said Mr. Roldán, whose association includes banking



'The digital world has dehumanized us to the point that loyalty has l

Spain's banking network has also shrunk dramatically, following a financial crisis that forced the country to negotiate an international bailout in 2012. While there used to be a bank office in almost every Spanish village and at every city crossroads, Spanish banks have halved their number of branches to about 20,000 since the crisis.

Mr. San Juan is not a Luddite — for this article, he used WhatsApp and Skype. But he believes older adults should not pay the price for an online transition that has allowed banks and other institutions to make significant staff cuts and other savings.

In fact, Mr. San Juan said it was interesting that few of the senior citizens whom his petition sought to defend appeared to have been among its signatories, possibly because they were not

made it very hard for him to carry out his hospital work as a urologist in his home city of Valencia, in eastern Spain. Mr. San Juan has since spent his time listening to jazz and reading history books and spy novels — until he became an unlikely activist.

While acknowledging that the digital transition was unstop-

tients.

"For me, medicine is a human treatment, which requires looking a patient in the eyes, talking and perhaps consoling if that is what's required."

Mr. San Juan also noted that a model of Spanish society in which different generations used to live under the same roof, and help each other, was changing fast, putting more pressure on old people. When he was younger, Mr. San Juan lived for a while with his only grandmother. And after his mother-in-law was widowed, she spent her last 15 years living with him and his wife.

He added that he had long been attuned to the challenges faced by the elderly as a result of his medical specialty.

"Because I'm a urologist, most of my patients have been

*A retired doctor's
petition gets over
600,000 signatures.*

pable, Mr. San Juan said the authorities and major institutions had a duty to make the change "less abrupt."

'Not an Idiot'



SAMUEL ARANDA FOR THE NEW YORK TIMES

...st all of its worth.'

more branches. Over 3,000 branches shuttered in Spain between the second quarter of 2020 and the third quarter of 2021, according to data from the Bank of Spain.

"The coronavirus has been a perfect excuse for banks and others to force people to stay away and act like robots, while also making their clients do the work that bank employees used to do," he said.

Some banks took measures to offset their reduced footprint. In 2020, Banco Santander signed an agreement with the Spanish mail service to allow its clients to withdraw cash at post offices in about 1,500 municipalities where the bank doesn't have a branch.

But with millions of retirees forced to withdraw their pension payments from banks, Mr. San Juan believes the institutions

wanted to work more years, although he looks with some skepticism at changes in the profession that require more remote consultations with pa-

not a smart move," Mr. San Juan was forced into early retirement 13 years ago, when he was diagnosed with Parkinson's and the shaking

But over the past decade, by the Institute for Health Metrics and Evaluation, in Seattle. in the world, according to a study

Dear Athanasia
Bank of America
Corporate Center

June 9, 2022

Dear Sir,

I finally chose not to send the following to the New York Times since it is more my message to the bank than to others.

Your response would be most appreciated given that you are President of Regional Banking.

Yours truly,

2 encl.

Bank of America

APR 17 2023

Office of the CEO
and President

4/12/23

AGE: 96

11/15/17

10:30 AM

1.

Att: Letters to the editor

Re: "Customer to Spain's Banking Industry: I'm old, not an idiot" March 19

I was quite amazed that this article about the serious shortcomings of the Spanish banking industry should so perfectly reflect my own experience here in America with a major American national bank.

I am a senior as is the subject of the article. Last December Christmas season, we found it most difficult to withdraw any money when suddenly, three local BRANCHES of Bank of America were closed!

First our local town Clinton branch, then the closest town Madison branch, and then the branch even further away in Old Saybrook.

This has affected many of us seniors. (Please note the colored)

The Bank of America obviously used the pandemic as an excuse to close more branches. This may please shareholders, as the article states, but certainly not those of us whose savings they rely on."

encl.

