

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, January 3, 2024 6:15:30 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website [REDACTED]  
[REDACTED]

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Comment From: [REDACTED]	No hay bank of America en el condado de Rockland	Tue Jan 02 21:28:31 GMT 2024
Reply From: Bank of America	Hello [REDACTED], please visit [REDACTED] to find the closest open location. If you need additional assistance, please connect with us privately through Facebook Messenger so we can follow up. [REDACTED]	Tue Jan 02 22:12:43 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, January 8, 2024 3:29:46 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] [REDACTED]	You closed both banks in Rockingham County in NC. How could we use your bank?	Mon Jan 08 03:40:11 GMT 2024
Reply From: Bank of America	Hello, [REDACTED], we certainly hear your concern. Find info about all of our ATM and financial center locations at [REDACTED]. [REDACTED]	Mon Jan 08 14:59:58 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Sunday, January 21, 2024 11:06:39 AM

---

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]	Need an ATM in Lexington NC	Sun Jan 21 11:12:40 GMT 2024
Reply From: Bank of America	Hi [REDACTED], thanks for reaching out to us. We appreciate your feedback as we are constantly reviewing and adapting our financial center and ATM locations to fit our client's changing needs. Clients may visit our Locations page at [REDACTED] to conveniently view the most up to date operating hours and services for all Bank of America branch and ATM locations. In addition, any new information regarding openings, services and hours, will be updated accordingly on the Locations page in real-time. [REDACTED]	Sun Jan 21 15:37:14 GMT 2024
Reply From: Bank of America	If by chance you happen to have any other Bank of America account or service-related questions that we can assist with, simply click the "Send Message" button on our page to privately share more details and we'll be glad to connect with you. [REDACTED]	Sun Jan 21 15:37:49 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, January 22, 2024 6:56:54 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website [REDACTED]  
[REDACTED]

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Comment From: [REDACTED] [REDACTED]	BOA closed our local branch a few years ago in Yucca Valley Ca. I'm know you lost many customers trying to save a few bucks.	Tue Jan 23 00:12:48 GMT 2024
Reply From:Bank of America	Hi, [REDACTED]. We're sorry to hear your dissatisfaction. If you have any questions and or concerns, please connect with us through Facebook Messenger. [REDACTED]	Tue Jan 23 00:32:21 GMT 2024



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, January 31, 2024 10:01:54 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:Aquidneck Island in Rhode Island.

Social Media Comments:

Name	Content	Posted Date
DM from [REDACTED] to: BofA_Help	You have closed every branch but one on Aquidneck Island in Rhode Island. This island has 60,000 people on it. The wait times are outrageous and many other national banks are opening MORE branches. Are there plans to open another branch?	Tue Jan 30 17:12:37 GMT 2024
DM from BofA_Help to: [REDACTED]	[REDACTED], we apologize for any inconvenience. We want you to know that we constantly evaluate our retail network to meet evolving customer demand. We may add or consolidate banking centers/ATMs as a result. You can find nearby financial centers/ATM's and confirm the hours by visiting [REDACTED]. Location status and hours are updated real time. ATMs in most financial centers are available 24/7 [REDACTED]	Tue Jan 30 17:46:21 GMT 2024
DM from [REDACTED] to: BofA_Help	Thanks for a standard stock answer. I'm sure you ran my concern up the flagpole.	Wed Jan 31 12:32:57 GMT 2024
DM from BofA_Help to: [REDACTED]	Please be assured that your concerns have been shared with our senior management team as an opportunity to improve the service we provide to all customers. [REDACTED]	Wed Jan 31 14:20:39 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, February 1, 2024 5:05:03 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
DM from [REDACTED] to: BofA_Help	Hi I have been with you for a long time. There is one thing I ask please put a atm or something near where I live! We have to go miles to get to a boa atm or even walk-in bank! There is a lot of people here that bank with you guys and are frustrated like me! If you would put something in Midway, or Hinesville or even Richmond Hill Ga. that would be wonderful! Thank you	Thu Feb 01 02:39:18 GMT 2024
DM from BofA_Help to: [REDACTED]	Hi, thanks for reaching out. We adapt our financial center and ATM locations to fit our client's changing needs. That includes closing centers where we have overlap and investing in new centers at locations with opportunities to serve more people. Here is a link that can help you quickly find our locations and hours: [REDACTED]	Thu Feb 01 13:22:04 GMT 2024
DM from [REDACTED] to: BofA_Help	I understand tha [REDACTED] but boa has no options for the people in midway, Hinesville or Richmond hill ga so how is that overlapping [REDACTED] when you have to drive miles to do business with your bank please explain I'll wait for your answer and please no AI generated one!	Thu Feb 01 16:40:19 GMT 2024
DM from BofA_Help to: [REDACTED]	Hi [REDACTED]. I understand your concern and will share this with our leadership team. You may also visit [REDACTED] for info regarding our mobile app. Please keep us posted if you need additional assistance. ^ [REDACTED]	Thu Feb 01 22:28:38 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, February 16, 2024 10:09:58 AM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	Hi there I am having bank account with BofA for about 7 years Before we had a bofa branch in our town but it was closed for some reason couple of years ago I hope and I request if you could provide us with an atm in our town This is : Putnam ct 06260	Fri Feb 16 15:53:39 GMT 2024
POST FROM: Bofa_Help on Facebook	Hello, [REDACTED] We constantly evaluate our retail and ATM networks to meet evolving customer demand and as a result may add, consolidate or remove offered services or locations. Please visit [REDACTED] for the most up-to-date info on our ATMs and centers. Also, when new information is available regarding openings, services and hours, the website will be updated. [REDACTED]	Fri Feb 16 16:07:52 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, February 17, 2024 7:19:40 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]	They closed all Bank of America Banks in Yamhill Co.Now the nearest one is Salem Oregon.We do not do online Banking or even have a cellphone.We are moving our accounts to [REDACTED]	Sat Feb 17 23:51:41 GMT 2024
Reply From: Bank of America	Hi [REDACTED]. We apologize for any inconvenience this has caused. Should you need any assistance with your account, please send us a private message using the button at the top of our page. ^ [REDACTED]	Sun Feb 18 00:53:33 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, February 20, 2024 1:38:39 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name:

Financial Center :111 RAYBURN DR.

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:111 RAYBURN DR SAN ANTONIO, TX,78221-1336

Social Media Comments:

Name	Content	Posted Date
[REDACTED]	Worst hours ever. I specifically remember them being open for a little bit Saturday mornings, which was a huge advantage considering most people go to work before they open, and get out of work after they close. What kind of hours are 10am-4pm?! I now have to go during my lunch break, when there is a mile long line with only one teller.	Mon Feb 19 23:27:46 GMT 2024
Bank of America Advanced Center Locations	Hi [REDACTED]. I'm sorry your experience with our financial center team wasn't what you expected. Your feedback is important to us, please connect with a member of our Social Media Client Care team on Twitter at [REDACTED] or Facebook [REDACTED]	Tue Feb 20 19:35:18 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, February 5, 2024 2:11:06 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

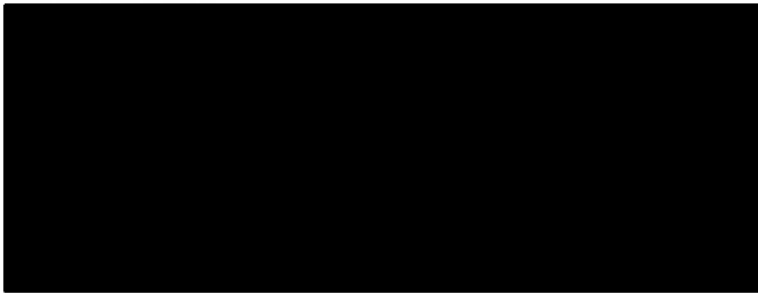
Social Media Type: General Customer Service

Website: [REDACTED]  
[REDACTED]

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Comment From: [REDACTED]	Why? You took all the banks out of Topeka, Kansas and only left two ATMs. How is that convenient? Have to drive all the way to Lawrence to see anybody one on one.	Mon Feb 05 02:32:05 GMT 2024
Reply From: Bank of America	Hello [REDACTED]. Thank you for your message. We apologize for any inconvenience. Here is a link that can help you quickly find our locations and hours: [REDACTED]	Mon Feb 05 14:34:23 GMT 2024



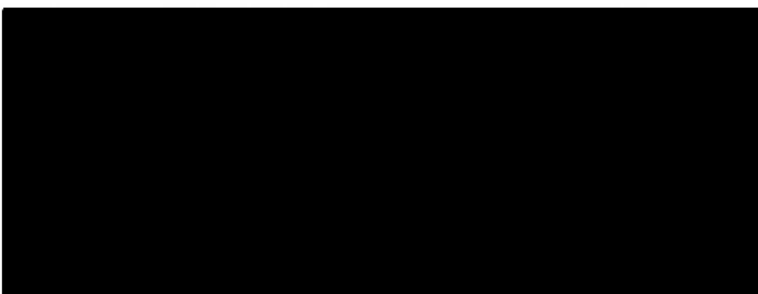
Single Pocket 300 DPI

NSS Documents



Tampa

Date: 09/21/2023 Time: 13:18



To Whom It May Concern:

It is upsetting to me that you are closing my banking center in Shrestwood. The bank is in a small strip mall in the center of town; there is the post office, bank, and pharmacy all in a row, and it is very convenient to do all my errands. The day after I received this notice, I went to the bank mid morning. There were 3 people in line waiting for the teller, one person with an advisor, another waiting, and two people at the ATM machines. Obviously, there is a need for the bank to continue offering services to the people in Shrestwood. Perhaps, if you did away with the job of "Greeter" you could save money and keep the bank operating.