Quincy, MA 02169

BOSTON MA 020

27 JUN 2023 PM 2 L



Bank of America
Brian Moynihan, Chairman of the Board and CEO
100 North Tryon St.
Charlotte, NC 28255

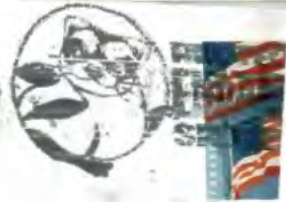
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Quincy, MA 02169

BOSTON MA 020

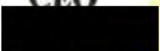
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IA

100 North Tryon St.
Charlotte NC 28255

Bank of America
Brian Moynihan, Chairman of the Board and
CEO



Charlotte

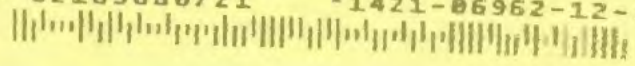
NIXIE 282 SE 1 7206/19/23

RETURN TO SENDER
INSUFFICIENT ADDRESS
UNABLE TO FORWARD

IA

2021696807

BC: 02169680721 *1421-06962-12-48



Bank of America

Office of the CEO
JUN 30 2023 3 0
Office of the CEO
and President

[REDACTED]
Quincy, MA 02169
[REDACTED]

June 12, 2023

Bank of America
Brian Moynihan, Chairman of the Board and CEO
[REDACTED]
Charlotte, NC 28226

Dear Mr. Moynihan,

Proper Prior Planning Prevents Pitifully Poor Performance – I learned that from a Cost Accounting Professor 30+ years ago in college. Obviously someone didn't think before they acted. All of your suburban Boston bank branches have been directed by you to close all drive-up teller services and replace them with useless ATM machines, something that is prone to being tampered with, let alone those of us who have never, and do not intend to or are not available, use an ATM machine (some of us don't even have a debit card, and some of us don't even want one, so don't even think about sending me one and one is not available for payments to the credit card account). Why teach kids how to get money out of brick walls or drive-up kiosks? The person or persons who spearheaded those projects obviously didn't think things through or even try to work with landlords as needed. So by closing the drive-up teller windows/services, Bank of America has chosen to ignore 40% of the population – the handicapped and the elderly (not to mention parents with small children who have to get out of the car all bundled up in the dead of winter or other inclement weather just to do their banking business). That is very unacceptable – ignoring a good percentage of the population. And tellers are not paying attention to transactions. TWICE in the past year I have been asked by the teller to endorse the check, when it was clearly made out to Business Card as noted on the statement (why should I endorse the check with my name?) or has made an egregious error crediting the account for the wrong amount. Not good, Bank of America, not good at all

Personally, I am offended and I also don't understand how you are in compliance with the Americans with Disabilities Act (ADA). Fortunately I happen to be able-bodied, but for convenience sake (and you really don't want me to announce to other customers how bad your bank is especially when I'm speaking to a branch manager about this issue) I frequently want to use the drive-up teller services that were formerly available at branches in Quincy, MA and Hingham, MA and others, but you have made that impossible. In particular, I tried to go to the drive-up teller window at the Hingham, MA branch this morning only to find out that the drive up teller window has been closed permanently (so says the branch manager). So I had to get out of my car, walk into the

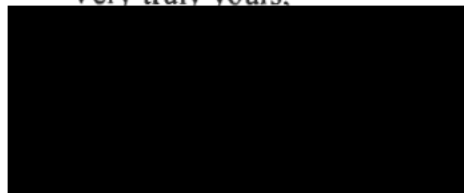
branch, ask the branch manager why the drive-up window is closed, and that's when he told me that management at Bank of America directed that all drive up teller windows be permanently closed. And that is my problem???? I don't think so, I think that problem falls squarely on the management of the bank. I do my business at the bank (usually just to pay a bill – a credit card bill) and walk out of the branch totally unsatisfied, get in my car and drive home fuming (thus this letter). I have done business, grudgingly, at Bank of America for many years, first with MBNA (based in Camden, ME). BOA saw fit to close that operation, putting many people out of work and move credit card processing to other areas of the country (or out of the USA). Bank of America is so bad that I don't like to work for any entity that uses BOA as their primary banking partner.

I also deal with a competitor of yours who rarely opens a branch without provisions for drive-up teller services. And their web site is much more secure than Bank of America, which is not consumer-friendly at all, too. So the security issue of drive-up teller services is poor and the branch manager that I spoke to this morning at Bank of America (Hingham, MA) fell on the security issue and tried to explain that there are problems with security, thus the closing of drive-up teller services, and that does not hold water.

I will continue to give Bank of America poor ratings until this issue is resolved. I cannot depend on Bank of America at all, and I personally can't wait until I have nothing to do with Bank of America. I also absolutely refuse to do Bank of America's work – unfortunately they send a small deposit to my bank account in order to pay future bills on-line, and they expect me to accept that small deposit to “verify” the bank account. No one else does that – and I pay many bills on-line – so what makes Bank of America think they are so special?

Please feel free to contact me to discuss this issue further should you so desire. I was raised to be polite to someone and return their call or show up for meetings on time if not early or call if I was going to be late or had to cancel for some reason, a skill or a courtesy that millennials do not get or understand.

Very truly yours,



From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Wednesday, September 13, 2023 9:01:16 AM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :5313 San Dario

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	Absolutely the worst national bank ever. Bad customer service. No drive through. Short lobby hours. Limited service on weekends. While relying on technology they've lost their human touch. Switching to local bank. Relationships matter.	Tue Sep 12 23:34:08 GMT 2023
DM from [REDACTED] to: BofA_Help	[REDACTED]	Tue Sep 12 23:35:13 GMT 2023
DM from [REDACTED] to: BofA_Help	You asked that I contact you. Here it is.	Tue Sep 12 23:35:44 GMT 2023
DM from BofA_Help to: [REDACTED]	Hello. We sincerely apologize for your experience and will be sure to document your complaint. Can you please share the location with me? [REDACTED]	Wed Sep 13 00:49:43 GMT 2023
DM from [REDACTED]		Wed Sep 13

to: BofA_Help	Laredo, Texas Del Mar and McPherson Branch	01:03:15 GMT 2023
DM from [REDACTED] to: BofA_Help	Plus your online support [REDACTED], too.	Wed Sep 13 01:03:35 GMT 2023
POST FROM: BofA Managed Account	Thank you. We are sorry that we did not meet your expectations. Your feedback is very important to us as we're always looking to improve services that we offer at each location. [REDACTED]	Wed Sep 13 12:59:24 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Wednesday, September 13, 2023 5:36:30 PM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :4500 BARRANCA PKY

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

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

Social Media Comments:

Name	Content	Posted Date
TWEET FROM: [REDACTED]	This branch in Irvine Ca of @BankofAmerica is by far the worst of the worst of [REDACTED] 6 operating hours (10a-4p) 1 teller, and a line of 6 people waiting while their bankers sit on it. [REDACTED] [REDACTED] [REDACTED]	Wed Sep 13 20:52:48 GMT 2023
TWEET FROM: BofA Managed Account	We will share your feedback. You may be able to save time by using an ATM or our mobile app. Signing up is simple: [REDACTED]	Wed Sep 13 21:33:13 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Wednesday, September 20, 2023 6:43:25 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 live in Eureka, Mo. We don't have a BOA branch but did until just recently have a stand alone BOA ATM. it WAS OFTEN BUSY. FOR SOME REASON THEY DE	Wed Sep 20 20:21:18 GMT 2023
POST FROM: Bofa_Help on Facebook	Thanks for reaching out to us. 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. If you have an account related concern we can help with, please share more details on how we can help. [REDACTED]	Wed Sep 20 21:31:34 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Friday, September 22, 2023 8:09:01 PM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :4945 E. Sahara Ave.

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	Your location at 4945 sahara in las vegas nevada was closed 30 min early claiming technical issues. However they were assisting select individuals during that time. That is very unprofessional and discriminatory. They made most people use the atm claiming there was no employees in the building.	Fri Sep 22 23:04:18 GMT 2023
POST FROM: Bofa_Help on Facebook	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. 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 account related concern we can help with, please let us know. [REDACTED]	Fri Sep 22 23:42:05 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Friday, September 29, 2023 5:58:34 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 have been a BOA customer for >25 years and once felt valued. When I moved to Washington we had 3 branches and multiple ATM's. Now we have one ATM that has been out of service the last 2 times I have tried to use it. Today I choose the option of finding the closest ATM's and it said I could drive 30 miles to get some of my cash if I wanted it. If BOA is trying eliminate customers in the Washington NC area why not just tell us versus continually reducing our access to our accounts?	Fri Sep 29 21:31:38 GMT 2023
POST FROM: Bofa_Help on Facebook	I do certainly apologize for this [REDACTED]. I will certainly be submitting a complaint here for you on my end. [REDACTED]	Fri Sep 29 21:56:42 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Tuesday, September 5, 2023 2:46:59 PM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1540 HIGHWAY 138 SE

City, State: ,

Social Media Type: General Customer Service

Website: [REDACTED]

Additional Case Details:1540 HIGHWAY 138 SE, CONYERS, GA 30013

Social Media Comments:

Name	Content	Posted Date
TWEET FROM: [REDACTED]	@BankofAmerica You closed the West Ave Conyers GA branch that had 3 ATM machines. After closing the branch you removed 2 ATMs, leaving 1 ATM to service the same amount of customers. Make this make sense.	Sun Sep 03 22:51:11 GMT 2023
TWEET FROM: BofA_Help	[REDACTED]. We noticed you mentioned us. 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 your nearest location by visiting [REDACTED]	Tue Sep 05 12:42:57 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Wednesday, September 6, 2023 9:06:25 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 am in Indiana a city that has no Bank of America branch, how do I open an account from here 47546 is my area code	Thu Sep 07 00:44:32 GMT 2023
POST FROM: Bofa_Help on Facebook	Hi [REDACTED]. We apologize for the inconvenience. You can conveniently open & apply for accounts by visiting our web site. Compare options at [REDACTED]	Thu Sep 07 00:56:58 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Friday, October 13, 2023 3:07:42 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:Gaffney South Carolina

Social Media Comments:

Name	Content	Posted Date
TWEET FROM: [REDACTED]	@BofA_Help Hey I live in Gaffney South Carolina we only have one ATM in this city and it's never working this is so frustrating I swear I want you guys and go somewhere else because this is not working I have to drive 30 minutes to the next city just to make a deposit	Fri Oct 13 12:20:34 GMT 2023
DM from [REDACTED] to: BofA_Help	[REDACTED]	Fri Oct 13 12:23:38 GMT 2023
TWEET FROM: BofA Managed Account	Hello [REDACTED], thanks for making us aware. We'll look into this and forward it to our ATM maintenance team, if needed. [REDACTED]	Fri Oct 13 12:49:28 GMT 2023
DM from BofA_Help to: [REDACTED]	We were unable to review the link you sent. You should delete it if it contains confidential info. ^ [REDACTED]	Fri Oct 13 12:49:57 GMT 2023
	It didn't. I live in Gaffney SC and we only have one atm in a county of over 60,000 residents. The atm is always down and I	Fri Oct

DM from [REDACTED] to: BofA_Help	have to drive 30 minutes to next town just to make deposits. We used to have 2 banking centers now we have none. It's extremely frustrating. Do they have plans to fix this or do I need to looking into another bank. I've been with you 20 years I don't want to leave.	13 13:22:39 GMT 2023
DM from BofA Help to: [REDACTED]	Thanks for making us aware and we're sorry to hear of your experience with our ATM. We'll look into this and forward it to our ATM maintenance team, if needed. [REDACTED]	Fri Oct 13 13:49:50 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Monday, October 2, 2023 9:32:02 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]	Dearborn Heights, MI branch at Telegraph/Ford Road is horrible. Understaffed, even after you closed two other nearby branches. Lines often out the door; one teller on duty. I never seen a bank with poorer service than this.	Mon Oct 02 20:10:42 GMT 2023
Reply From: Bank of America	Hi [REDACTED]. Thanks for reaching out. We're sorry to hear about your experience. If there is something we can help with, please click the "Send Message" button at the top of our page to connect with us. ^ [REDACTED]	Mon Oct 02 22:01:14 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Friday, October 27, 2023 9:10:09 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]	Is bank of America going to replace ATM. In troy mo.	Fri Oct 27 22:51:25 GMT 2023
POST FROM: Bofa_Help on Facebook	Hi, [REDACTED]. Thanks for asking. We'd like to know if you have encountered a malfunction with the ATM. If so, please provide details about what happened. [REDACTED]	Fri Oct 27 23:43:09 GMT 2023
Messenger Post from [REDACTED]	No malfunction. You closed the bank and ATM in troy. Just want to know if they are at least going to make a ATM available here.	Fri Oct 27 23:51:11 GMT 2023
Messenger Post from [REDACTED]	Doesn't make good since to get 20 dollars cash and pay 2 dollars ATM fees. And 2.5 bank fee.	Fri Oct 27 23:54:49 GMT 2023
POST FROM:	I certainly understand your concern. Please know any up to date information is found in our locators link at	Fri Oct 27