My choices will be to go to neighboring towns and drive back & forth, a distance of 6 to 8 miles. The bank on Route 14 in Dedham is very poorly run and I've been dissatisfied with the service for several years. I have heard several customers complaining about the bank closure. I hope you'll reconsider keeping it where it is. I will probably switch banks when this one closes. Sincerely,



## Financial Center Closing


ELECTRONIC SERVICE REQUESTED

0003

Date  
August 4, 2023

  
WESTWOOD MA 02090-2629



  
Thank you for being a valued client. We want to let you know a financial center where you may have visited is closing and there are still ways for us to meet your financial needs.

The nearby financial center at 693 High Street, Westwood, MA, you may have visited in the past or where you opened your account will officially close on December 5, 2023. Your account will stay the same, and we have specialists ready to provide you with the advice and guidance you need.

### For banking in person

Please use our locator tool at [bankofamerica.com/locations](https://bankofamerica.com/locations) to find the most up-to-date information about hours, services and locations nearest you. Included is our closest location:

858 Washington Street, Dedham, MA 02026

If you are a safe deposit customer, you will receive a separate letter regarding your safe deposit box.

### For banking on the go

You can also take advantage of our Online Banking and Mobile Banking app<sup>1</sup> where you can access a full range of services. You can check your accounts, pay bills and transfer<sup>2</sup> money 24/7. You can also visit one of our ATMs to withdraw cash, manage your account and more. Visit [bankofamerica.com](https://bankofamerica.com) to learn more.

For our Merrill and Bank of America Private Bank clients, please reach out to your advisor or your relationship management team if you need any assistance with your account(s).

We value you as a client and look forward to working with you

 Scan this QR code to find a Bank of America location near you.

When you use the QRC feature certain information is collected from your mobile device for business purposes.

<sup>1</sup>Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices.

Message and data rates may apply.

<sup>2</sup>Fees apply to wires and certain transfers. See the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](https://bankofamerica.com/serviceagreement) for details.

Data connection required for online and mobile transfers. Wireless carrier fees may apply.

Bank of America and the Bank of America logo are registered trademarks of the Bank of America Corporation.

Bank of America, N.A. Member FDIC. ©2023 Bank of America Corporation

BCC-CONS-080423 LET-09-22-0372.A | MAP4967119



Westwood, MA 02090

BROCKTON MA 023

12 SEP 2023 PM 3 L

Thinkin







FL 380-01-29

Chief Executive Officer  
Bank of America Corp. Center  
100 N. Tryon St.  
Charlotte, N.C. 28255

28255-




  
WESTWOOD, MA 02090-2629

**Case Number**   
**Account(s) ending in**   
**Date**  
September 25, 2023  
**Customer service**  
  
**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 .

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  Monday through Friday, 8 a.m. to 11 p.m. and Saturday through Sunday, 8 a.m. to 8 p.m. Eastern.



**From:** [REDACTED]

**Sent:** Monday, December 18, 2023 6:26 PM

**To:** [REDACTED]

**Subject:** [REDACTED]

BOA HATES IT'S CUSTOMERS

Bank of America requested regulatory approval this month to close 20 branches. Three branches slated for closing are in the San Francisco Bay Area. The remainder are in New York, Florida, Connecticut, Pennsylvania, New Jersey, Texas, Oregon, Wisconsin and other parts of California. Oct 18, 2023

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Research Completed  
**Date:** Thursday, December 21, 2023 4:08:00 PM

---

Case number: [REDACTED]

[REDACTED], thank you for contacting us – we appreciate the time it took to share your concerns.

I tried to connect with you by phone and email, but wasn't able to reach you.

In your email you made reference to Bank of America closing certain Financial Centers in different parts of the country. I understand that this can be frustrating, but please know that there are over 3,900 banking centers across United States, and at times we do close certain locations but also open others.

Decision to close a financial center is never easy. We perform an extensive analysis of the market, and our examination focused on minimizing service disruptions for our clients. We make these decisions with full confidence that nearby financial centers will continue to provide the same unparalleled service you have come to expect and deserve.

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

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 being our client.

[REDACTED]  
Assistant Vice President; Customer Segment Consultant

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

Bank of America, N.A. Member FDIC. [REDACTED]

©2022 Bank of America Corporation. All rights reserved.

Report Title: Case Details

Run Date and Time: 2024-03-01 15:30:45 Eastern Standard Time

Run by: [REDACTED]

Table name: [REDACTED]

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:	2024-02-29 15:54:21	Extension Request Date:	
Sent to Bank:	2024-03-01 14:45:11	Recontact Date:	
Due date:	2024-03-15 23:59:59	Recontact Counter:	0
Days in Bank Inbox:	45 Minutes		

Consumer Information			
Consumer First name:	[REDACTED]	Consumer Street:	[REDACTED]
Consumer Middle name:		Consumer City:	Syracuse
Consumer Last name:	[REDACTED]	Consumer Zip / Postal code:	13219
Consumer Phone (Primary):	[REDACTED]	Consumer State / Province:	NY
Consumer Email:	[REDACTED]	Consumer Country:	United States
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 Representative State or Territory:	
		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:	2024-02-29	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?:	Yes
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:	
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:

this is an ongoing issue not only with this branch but with all upstate ny branches as this continues to happen. today all branches r temporarily closed again shown on google and above branch has an unshoveled wa kway. also showing temp closed: s clinton st. syracuse, ny, james street, syracuse, ny, fayetteville, ny. this is not the first or second time happening so today when i called customer service, i waited onhold 30 min. to be told by 2 workers that they have no idea why all these branches show temp. closed. they failed to see and understand the gravity of this in that they have our monies and they r going under financially, have staffing issues, covid issues and robbery issues. this worker blew off any/all of my concerns and acted l ke she cared less; she checked with another worker who she said had same computer screen and said same thing of having no clue why. she offered an atm far from me yet atms only take out multiples of 20, not what i needed in that moment. this is why i went to above branch and found no sign on door alerting me of closure however in trying to walk to the front door, i almost fell on their unshoveled walkway, again looking for any info on this company and why they continue to close abruptly.

## Entity Name

Source Interaction Institution Name:	bank of america	Source Interaction Institution Street:	4732 onondaga blvd.
Source Interaction Institution Phone:		Source Interaction Institution City:	SYRACUSE
Source Interaction Contact Name:		Source Interaction Institution State or Territory:	NY
Source Interaction Contact Title:		Source Interaction Institution Zip / Postal code:	13219

## Resolution

Compensation Amount: \$0.00

Submission notes:

[REDACTED]  
[REDACTED]  
SYRACUSE, NY 13219

Account Ending in:

Date: March 15, 2024

Case Number:

Page 1 of 1

Correspondence received from: Office of the Comptroller of the Currency on: 03/01/2024  
[REDACTED]

[REDACTED]

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

Our records show:

You maintain an Advantage Plus Banking account ending in [REDACTED] at Bank of America.

On February 29, 2024, seven of our financial centers in the Syracuse, New York area were closed due to a significant snowstorm. Subsequently, the impacted financial centers were re-opened on March 1, 2024. During this time, our Financial Center and ATM locator on our website appropriately reflected the status of these centers.

[REDACTED], 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 can use our Financial Center and ATM locator on our website at bankofamerica.com for locations, hours, scheduling appointments and services.

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. We 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

If there's anything else you need, please call me at [REDACTED], extension [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 Number: [REDACTED]  
[REDACTED]



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, March 1, 2024 5:49:44 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: Customer expressed dissatisfaction with the financial center closure.

Social Media Comments:

Name	Content	Posted Date
Comment From: [REDACTED]	They were okay until they pull their Banks out of Idaho and just transferred it over to another bank we had to go through all the work to get our direct deposits and stuff taken care of so I'm not very happy with them	Fri Mar 01 22:26:41 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, March 13, 2024 11:50:49 AM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :108 Old Court Road

City, State: ,








Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	The branch in 21208 on Sudbrook and Old Court Rds. Is closing its ATM. Are they opening a new ATM nearby? If not, I will have to switch banks. I do 98% of my banking at an amATM.	Wed Mar 13 00:08:27 GMT 2024
POST FROM: Bofa_Help on Facebook	Hi, we appreciate you reaching out to us. We would like to see how we can help. Can you please provide us the exact location of the ATM's you are referring to? ^ [REDACTED]	Wed Mar 13 00:17:06 GMT 2024
Messenger Post from [REDACTED]	I gave you the exact location. What more do you need?	Wed Mar 13 00:18:40 GMT 2024
POST FROM: Bofa_Help on Facebook	There are the stand alone ATM's and the actual financial center ATM's, which ATM's are you advising that you saw a closure notice? ^ [REDACTED]	Wed Mar 13 00:21:29 GMT 2024
Messenger Post from [REDACTED]		Wed Mar 13

	Sorry. I was referring to the drive thru ATM's.	00:23:04 GMT 2024
POST FROM: Bofa_Help on Facebook	Thank you for the additional information. Please allow me some time to review your concern. ^ 	Wed Mar 13 00:24:15 GMT 2024
Messenger Post from 	Thanks	Wed Mar 13 00:24:53 GMT 2024
Messenger Post from 	How much longer will it take? Thanks!	Wed Mar 13 01:01:11 GMT 2024
POST FROM: Bofa_Help on Facebook	Hello. Thanks for your patience, we looked into your concern. One of the ATM's is undergoing maintenance. The other ATM's are functioning with no reported issues. We do not have any additional information we can provide. We constantly evaluate our retail network to meet evolving customer demand and may add or consolidate financial centers and/or services. Please visit  for updated information regarding your local financial center. ^ 	Wed Mar 13 01:03:38 GMT 2024
Messenger Post from 	You answered a different question than I asked. I did not say that anything was wrong with the ATMS! I guess that I will switch banks.	Wed Mar 13 01:05:43 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, March 18, 2024 8:00:28 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :235 Woodbine St

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
[REDACTED]	When oh when is BofA going to STOP closing branches near me. First Bergenfield, then Dumont, now New Milford. And please don't tell me the Woodbine St. bank is my best bet. Always crowded (even before the other closings) and in a congested area. This Preferred customer would prefer more local branches. Just sad.	Mon Mar 18 19:45:38 GMT 2024
Bank of America Help	We value your business and are sorry that you were disappointed. We'll certainly be sharing your feedback with our leadership team. We offer convenient alternatives for some transactions available at the financial center. Please let us know if you have questions about handling these items through Online/Mobile Banking. Thank you. ^ [REDACTED]	Mon Mar 18 20:19:05 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, March 19, 2024 3:38:45 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	Hello, I just discovered that a BofA ATM I have used for many years is now gone. I would like to express a request that an ATM be installed Downtown Rock Hill, SC 29730. Thank you.	Tue Mar 19 19:45:22 GMT 2024
Messenger Post from [REDACTED]	Please direct my request to the ATM Operations staff, thank you.	Tue Mar 19 19:45:59 GMT 2024
POST FROM: Bofa_Help on Facebook	Hello. We appreciate your feedback as we're always working on ways to improve. We want you to know that we constantly evaluate our retail network to meet evolving customer demand. We may add or consolidate banking centers/ATMs as a result. ^ [REDACTED]	Tue Mar 19 20:33:30 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, March 21, 2024 8:29:17 AM

---

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]	Another branch closing in Myrtle Beach. Being a customer since 1978, it's getting pretty hard to "follow". Disappointing	Wed Mar 20 20:04:13 GMT 2024
Reply From: Bank of America	We know your time is valuable. If you click the Send Message button on our page and send us a private message with your phone number, we'll contact you. [REDACTED]	Wed Mar 20 20:42:33 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, March 29, 2024 11:57:10 AM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :6060 Poplar Avenue, Suite 100

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
[REDACTED]	Hi I don't need account help but I movednto jackson tn and the closest branch is 90 miles away in memphis tn or 150+ miles away in Nashville. There are a lot of BOA account holders here in jackson tn and available open bank real-estate . Can we please have a BOA bank location here?? 50% of our credit cards/ bank cards processed st my restaurant are banknof America. Thank you.	Fri Mar 29 16:05:30 GMT 2024
Bank of America Help	Hi, thank you for reaching out to us and making us aware. We apologize for any inconvenience and want you to know that we constantly evaluate our retail network to meet evolving customer demand. We may add or consolidate banking centers/ATMs as a result. ^ [REDACTED]	Fri Mar 29 16:23:12 GMT 2024
[REDACTED]	OK so what do I have to do to convince you that we need a banking center for BOA in jackson tn???	Fri Mar 29 16:35:32 GMT 2024
Bank of America Help	Your concerns have been documented and sent to the appropriate leadership to be reviewed. We appreciate you making us aware in this matter. The most up to date location information is found by visiting [REDACTED] ^ [REDACTED]	Fri Mar 29 16:44:01 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, March 6, 2024 3:08:15 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]  
[REDACTED]

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Comment From: [REDACTED]	The best BOA and still close when I went by on February 29 2024	Wed Mar 06 14:27:55 GMT 2024
Reply From: Bank of America	Hi [REDACTED] We apologize for this experience and would like to see how we can help. If you'd like to connect, please click the "Send Message" button at the top of our page. [REDACTED]	Wed Mar 06 14:45:58 GMT 2024
Comment From: [REDACTED]	Is it call best banking when it is closed at Gallup New Mexico	Wed Mar 06 15:02:14 GMT 2024





**VILLAGE OF LOCKLAND**

101 N. Cooper Avenue  
Lockland, Ohio 45215-3008

CINCINNATI OH 450

23 OCT 2023 PM 6 L



quadiant

FIRST-CLASS MAIL

IMI

\$000.63<sup>0</sup>

10/23/2023 ZIP 45215  
043M31216885

US POSTAGE

*Bank of America*

Attn: [REDACTED]

100 North Tryon Street  
Charlotte, NC 28255

28255-





# VILLAGE OF LOCKLAND

101 North Cooper Avenue  
Lockland, Ohio 45215

Village Administrator

Mayor

(513) 761-1124

Bank of America  
Office of the CEO

October 13, 2023

OCT 27 2023

Bank of America

Attn:

100 North Tryon Street

Charlotte, NC 28255

Office of the CEO  
and President

Dear

*I am writing on behalf of the Village of Lockland. Lockland is a small urban community about 12 miles north of the City of Cincinnati. Unfortunately, our only remaining bank closed their branch in September. I am reaching out to see if Bank of America would consider opening a branch in Lockland. The Village is unique in the fact that we have two business districts. There are several locations with existing buildings, some of which were former bank locations available and vacant land that provides an opportunity for new construction. Economic development continues to be our top priority with efforts to revitalize our business districts, retail, and personal services. Please contact me if you would like to discuss the possibility of bringing a bank location to Lockland. I look forward to hearing from you.*

*Thank you in advance for your consideration.*

Sincerely,

Village of Lockland

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, April 11, 2024 8:28:15 AM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1950 Dix Highway

City, State: ,

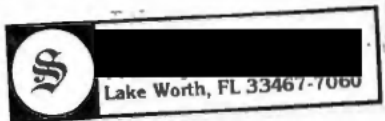
Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	Here at the Lincoln Park MI location. No drive thru and 2 out of the 3 ATM's are out of service.	Thu Apr 11 13:03:46 GMT 2024
POST FROM: Bofa_Help on Facebook	Hello [REDACTED]. Thank you for your message. We apologize for any inconvenience. We will escalate your concerns now. Find info about our other ATM and financial center locations at [REDACTED]	Thu Apr 11 13:06:52 GMT 2024



WEST PALM BCH FL 334

16 FEB 2024 PM 2 L



-Bank of America

100 N Tyron St

Charlotte NC 28255

NY1-100-50-05

28255-



[REDACTED]  
Lake Worth FL 33467  
[REDACTED] [REDACTED]

[REDACTED]  
February 15, 2023

[REDACTED]-Bank of America

100 N Tyron St

Charlotte NC 28255

Dear [REDACTED]:

I am making one more appeal to keep the branch at Hypoluxo Rd in Lake Worth Florida open. It is due to close on March 22. This branch has been part of our community for 23 years. It is surrounded by many communities of retirees and it is a growing area with Condos, houses and apartments being built within a 5 mile radius.

I've appealed to [REDACTED] and [REDACTED] to no avail. I know this is a small matter to them but it is of utmost importance to the thousands of depositors who are five minutes from the branch and now will have to travel 10 miles to another branch.

I've enclosed my correspondence to [REDACTED] explaining the situation. If the branch closes, I and others will switch to [REDACTED] the only remaining bank in the area.

Thank you for your time,

Sincerely,

Bank of America

MAR 6

Office of the CEO  
and President

1, 3:13 PM

Subject: Thank you for your feedback

Date: 1/6/2024 3:15:46 PM Eastern Standard Time

From: [REDACTED]

To: [REDACTED]



[REDACTED] thank you for taking the time to share your concerns about one of our financial centers - your thoughts are important to me.