Bofa_Help on Facebook	[REDACTED]. All information pertaining to new branches and or ATM's are available through the link provide. Should you have any other questions and or concerns, feel free to let us know. [REDACTED]	23:57:47 GMT 2023
Messenger Post from [REDACTED]	Thanks [REDACTED] But it doesn't answer the question. Do they plan to put a ATM in troy mo. Just trying to find the answer. Thanks	Sat Oct 28 00:02:19 GMT 2023
POST FROM: Bofa_Help on Facebook	We considered a number of factors, when closing an ATM and or opening ATM. The timing and opening of an ATM is best know via our locators link which is updated to meet our clients needs. We're sorry we do not have an immediate answer for when one will become available in the Troy, MO area but if you look at our locators link any updates will be shown our website. Thank you. [REDACTED]	Sat Oct 28 00:28:06 GMT 2023
Messenger Post from [REDACTED]	Link doesn't tell if they are opening new atm's	Sat Oct 28 00:34:50 GMT 2023
POST FROM: Bofa_Help on Facebook	Any new or upcoming ATM's will be displayed. If you do not see any, that ATM is currently not available or opening soon. [REDACTED]	Sat Oct 28 00:39:08 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Friday, October 6, 2023 9:03:25 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 FROM: [REDACTED]	@BankofAmerica Why y'all get rid of all the stores in Wisconsin	Fri Oct 06 01:59:56 GMT 2023
TWEET FROM: BofA Managed Account	Hello [REDACTED] We apologize for any inconvenience. Find info about all of our ATM and financial center locations at [REDACTED] [REDACTED]	Fri Oct 06 13:02:06 GMT 2023

Oct 5, 2023

[REDACTED]
Westwood, Ma 02090

To Whom It May Concern:

I wrote a letter to the C.E.O. of Bank America asking him/her not to close the local bank on High St. Westwood, Ma. The response I got was the front side of the letter. I'm sure my reply to you will be useless, but I'm going to send you my objections.

There has been a bank in the High St area for as long as I have lived in my community (55 years) In that block there is the post office and a pharmacy. So there is a lot of traffic in that area. There are approximately 6,000 senior citizens in the town. How many use Bank of America, I can not say, but those of us who do will have to travel 4 miles in one direction to do our banking.

I'm sure the rent is not excessive since it is your basic "strip mall". I get the bank spends money having Greeters at the door to welcome customers and to tell them someone will tend to their needs momentarily. The daily volume of customers may not be great, but there is a steady number of merchants and residents who appreciate the convenience. Thank you for taking the time to read my complaint. [REDACTED]



TAMPA, FL 33622-5118

C3_14973_112315

[REDACTED]
WESTWOOD, MA 02090-2629

Case Number [REDACTED]
Account(s) ending in [REDACTED]
Date
September 25, 2023
Customer service
800.432.1000
Account information
bankofamerica.com

We apologize for any inconvenience the closing of a financial center location has caused you.

What you need to know

To best serve our customers, we continually assess and adjust our community presence. The decision to close a financial center is based on several factors including: needs of the community, volume of transactions at the location and availability of other nearby locations.

Accounts opened at financial centers being closed will be transferred to another location in the area. To find the financial center or ATM nearest you, visit bankofamerica.com/locations.

If you would like to provide feedback to federal regulators, you can send your comments regarding the financial center closing to the following address:

Licensing Manager
Comptroller of the Currency Bank
Organization and Structure (3-8)
250 E. Street SW
Washington, DC 20219

Questions?

We appreciate the opportunity to serve your financial needs. If you have questions, please call us at 800.432.1000, Monday through Friday, 8 a.m. to 11 p.m. and Saturday through Sunday, 8 a.m. to 8 p.m. Eastern.





Westwood, MA 02090

BROCKTON MA 023

5 OCT 2023 PM 2 L



Licensing Manager
Comptroller of Currency Bank
Organization & Structure (3-8)
250 C. Street S.W.
Washington, D.C. 20219

9W-2

20219-





November 17, 2023

[REDACTED]
CRA Public File Custodian
Bank of America, National Association
100 N. Tryon Street
Charlotte, North Carolina 28255

Re: Branch Closing Notice
Bank of America, National Association, Charlotte, North Carolina
OCC Control Number: 2023-BranchClosing-333128 Charter No.: 13044

Dear CRA Public File Custodian [REDACTED]

Enclosed is a copy of a letter dated October 5, 2023, from [REDACTED], responding to the Customer Notice of Branch Closing for the Westwood branch of Bank of America, National Association located at [REDACTED] Westwood, Massachusetts 02090. Please place the comment letter in the bank's public file.