I want you to know we're still here for you, even though we had to close one of our financial centers.

You can find other locations by using our [REDACTED] locator.

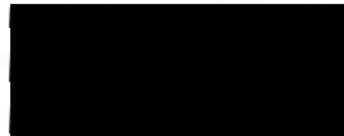
Keep in mind, there are other ways to bank with us. You can visit [REDACTED] to connect with us about specific topics. Or ask Erica, our virtual financial assistant for help. To start a conversation, just sign into our [REDACTED] app<sup>1</sup> tap the Erica icon.

I hope you find this information helpful.



The mobile feature, Erica, is only available in the English language. <sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. Bank of America N.A. Member FDIC © 2021 Bank of America Corporation. All rights reserved.

This message, and any attachment(s), 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 [REDACTED]. If you are not the intended recipient, please delete this message. For more information about how Bank of America protects your privacy, including specific rights that may apply, please visit the following pages [REDACTED] which includes global privacy notices) and [REDACTED] (which includes US State specific privacy notices such as the [REDACTED]).



Dear [REDACTED]: I assume you were forwarded my letter to [REDACTED]. Let me summarize the contents-BofA is closing its branch at Hypoluxo Rd in Lake Worth FL. There are at least 13 communities with a population of 24,000 people within 5 minutes to this branch and is in a shopping center of 14 stores, many of which deposit in the branch daily.

You say I can find other locations. There are 3 alternate locations-One on SR7, Rt 441 which is 10 miles away. It is in a small area of 6 stores and is hidden from the highway. The branch is always empty but not accessible to our area. The second is in the Canyon Shopping Center and is 7 miles away. It has NO TELLERS and the overworked officers handle teller activities. I waited 15 minutes until an officer was free to cash a check because the ATM machine was down. The third is at Lantana & Jog Rds also 10 miles away. It services 4 large shopping centers and is so busy it needs an officer to stand in front and direct patrons.

Hypoluxo area is a growing area. 450 new homes are being built behind my community. New Condo of 700 people were just built in back of the branch-Up the road on Lyons Rd new apartment complexes are being built. Next to the branch on both sides are two large lots which will be developed in to Condos and retail.

And worst of all in my opinion is an Assisted Living facility [REDACTED] housing over 500 people, many of which rely heavily on the branch. Can you imagine where these people will have to go to do their banking.

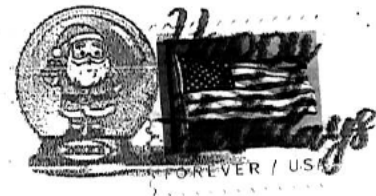
The branch is a Community fixture for 23 years. I assume BofA is interested in community relations. Well BofA will lose this community to [REDACTED] which will be the only remaining branch within 5 minutes.

If all these factors do not convince you to keep the branch open, I have 2 months to use other methods. I will send a copy of this letter to members of your Board of Directors to elicit their help. And I will send a copy it to the [REDACTED]. They print human interest stories on a daily basis and I hope they take up mine.

Please reply to my Email.

[Redacted]  
Lake Worth, FL 33467-7060

MIAMI FL 330  
23 DEC 2023 PM 6 L



NA51100.32 01

[Redacted]  
Bank of America  
N Tyron Street  
Charlotte NC 28255

28255-





[REDACTED]  
Lake Worth FL 33467

December 23, 2023

[REDACTED]  
Bank of America  
N Tyron Street  
Charlotte NC 28255

Dear [REDACTED]

I am writing to you in hopes that the Bank will reconsider the closing of the branch at 8819 Hypoluxo Road, Lake Worth Fl. This branch is due to close on March 12.

Within a five minute drive there is at least 12 communities of 1000 people or more, two apartment complexes and more being built up Lyons Rd. I estimate there 24,000 possible customers for the Bank within the 5 minute radius. In addition the shopping center for this branch has 16 stores, many deposit at your branch. Closing this branch will cause the present depositors to go at least 10 miles to another branch to do their banking. Many of the depositors are senior citizens, like me, and will be an inconvenience.

Finally [REDACTED] will be the remaining branch in the shopping center and many of your present depositors will switch to this bank for its convenience.

I hope you can intervene and reconsider the closing of the this branch which is a valuable asset to our community.

thank you for your time.

[REDACTED]  
Town Commons

Bank of America  
FLS-406-01-01, 8819 Hypoluxo Road  
Lake Worth, FL 33467  
[REDACTED]

**BANK OF AMERICA** 

[REDACTED]

---

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Research Completed

Case number: [REDACTED]

[REDACTED], thank you for contacting us – we appreciate the time it took to share your concerns.

I tried to connect with you by phone and email, but wasn't able to reach you.

Thank you for sharing your feedback regarding the Hypoluxo Rd financial center in Lake Worth Florida. We regret the inconvenience and frustration this matter may have caused.

For your convenience I have provided a list of financial centers that you are welcome to visit.

Canyon Town Center  
8760 Boynton Beach Blvd  
Boynton Beach FL, 33472  
M-F 10am-4pm

Pinewood Square  
6360 Lantana Rd  
Lake Worth FL, 33463  
M-F 9am-5pm  
Sat 9am-2pm

Wycliffe  
4364 S State Road 7  
Lake Worth, FL 33449  
M-F 10am-4pm

Sincerely,

[REDACTED]

**BANK OF AMERICA** 

[REDACTED]  
You're receiving this servicing email as part of your existing relationship with us.  
Bank of America, N.A. Member FDIC. [REDACTED]  
©2022 Bank of America Corporation. All rights reserved.

[REDACTED]

---

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Acknowledgment of inquiry

Case number: [REDACTED]

[REDACTED] thank you for contacting us. I'm here to help resolve your concerns, so it's important that I talk with you as soon as possible.

I'll be your dedicated point of contact. Please email me at [REDACTED] or give me a call at [REDACTED] Monday – Friday 8:30am-4:30pmEST. If you get my voicemail, please leave a message with your number and the best time to call you.

I look forward to hearing from you.

[REDACTED]  
[REDACTED]

**BANK OF AMERICA** 

[REDACTED]  
You're receiving this servicing email as part of your existing relationship with us.  
Bank of America, N.A. Member FDIC. [REDACTED]  
©2022 Bank of America Corporation. All rights reserved.

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, April 29, 2024 8:52:26 AM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :11025 FM 1960 ROAD WEST

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:11025 FM 1960 RD W, HOUSTON, TX 77065

Social Media Comments:

Name	Content	Posted Date
[REDACTED]	Slow horrible customer service drive thru is never open	Sun Apr 28 22:53:08 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, May 1, 2024 8:18:44 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:Punta Gorda, FL

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	Good Evening I am a recent transplant to Punta Gorda, Florida where I now live on a full time basis. Recently our local branch of BOA closed leaving the closest physical branch more than 17 miles away (30 minutes). Though I am an avid user of the BOA electronic banking, it is still necessary to go into the branch from time to time. This closure has forced me to reconsider my banking relationship after more than 35yrs. Punta Gorda is exploding with new housing and I would have thought BOA would want to be part of this growth. Any information you can share regarding BOA future in our community would be appreciated.	Wed May 01 23:52:29 GMT 2024
Messenger Post from [REDACTED]	Great	Wed May 01 23:52:52 GMT 2024
POST FROM: Bofa_Help on Facebook	Hello. Thank you for reaching out. We apologize for any inconvenience We considered a number of factors, including traffic in these financial centers. You can also bank with us through ATMs, online, phone and mobile. [REDACTED]	Thu May 02 00:05:46 GMT 2024
POST FROM: Bofa_Help	I am available Monday - Friday 930 am - 6 pm PST. Please send me the best time to call you during my hours and we will follow up.	Thu May 02 01:02:35

on  
Facebook



GMT  
2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, May 3, 2024 2:53:23 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:

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	You removed the atm in Pelham Manor NY so I started using the one across from Grand Central in NYC and now that one is gone too. Can you leave an ATM even if the branch closes???	Fri May 03 19:02:40 GMT 2024
POST FROM: Bofa_Help on Facebook	Hi. We apologize for any inconvenience. We constantly evaluate our retail network to meet evolving customer demand and may add or consolidate financial centers and/or services. Please visit [REDACTED] for updated information regarding your local financial center or ATM location. Please reach out if you have any additional questions. [REDACTED]	Fri May 03 19:16:38 GMT 2024
Messenger Post from [REDACTED]	My local financial center is no longer local or convenient. The closest alternative to Pelham has no drive thru and the closure at grand central has me contemplating which is a bigger pain - switching banks or having to travel to find your atms.	Fri May 03 19:38:24 GMT 2024
POST FROM: Bofa_Help on Facebook	We understand and apologize for any inconvenience. [REDACTED]	Fri May 03 19:44:29 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, May 4, 2024 11:28:02 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
[REDACTED]	You all closed the drive thru tellers in San Juan Texas but failed to get more ATM in those lanes. You are good in taking my monthly charges, but not good in fulfilling the needs of your customers!!! 3 ATM's with long long lines is not something I want to continually keep on doing. Please do better!!	Sat May 04 15:51:06 GMT 2024
[REDACTED]	This was my original complain ages ago....and y'all still can't get this [REDACTED] straight?	Sat May 04 15:52:09 GMT 2024
Bank of America Help	Hi. We apologize for any inconvenience. We constantly evaluate our retail network to meet evolving customer demand and may add or consolidate financial centers and/or services. Please visit [REDACTED] for updated information regarding your local financial center. If there is an account related concern we can help with, please let us know. [REDACTED]	Sat May 04 15:56:31 GMT 2024
[REDACTED]	Same [REDACTED] y'all said year ago. Still no improvements	Sat May 04 15:58:17 GMT 2024
		Sat May



Bank of America Help	We understand your concern and we will document your feedback. 	04 16:01:22 GMT 2024
----------------------------	---	-------------------------------

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, May 29, 2024 2:00:53 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :

City, State: , TX

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	This is ridiculous, your ATM is still closed down. We have no place to services and you are charging us for fees at a different bank. Plus you're charging us for using a different bank when you don't give us any options that are close by the neck spanking location is 20 miles away. This is ridiculous and we should not be getting charge for this fix your ATMs or put another one in and I close proximity.	Wed May 29 00:43:50 GMT 2024
POST FROM: Bofa_Help on Facebook	Hello. Thanks for letting us know. Can you please share the location with me? [REDACTED]	Wed May 29 01:20:35 GMT 2024
Messenger Post from [REDACTED]	Northwest Blvd. 78410	Wed May 29 02:23:37 GMT 2024
Messenger Post from [REDACTED]	14050 Northwest Blvd Corpus Christi, TX 78410 United States	Wed May 29 02:24:08 GMT 2024
POST		Wed

FROM: Bofa_Help on Facebook	Hello. We are sorry to hear this, and apologize for any inconvenience this may have caused, and thank you for providing the location. We'll have a technician look into the ATM machine. [REDACTED]	May 29 18:21:53 GMT 2024
--------------------------------------	---	-----------------------------------

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, June 4, 2024 12:24:01 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:Seattle WA

Social Media Comments:

Name	Content	Posted Date
[REDACTED]	Change your banking hours in Seattle back to at least 5 pm in all branches , closing at 4 pm and closed on Saturday's is not helpful to consumers !	Tue Jun 04 02:26:07 GMT 2024
Bank of America	Hello, thanks for reaching out. We constantly evaluate our retail network to meet evolving customer demand. We may add or consolidate banking centers and adjust hours as a result. Our flexible banking options let you access your accounts thru ATMs, online/mobile banking, & call centers in addition to our Financial Centers. You can find the most up to date information on available locations here: [REDACTED] ^ [REDACTED]	Tue Jun 04 12:21:59 GMT 2024

From: [REDACTED]  
Sent: Thursday, April 18, 2024 3:32 PM  
To: [REDACTED]  
Subject: ATM

Hello [REDACTED],  
I live in Clarksville Tn. 37043. There was an Bank of America on Madison St. near us but it was shut down and the ATM removed. The nearest ATM nears us now is several miles away so if we need cash we have to use a non Bank of America ATM, which then charges us a fee and then Bank of America charges us a fee. [REDACTED]!  
Since you removed the ATM that was near us forcing us to use other ATMs, the fee should be waived.  
Are there any plans to put in a ATM near us?

Thank you,  
[REDACTED]  
[REDACTED]  
Clarksville, TN 37043

[REDACTED]

[REDACTED]  
**Sent:** Friday, May 3, 2024 7:04 AM

[REDACTED]  
**Subject:** Lake Ida branch Bank of America

Please don't close the branch

[REDACTED]

Sent from my [REDACTED] 5G Device

---

[REDACTED]  
**Sent:** Thursday, June 13, 2024 1:24 PM  
[REDACTED] [REDACTED]  
[REDACTED]  
[REDACTED]

ATM/branch

Hello [REDACTED]

I am taking you up on your offer to write to you directly with concerns.

Please bring back service to Roslindale, MA. I have several accounts and am a wealth management services client.

I rely on public transportation. Getting to the other branches have added an hour to my time to do errands. While the staff in branches like West Roxbury are friendly, it doesn't make up for the time.

I opened my first account at that branch in 1989. I was very disappointed to when it closed. The closing has had an impact on the community of color that uses the bank's services in this area.

Thank you for your consideration.

[REDACTED]

---

**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, September 27, 2024 2:20:19 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :337 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]	Please don't have the Pleasanton ca location downtown next to [REDACTED] permemently close	Thu Jun 20 21:42:53 GMT 2024
Messenger Post from [REDACTED]	Please don't have the Pleasanton ca location downtown next to [REDACTED] permemently close	Thu Jun 20 21:45:08 GMT 2024
POST FROM: Bofa_Help on Facebook	Hi [REDACTED]. We apologize for any inconvenience this may cause and appreciate you being a client with us. We definitely will take your feedback into consideration. Click [REDACTED] to find the closest open location.	Thu Jun 20 22:01:58 GMT 2024



**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, September 27, 2024 2:20:26 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :1515 COMMERCE AVE

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	Hello, I received a notice that my banking location will be closing in October (Longview WA) but the ATM will remain available. Do you have an idea how long the ATM will remain? When this happened in Astoria it was a matter of months before the ATM was gone as well.	Fri Jun 21 20:18:26 GMT 2024
POST FROM: Bofa_Help on Facebook	Hello. Thank you for reaching out. In the event the ATM is set for closure, you would also receive a notification. In the meantime, you can visit us at [REDACTED] for updated information regarding local financial centers. ^ [REDACTED]	Fri Jun 21 20:38:02 GMT 2024
Messenger Post from [REDACTED]	I'm mostly curious as I'm already an hour from the Longview location. Any further and we will need to close our 3 accounts. Been with you over 30 years.	Fri Jun 21 20:41:58 GMT 2024
POST FROM: Bofa_Help on Facebook	I certainly understand and apologize for the inconvenience. I will ensure to send feedback to the appropriate leadership team and as of this moment the ATM is to continue to remain open. In the event it does close, you will receive notification prior to it closing to help advise our clients of other locations available. ^ [REDACTED]	Fri Jun 21 20:50:29 GMT 2024

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

From: [REDACTED]

Sent: Monday, July 1, 2024 12:03 PM

To: [REDACTED]

Subject: Furious that you plan to no longer have a downtown Princeton branch

Furious that you plan to no longer have a downtown Princeton branch. Depending on the day, I have approximately \$20,000,000 between BofA and ML. Even the ML branch will be somewhat more downtown. I walk everywhere. I do not drive. I expect to be able to walk to my bank. This is crazy and I will need to rethink how I do my banking!

[REDACTED]

[REDACTED]

**From:** [REDACTED]

**Date:** Friday, Jul 05, 2024 at 12:54 PM

**To:** [REDACTED]

**Cc:** [REDACTED]

[REDACTED]

[REDACTED]

**Subject:** Inquiry About Expanding Banking Facilities in Winter Garden, FL

Good day [REDACTED],

I hope you had an enjoyable Independence Day holiday.

We recently relocated to Winter Garden, Florida, and have noticed a surprising lack of banking branches and ATMs in the Horizon West and surrounding areas. This has been particularly challenging, as it was difficult to find convenient ATM access nearby.

Given the growth and activity in the area, especially with Flamingo Crossing's proximity to [REDACTED], I'm curious to know if there are any plans to expand banking services in Winter Garden. Additional branches and ATMs would greatly benefit the community.

Thank you for your attention to this matter.

With kind regards,

[REDACTED]



July 8, 2024



Albuquerque, New Mexico 87108

Re: Branch Closing Notice  
Bank of America, National Association, Charlotte, North Carolina to close a branch  
OCC Control Number 2024-BranchClosing-335806 Charter Number 13044

Dear [REDACTED]:

We acknowledge receipt of your undated letter regarding Bank of America, National Association's plans to close its branch office located at 4401 Central Avenue NE, Albuquerque, New Mexico, known as the "East Central" branch on July 9, 2024. 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 (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, 100 North Tryon Street, Charlotte, North Carolina 28255. Please pursue further inquiries directly with [REDACTED]. Please indicate the name and address of the branch in all correspondence.

We have forwarded your comment letter to the OCC's Community Affairs Department in Washington, District of Columbia. Community Affairs will advise you if the OCC intends to convene a meeting with community representatives to explore the feasibility of obtaining alternative financial service facilities.

If you have any questions, please contact Licensing at [REDACTED] or [REDACTED]. Please include the OCC Control Number in any correspondence related to this matter.