Sincerely,

[REDACTED]
Director for Large Bank Licensing

Enclosure: Public Comment Letter



November 17, 2023

[REDACTED]
[REDACTED]

Westwood, Massachusetts 02090-2629

Re: Branch Closing Notice
Bank of America, National Association, Charlotte, North Carolina
OCC Control Number: 2023-BranchClosing-333128 Charter No.: 13044

Dear Ms. [REDACTED]

We acknowledge receipt of your letter dated October 5, 2023, regarding Bank of America, National Association's plans to close its branch office located at [REDACTED], Westwood, Massachusetts 02090, known as the Westwood branch on November 1, 2023. 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.

We have sent a copy of your letter to [REDACTED] CRA Public File Custodian, Bank of America, National Association, [REDACTED] Charlotte, North Carolina 28255. Please pursue further inquiries directly with [REDACTED]. Please indicate the name and address of the branch in all correspondence.

Sincerely,

[REDACTED]

Director for Large Bank Licensing

Cc: [REDACTED], Bank of America, National Association
Official File

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Monday, November 13, 2023 4:31:14 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: No ATM in Rockledge, FL 32955

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	I just wanted to give some feedback. I have been with BOA for 8 years now and I love it but I have been thinking about switching banks due to not having an ATM/Bank near my home. I do not want to change banks but it has been causing me a major inconvenience to my life. I work as a full-time waitress so my income is cash. There is no nearby ATM for me to deposit my cash so I can pay my bills. I live in Rockledge, FL 32955 and the closet ATM is in Merritt Island FL which is 20-25 minutes from my home and out of my way. I would like to put in a request to get at least an ATM machine in rockledge FL, or Viera FL. I would to love to stay as a BOA customer but not having and ATM near me, has been forcing me to think about switching banks. Please take this in to consideration. Thank you.	Mon Nov 13 16:36:27 GMT 2023
POST FROM: Bofa_Help on Facebook	We apologize for the experience and appreciate your feedback. We are always developing ways to provide a positive experience and our clients feedback is a catalyst for product/servicing enhancements. If you ever have account related questions in the future please do not hesitate to connect. [REDACTED]	Mon Nov 13 16:54:33 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Monday, November 13, 2023 10 02:28 AM

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]	Hello, the nearest Bank of America is 4 hours from where I live. Not a problem for me, but there are some Ukrainians that live around here and need to use national banks. Can we get a Bank of America ATM in Sioux Center, IA? I can find a landowner. It would help them a lot I think!	Mon Nov 13 02:55:33 GMT 2023
POST FROM: Bofa_Help on Facebook	Hello, thanks for reaching out. We considered a number of factors, including traffic. ATMs in most financial centers are available 24/7. You can also complete many transactions online or through mobile. Here is a link that can help you quickly find our locations and hours: [REDACTED]	Mon Nov 13 13:25:15 GMT 2023
Messenger Post from [REDACTED]	[REDACTED]	Mon Nov 13 13:27:29 GMT 2023
Messenger Post from [REDACTED]	I would like to request an ATM to be closer	Mon Nov 13 13:27:47 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Saturday, November 25, 2023 10:10:11 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]	Dear BOA, First you closed my local branch where I work in Cornwall NY, not even an ATM remaining. Now I received notice that you are closing my local branch where I live in Washingtonville NY!!! I need to look for a new bank with a real local presence that values customer service over profits. I am so disgusted with BOA, and don't pretend that mobile banking is customer service.	Sat Nov 25 02:03:25 GMT 2023
Messenger Post from [REDACTED]	From [REDACTED]	Sat Nov 25 02:03:59 GMT 2023
POST FROM: Bofa_Help on Facebook	It was a pleasure speaking with you today. Here is a link with our most up to date information regarding our financial centers [REDACTED]. Please know your feedback will be shared with our team. Should you have any other questions and or concerns, feel free to let us know. [REDACTED]	Sat Nov 25 15:06:46 GMT 2023

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Tuesday, November 7, 2023 9:09:44 AM

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :Undetermined

City, State: ,

Social Media Type: General Customer Service

[REDACTED]

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Comment From: [REDACTED] [REDACTED]	Why boa is not working in Iowa	Mon Nov 06 23:12:59 GMT 2023
Reply From: Bank of America	Thanks for reaching out. Please send a private message through the Send Message button on our page with additional details and we'll connect with you. [REDACTED]	Tue Nov 07 00:01:31 GMT 2023
Reply From: [REDACTED]	Bank of America you don't have any brand in Iowa and I can't get access to open the bank on online	Tue Nov 07 05:22:30 GMT 2023
POST FROM: BoFA Managed Account	Please send a private message through the Send Message button on our page and we will follow up with you. [REDACTED]	Tue Nov 07 14:09:08 GMT 2023