Sincerely,

[REDACTED]

Director for Large Bank Licensing

cc: Official File

ALBUQUERQUE, NM  
87108

ALBUQUERQUE NM 870  
24 JUN 2024 PM 4 L



Director for Large Bank Licensing Comptroller  
of the Currency  
7 Times Square Large Bank Licensing  
10th Floor Mailroom  
New York, New York 10036

10036-658810



TO: Office of the Comptroller of the Currency, Bank of America

RE: ATM Closure: 4401 Central Ave NE, Albuquerque, NM 87108

I am writing to express my concern regarding the recent notice about the permanent closure of the financial center and drive-up ATM located in my neighborhood, effective July 9, 2024, at 4:00 p.m.

As a long-time customer who relies on the convenience of this drive-up ATM for my banking needs, I find this closure to be quite disruptive. The alternative location listed in the notice at 5600 Lomas Blvd NE does not have a drive-up ATM and is situated in a very unsafe part of town. This poses a significant inconvenience and potential safety risk for your customers who find themselves needing to deposit after dark. Moreover, the Lomas branch would only be a viable equivalent to the closing property if it had equivalent services. Since the Lomas branch does not have a drive up ATM, it is not an alternative for my needs.

I am located close to the closing ATM, and its closure will greatly impact Bank of America's otherwise stellar 20 year history handling my business and personal accounts.

While I understand that the Office of the Comptroller of the Currency does not have the authority to prevent this closure, I urge you to advocate for either leaving drive up ATM at the Central location or adding a drive up ATM to the Lomas branch. Thank you for your attention to this matter. I look forward to your prompt response and hope that a satisfactory resolution can be found.

[Redacted signature block]

[Redacted stamp]

Rec'd  
7/1/24

[REDACTED]

---

**From:** [REDACTED]  
**Sent:** Monday, July 29, 2024 8:32 AM  
**To:** [REDACTED]  
**Subject:** FW: Acknowledgment of your inquiry

---

**From:** [REDACTED]  
**Sent:** Monday, July 29, 2024 8:27 AM  
**To:** [REDACTED]  
**Subject:** Re: Acknowledgment of your inquiry

I haven't seen anything about this in writing other than the acknowledgement of my letter. My request is simple: if the Lomas branch is considered a substitute for the now closed branch on Central Ave, for the safety and security of those of us who need to make deposits late at night, add a drive up ATM to the Lomas branch.

On Fri, Jul 19, 2024 at 12:11 PM [REDACTED] wrote:

[REDACTED],

Thank you for contacting Regulatory Complaints of Bank of America. As your Resolution Specialist I welcome the opportunity to address your concerns.

I am your point of contact until this matter is resolved.

Please note we will be providing our response to your concerns in writing via a secured email or standard mail. Please follow instructions in that email to access our response. If you need additional assistance, please contact me at the number below and I or one of my colleagues will return your call within 48 hours.

Thank you,



[REDACTED]

Resolution Specialist

Regulatory Complaints

Bank of America

[REDACTED]

[REDACTED]

---

This message, and any attachment(s), 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

[REDACTED] If you are not the intended recipient, please delete this message. For more information about how Bank of America protects your privacy, including specific rights that may apply, please visit the following pages: [REDACTED] (which includes global privacy notices) and [REDACTED] (which includes US State specific privacy notices such as the [REDACTED])

[REDACTED]  
[REDACTED]  
ALBUQUERQUE, NM 87108-1347

Date: August 13, 2024

Case Number:  
[REDACTED]

Page 1 of 2

Correspondence received from: Internal Escalations/Public File on: 07/16/2024  
Email received from: [REDACTED] on: 07/29/2024

[REDACTED]:

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

Our records show:

On March 1, 2024, we sent the enclosed notice to our clients, advising of our Financial Center Closing, located at 4401 Central Avenue Northeast, Albuquerque, NM, which would officially close on July 9, 2024. The notice also advised for banking in person, to please use our online locator tool at, [REDACTED], which shows the closest location to you was 5600 Lomas Boulevard Northeast, Albuquerque, NM 87110.

Our Financial Center located at 5600 Lomas Boulevard Northeast, is projected to add a drive-up ATM by the end of 2024.

We've also included this case document, which you may find helpful:

- Financial Center Closing notice dated March 1, 2024

### Here's our response

By using the locator tool, [REDACTED], you may enter your address and click search. The results will list all the locations in your area, listed by the closest location first. It also shows you a Google map of the area, allowing you to zoom in and out to view the street names and other details. You may also choose to filter your results to show locations that provide the service that is most important for you, such as a drive-up ATM. We found nine locations within a ten-mile radius of your address that have a drive-up ATM, including these five locations:

- 3101 Carlisle Boulevard Northeast, Albuquerque, NM 87001, 2.4 miles
- 605 Lomas Boulevard Northwest, Albuquerque, NM 87102, 3.6 miles
- 6201 San Mateo Boulevard Northeast, Albuquerque, NM 87109, 4.4 miles
- 2011 Juan Tabo Boulevard Northeast, Albuquerque, NM 87112, 4.4 miles
- 11201 Montgomery Boulevard Northeast, Albuquerque, NM 87111, 5.3 miles

[REDACTED], we appreciate your comments about the closure of the Central Avenue Northeast 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.

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.

#### Equal Credit Opportunity Act Notice

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Consumer Financial Protection Bureau, 1700 G Street NW., Washington DC 20006.

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.

I would like to thank you for taking the time to express your concerns. At Bank of America, we make every effort to exceed our clients' expectations on a daily basis. I regret that you have been dissatisfied. Please know that your feedback is valuable and has been retained to ensure we are providing the level of service our clients expect and deserve.

## We're here to help

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

[REDACTED]  
Resolution Specialist  
Regulatory Complaints



## Financial Center Closing

**Date**  
March 1, 2024

Thank you for being a valued client. We want to let you know a financial center where you may have visited is closing and there are still ways for us to meet your financial needs.

The nearby financial center at 4401 Central Avenue Northeast, Albuquerque, NM, you may have visited in the past or where you opened your account will officially close on July 9, 2024. Your account will stay the same, and we have specialists ready to provide you with the advice and guidance you need.

### For banking in person

Please use our locator tool at [REDACTED] to find the most up-to-date information about hours, services and locations nearest you. Included is our closest location:

5600 Lomas Boulevard Northeast, Albuquerque, NM 87110

If you are a safe deposit customer, you will receive a separate letter regarding your safe deposit box.

### For banking on the go

You can also take advantage of our Online Banking and Mobile Banking app<sup>1</sup> where you can access a full range of services. You can check your accounts, pay bills and transfer<sup>2</sup> money 24/7. You can also visit one of our ATMs to withdraw cash, manage your account and more. Visit [REDACTED] to learn more.

For our Merrill and Bank of America Private Bank clients, please reach out to your advisor or your relationship management team if you need any assistance with your account(s).

### We value you as a client and look forward to working with you

If you have comments about the closing, you can write to the Office of the Comptroller of the Currency at the following address: Director for Large Bank Licensing, Comptroller of the Currency, 7 Times Square, Large Bank Licensing, 10th Floor Mailroom, New York, New York 10036. However, the agency does not have authority to approve or prevent the closure.



Scan this QR code to find a Bank of America location near you.

When you use the QRC feature certain information is collected from your mobile device for business purposes.

<sup>1</sup>Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices.

Message and data rates may apply.

<sup>2</sup>Fees apply to wires and certain transfers. See the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](https://www.bankofamerica.com/serviceagreement) for details.

Data connection required for online and mobile transfers. Wireless carrier fees may apply.

Bank of America and the Bank of America logo are registered trademarks of the Bank of America Corporation.

Bank of America, N.A. Member FDIC. ©2024 Bank of America Corporation

BCC CONS 030124 LET 09 22 0372A | MAP5861498

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, July 12, 2024 4:17:58 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :2412 Taylor Road

City, State: ,


Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	We will be switching banks because you have closed all local branches & ATMs. There is no ATM within 20 miles. All other machines near me charge a \$4 fee. I am switching banks.	Fri Jul 12 20:10:41 GMT 2024
POST FROM: Bofa_Help on Facebook	Hi [REDACTED] thank you for sharing your concern. Can you please provide the locations that have closed in your area? [REDACTED]	Fri Jul 12 20:32:56 GMT 2024
Messenger Post from [REDACTED]	The ATM in Eureka MO & we receives an email today that the Wildwood MO 63040 location is closing in October. Commerce Bank is the closest bank & found out today they charge \$4 to use the boa debit card in their machine.	Fri Jul 12 20:35:16 GMT 2024
POST FROM: Bofa_Help on Facebook	Thank you for that additional information [REDACTED], I do apologize for this inconvenience. We adapt our financial center and ATM locations to fit our client's changing needs. That includes closing centers where we have overlap and investing in new centers at locations with opportunities to serve more people. I will share your feedback regarding this matter. [REDACTED]	Fri Jul 12 20:57:56 GMT 2024
Messenger		Fri Jul

Post from 	Well that's great but we are still switching banks. Many of our local friends are angry at these closures as well & plan to leave boa.	12 20:59:42 GMT 2024
--	--	-------------------------------

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, July 23, 2024 1:06:24 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
[REDACTED]	@BofA_Help hey BOA, this long time customer (and the 5 other customers in line w me) wants to know there is only 1 ATM in all of Downtown Lowell, pop 115k [REDACTED] [REDACTED]	Mon Jul 22 22:29:59 GMT 2024
Bank of America Help	[REDACTED] Hello, [REDACTED]. We saw that you mentioned us and would like to see how we can help. Please click on the link below to connect with us. [REDACTED] [REDACTED]	Mon Jul 22 22:51:36 GMT 2024
[REDACTED]	Yes. I tweeted about the frustrating lack of ATM access in downtown Lowell MA, population 115,000. There was only one ATM machine in the whole downtown area. There are always three or four people at least waiting in line to use the machine at the least there should be a second machine in the location on Central Street I've been a Bank of America customer for many many years, but this access problem is causing me to wonder if at least I need to have a second bank in my portfolio I'm quite sure if you analyze the activity at this one ATM machine on Central Street you will see that it is heavily used, and that they were no other convenient alternatives [REDACTED]	Tue Jul 23 12:21:08 GMT 2024
[REDACTED]	Thank you for listening and I hope you will get back to me with your feedback with a plan to remedy this deficiency.	Tue Jul 23 12:21:29

		GMT 2024
Bank of America Help	Hello. [REDACTED]. I'm sorry to hear about your experience. Your feedback is greatly appreciated and I'll make to share this matter properly with our leadership team. If you have any other questions or concerns in the future, please don't hesitate to reach us back. [REDACTED]	Tue Jul 23 17:43:28 GMT 2024



**US**  
LINTHICUM, MD 21090

BALTIMORE MD 212

26 AUG 2024PM 4 L



100 North Tryon Street  
Charlotte, NC 28202

28202-400099



# Bank of America

Office of the CEO

AUG 30 2024

AUG 30 2024

Linthicum, MD 2109

Office of the CEO  
and President

August 25, 2024

Chairman of the Board and Chief Executive Officer  
Bank of America Corporation  
Bank of America Corporate Center  
100 North Tryon Street  
Charlotte, North Carolina 28202

Dear [REDACTED]

I am displeased with your plans to close the Linthicum/ShIPLEY branch office which serves my community. This office serves a number of elderly customers who will now have to travel at least thirty minutes to next closest Bank of America branch office for their banking business or to use a Bank of America ATM. Of course, this closing also inconveniences other customers who live in the Linthicum area.

I am a platinum customer that has been using this location for my needs for over 30 years. The staff at this location has provided wonderful service during this time.

This is the second time I have been inconvenienced by the closing of a Bank of America branch office (Old Greenwich, CT). Closing the walk-in office and ATM has a real impact on customer service. Customers need to find new office and ATM locations which are not close by and in high traffic areas. These locations are usually busier with longer wait times.

Even though I use on-line banking to pay bills and make deposits, I find myself considering whether I need to choose another banking institution because of this closing.

Please reconsider closing this location for the benefit of the Linthicum community.

Sincerely,

[REDACTED]

[REDACTED]

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Sunday, August 25, 2024 11:18:25 AM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :295 East Main Street

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:

Social Media Comments:

Name	Content	Posted Date
[REDACTED]	@BofA_News Can you please re think closing this bank I heard Tuesday it will close this bank is really convenient for me when I get out of work. [REDACTED]	Sun Aug 25 14:47:18 GMT 2024
Bank of America Help	[REDACTED] Hi and thanks for reaching out to us. We certainly understand your concern. While the Spartanburg Main branch location is scheduled to permanently close on 08/27/2024, we are happy to share that the Hillcrest Financial Center location will still remain open in that area. [REDACTED]	Sun Aug 25 15:59:00 GMT 2024
Bank of America Help	[REDACTED] Our Hillcrest Financial Center is located at at 1604 E Main St, Spartanburg, SC 29307. You may visit our Locations page at [REDACTED] to conveniently view the most up to date operating hours and services for all Bank of America branch and ATM locations. [REDACTED]	Sun Aug 25 15:59:49 GMT 2024
Bank of America Help	[REDACTED] In addition, any new information regarding openings, services and hours, will be updated accordingly on the Locations page in real-time. [REDACTED]	Sun Aug 25 16:00:02 GMT 2024

[REDACTED]  
Sottdale, AZ 85238

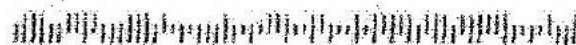
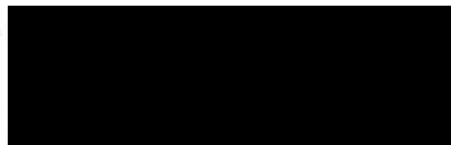
SEATTLE WA 980

9 SEP 2024 PM 5 L

Thinking & Learning



Bank of America  
Corporate Ctr.  
100 No. Tryon St.  
Charlotte, NC 28255



[REDACTED]  
[REDACTED]  
Scottsdale, AZ 85258

Bank of America  
Corporate Center  
100 North Tryon Street  
Charlotte, NC 28255

RE: CLOSURE: BOA, 14440 124<sup>th</sup> Ave. NE, KIRKLAND WA 98034

To Corporate:

BOA has scheduled the above bank to be closed permanently I think Oct 3, 2024. It absolutely makes no sense for this bank's location to be closed for the following reasons and I hope you will reconsider this decision:

1. [REDACTED] bank just across the parking lot from BOA closed a couple of years ago. That should make BOA more desirable for new customers. A car wash is replacing [REDACTED]
2. The reason BOA has had little customers since COVID is the fact that there is no consistency in hours, whether it's open or not and the employees scheduled to work there.
3. There are approximately 500 new apartments, condos and miniature homes being erected within a five-mile radius of this location, and these customers will want to go somewhere, what you are doing is allowing them to make up their mind to simply change banks.
4. The BOA on 12424 Totem Lake Blvd, NE, Kirkland, WA 98034 can barely handle the clientele that goes in there on a daily basis, especially during the rush hours. There needs to be this alternate choice.
5. Another factor negating the BOA at Totem Lake is the location, which is extremely difficult to access, especially during rush hour. The 124<sup>th</sup> location is much more desirable.
6. BOA already has the set up and building on 124<sup>th</sup>, and if it were staffed properly with better lighting that makes it look like it's open, I know more people would go there.
7. BOA on 124<sup>th</sup> is also more wheelchair accessible than the Totem Lake BOA, whose structural configurations are awkward.

All in all, I'm amazed and disgruntled with BOA that you would close the BOA on 124<sup>th</sup>. I think once all the condos and apartments in the area are filled, you will be sorry. Quit doing things to make your customers feel unsafe about keeping their money in Bank of America!

[REDACTED]  
09/07/2024.boaltr

From: [REDACTED]

Sent: Sep 11, 2024 4:55 PM

To: [REDACTED]

Subject: NAPA VALLEY atm

To Whom it may concern.

Recently seeing all our local citizens lashing out on local social media what a pain its been that in our small town in the heart of the wine country napa valley ca. the town of St. Helena Ca. 94574.

Many of us have used BOFA our whole lives. Now that bank of america building closed down. The only source was the ATM that was used by many. The nearest BOFA is over 30 minutes away.

Now they have closed our ATM too, many people as its an older age area will be forced to do their banking elsewhere.

All we ask

situation the property may have been sold, but you can look into options of where to put another ATM.

You can ask the city council for some advice. See below..thank you

[REDACTED]

[REDACTED]

[REDACTED]

**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, October 28, 2024 3:28:43 AM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

Financial Center :700 Plaza Drive

City, State: ,

Social Media Type: General Customer Service

Website:

Additional Case Details:FC Location Identified: 700 Plaza Dr, Secaucus, NJ 07094.