December 13, 2023

Sent by email to [REDACTED]

[REDACTED]
CRA Public File Custodian
Bank of America, National Association
100 N. Tryon Street
Charlotte, North Carolina 28255

Re: Branch Closing Notice
Bank of America, National Association
OCC Control Number: 2023-BranchClosing-334283

Dear CRA Public File Custodian [REDACTED]

Attached is a copy of a letter dated November 8, 2023, from [REDACTED], responding to the Customer Notice of Branch Closing for the Punta Gorda Office branch of Bank of America, National Association located at 126 East Olympia Avenue, Punta Gorda, Florida 33950. Please place the comment letter in the bank's public file.

Sincerely,

Digitally signed

[REDACTED]
[REDACTED]
Director for Large Bank Licensing

Attachment: Public Comment Letter from [REDACTED]

11/8/23

Office of the Comptroller

First you closed the BOA at Burnt Store Isles. Now you are closing our one in Punta Gorda.

Do you know there will be another 20K people in our area. A Regiant Air Lines is also opening a huge new resort which could bring 2000 more travelers here in 2024? (per week)

Are you even keeping an ATM open in Punta Gorda? We have been with BOA forever. Now No service?

I am a Platinum member, own BOA stock directly and more in Mutual Funds. This is a stupid Idea to think everyone will drive 30 minutes one way to deposit a check, get cash, ask questions or see an advisor.

Many of the travelers will be from the North needing cash. There's always Chase. Best,



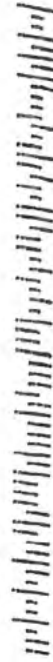
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Large Bank Licensing Lead Expert
400 7th Street SW
Mail Stop 10E-2
Washington, D.C. 20219

20219-




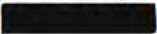
December 13, 2023


Punta Gorda, Florida 33950

Re: Branch Closing Notice
Bank of America, National Association, Charlotte, North Carolina
OCC Control Number: 2023-BranchClosing-334283 Charter No: 13044



Dear Mr. ,


We acknowledge receipt of your letter dated November 8, 2023, regarding Bank of America, National Association's plans to close its branch office located at 126 East Olympia Avenue, Punta Gorda, Florida 33950, known as Punta Gorda Office on January 31, 2024. 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.

We have sent a copy of your letter to  CRA Public File Custodian, Bank of America, National Association, 100 N. Tryon Street, Charlotte, North Carolina 28255. Please pursue further inquiry directly with Ms.  Please indicate the name and address of the branch in all correspondence.

Sincerely,

Digitally signed



Director for Large Bank Licensing

Cc.  Bank of America, National Association
Official File

From: [REDACTED]
To: [REDACTED]
Subject: Social Media Reg BB/CRA Document
Date: Tuesday, December 26, 2023 4:58:13 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: Cowpens, SC

Social Media Comments:

Name	Content	Posted Date
TWEET FROM [REDACTED]	@ [REDACTED] can you please add a ATM in Cowpens, SC I'm tired of having to drive 20 minutes just to deposit or withdraw money	Tue Dec 26 22:31:22 GMT 2023

From: [REDACTED]
Sent: Mon, 26 Jun 2023 19:05:02 +0000
To: [REDACTED]
Cc: [REDACTED]
Subject: Bank of America

Dear [REDACTED]

After visiting the Drive-thru at Bank of America at 6101 South Broadway Ave, Tyler, Tx. I would like to express my frustration concerning the closure of the drive-thru teller window there at BOA. For as long as I can remember we have used this drive thru for my elderly mother's convenience. After finding the teller window closed last Friday, I proceeded to the main lobby to conduct my business with BOA. I spent 20 minutes the first time, waiting in line for a single cashier's window, before I had to leave for an appointment. Upon returning to the bank, I spent another 20 minutes making a simple deposit.

Please understand, I will have to make other banking arrangements if the drive-thru banking system is not improved.

Please contact me if you have any questions,

Sincerely,

[REDACTED]
[REDACTED]
Tyler, TX 75712

[REDACTED]
[REDACTED]
[REDACTED]