Social Media Comments:

Name	Content	Posted Date
[REDACTED]	Hi you have completely closed your branch in Secaucus NJ 07094, including the external ATMs. What alternative are you offering your long standing customers ? Especially the ones that opened their accounts at this branch.	Mon Sep 16 01:21:39 GMT 2024
Bank of America Help	Hello, thanks for reaching out to us. We appreciate your for brining this to our attention. We certainly understand your concern and will be sure to address it internally. Please use this link that can help you quickly find our locations and hours: [REDACTED]. We truly value your business relationship with us. If you have any other questions, please feel free to let us know. We're always happy to help! [REDACTED]	Mon Sep 16 12:40:28 GMT 2024
[REDACTED]	Yeah unfortunately the nearest locations are not a convenient distance. About 15 min each way which heavy traffic	Mon Sep 16 12:48:23 GMT 2024
Bank of America Help	I understand and will be sure to include those details in my documentation. Thank you. [REDACTED]	Mon Sep 16 13:19:23 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, September 20, 2024 5:16:11 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]	A couple of years ago the Palatka FL branch office was closed, leaving only an ATM. Now it seems the ATM will be removed in February. This leaves customers in this area with no choice but to travel an hour to Gainesville or St Augustine if we need to do physical banking. This is a disservice to your customers. Please rethink your coverage in this area and reopen at least a small branch office here.	Fri Sep 20 19:03:02 GMT 2024
POST FROM: Bofa_Help on Facebook	We value your feedback, and will continue to explore ways to improve our customer experience going forward. 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. We will share this information with the appropriate party. ^ [REDACTED]	Fri Sep 20 19:57:52 GMT 2024



**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, October 28, 2024 3:28:41 AM

---

Bank Associate [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
[REDACTED]	Please bring back a branch in Palatka Florida!	Fri Sep 20 16:09:46 GMT 2024
Bank of America	Hello [REDACTED] Thank you for reaching out. Please click the "Send Message" button at the top of the page to connect with our Social Media Team. [REDACTED]	Fri Sep 20 17:48:07 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, October 12, 2024 7:21:50 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: Customer expressed dissatisfaction due to no financial center near them.

Social Media Comments:

Name	Content	Posted Date
[REDACTED]	Open more branches in Michigan. We have to drive 35 miles to go to the Clarkston, Michigan branch. Member since 1996...	Sat Oct 12 21:54:43 GMT 2024
Bank of America	We apologize for the inconvenience this has caused you. We will share your feedback. [REDACTED]	Sat Oct 12 23:45:41 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, November 8, 2024 5:31:14 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 [REDACTED]  
[REDACTED]

Additional Case Details:FC Closures - Dallas, TX

Complaint System:CTR

Complaint System Id: [REDACTED]

Social Media Comments:

Name	Content	Posted Date
[REDACTED]	Would be nice if you guys didn't close down so many branches in Dallas.	Tue Oct 15 17:36:43 GMT 2024

[REDACTED]

[REDACTED]

**From:** [REDACTED]

**Sent:** Oct 23, 2024 3:40 PM

**To:** [REDACTED]

**Subject:** Disappointment

Dear [REDACTED],

I am contacting you to express my extreme disappointment in the closing of the two Bank of America branches in Punta Gorda, Florida. It was an inconvenience to have one of the branches close but to have both close is a hardship on our town, many of whom are senior citizens. Being forced to travel several miles away through extremely congested areas to get to the bank seems unfair considering the number of people in Punta Gorda who have a long standing relationship with BOA.

Please consider reopening a BOA branch in Punta Gorda. I ask this not only for myself and my husband but for many of our neighbors and friends who have been inconvenienced by the BOA closings in our town.

Sincerely,

[REDACTED]

Punta Gorda, FL. 33955

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, October 31, 2024 1:32:47 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:190 Northgate One, San Rafael, CA 94903.

Complaint System:CTR

Complaint System Id: [REDACTED]

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	Just a small Complaint, ATM closing at 190 Northgate One, San Rafael, CA 94903. What a drag. At least put in one or two ATMS in this business center. Been a BofA for 30 years. [REDACTED], [REDACTED], [REDACTED] all have branches at this exit.... BofA has it up the road...but the did have ATMs here. They are now closed....being dismantled as I type.	Wed Oct 30 17:23:48 GMT 2024
POST FROM: Bofa_Help on Facebook	Hello, [REDACTED] and thank you for your feedback. We apologize for any inconvenience. We constantly evaluate our retail network to meet evolving customer demand and may add or consolidate financial centers and/or service. That includes closing centers where we have overlap and investing in new centers at locations with opportunities to serve more people. Here is a link that can help you quickly find our locations, hours and stay up to date with new centers: [REDACTED]	Wed Oct 30 17:35:23 GMT 2024

[REDACTED]

[REDACTED]

From: [REDACTED]

Sent: Oct 30, 2024 12:33 PM

To: [REDACTED]

Cc [REDACTED]

Subject: ATM CLOSURE - LINCOLN PARK, NJ

Hello-

I am writing concerning the ATM closure at the Lincoln Park, NJ location.

I chose BOA for many reasons and one being convenience. With that said, I would be forced to close out my accounts or have all/any ATM withdrawal fees for using another bank waived.

Please let me know what your plan is for existing customers.

Look forward to hearing from you.

Thank you!

[REDACTED]

[REDACTED]

[REDACTED]

**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Thursday, October 31, 2024 5:06:47 PM

---

Hello,

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: [REDACTED]  
Additional Case Details: FC locations - Hawaii and Puerto Rico  
Complaint System: CTR  
Complaint System Id [REDACTED]  
Social Media Comments:

Name	Content	Posted Date
[REDACTED] [REDACTED]	@BankofAmerica not having a bank location in Hawaii or Puerto Rico is kind of bothersome as a customer [REDACTED]	Thu Oct 31 19:06:57 GMT 2024
Bank of America Help	[REDACTED] Hello, thanks for reaching out. If you need help, please use the link below to send us additional details. Thank you. [REDACTED]	Thu Oct 31 19:17:35 GMT 2024

[REDACTED]  
[REDACTED]  
[REDACTED]

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Saturday, November 9, 2024 6:35:20 PM  
**Attachments:** [REDACTED]

---

Bank Associate Name: [REDACTED]  
Unit Name: Social Media  
Contact Name: [REDACTED]  
City, State: ,  
Financial Center :4750 Summer Avenue  
Banking Center City, Banking Center State: Memphis, TN  
Social Media Type: General Customer Service  
Website: [REDACTED]  
[REDACTED]

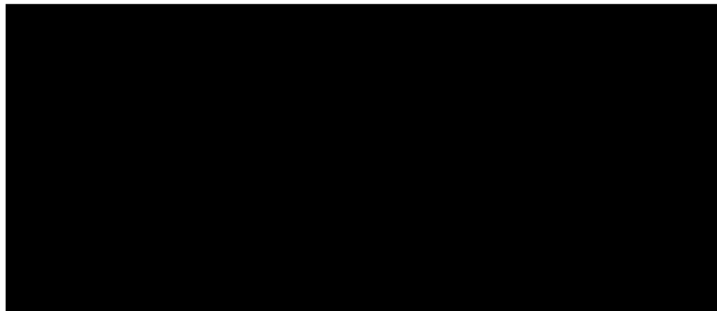
Additional Case Details:

Complaint System:N/A

Complaint System Id:

Social Media Comments:

Name	Content	Posted Date
[REDACTED] [REDACTED]	Three ATMs and one awful branch in all of 38122, and EVERY Monday 2 of those ATMs are down. Should have stayed with my previous bank...	Sat Nov 09 22:13:56 GMT 2024





**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, November 15, 2024 1:57:16 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

City, State: ,

Financial Center :1911 N Belcher Rd

Banking Center City, Banking Center State: Clearwater, FL

Social Media Type: General Customer Service

Website:

Additional Case Details:

Complaint System: CTR

Complaint System Id: [REDACTED]

Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	I do all my banking at Beckett lake location. You took the drive through tellers away, gave us 2 ATMS LOCATION IS DIRECTLY In the sun. You should consider rotating the atms inward or place sun blockers so we can read the screen. You guys want us to bank with but you really are not making easy and convenient. Plz consider sun blockers or reopen your drive through window. Thank [REDACTED]	Fri Nov 15 18:42:39 GMT 2024
POST FROM: Bofa_Help on Facebook	We value your business and are sorry for the inconvenience. We appreciate you taking the time to send your feedback as we're always working to improve. We'll certainly be sharing your feedback with our leadership team. If you need further assistance, please let us know. [REDACTED]	Fri Nov 15 19:27:05 GMT 2024
Messenger Post from [REDACTED]	Ty	Fri Nov 15 19:28:37 GMT 2024



**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, November 20, 2024 12:50:22 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 long standing customer of Bank of America but I work in a city that has NO BOA ATM's anywhere in the downtown city of Asheville. I work down here 5 days a week and often want to pay with cash but I have no way to get cash out when working downtown in Asheville, NC. Can you please put a BOA ATM back in the walking areas of downtown Asheville? You formally had one on College street but it was taken away a few years ago. It is very much needed back, PLEASE! Thank you for your consideration. [REDACTED]	Wed Nov 20 17:33:39 GMT 2024
POST FROM: Bofa_Help on Facebook	Hi [REDACTED], we appreciate you reaching out to our Social Media Team and I apologize for this experience. Thank you for making us aware and we'll certainly be sharing your feedback with our leadership team about your concerns. If you have any additional questions or need any help please don't hesitate to reach out to us. Thank you. [REDACTED]	Wed Nov 20 17:57:54 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, December 4, 2024 7:00:04 PM  
**Attachments:** [REDACTED]

---

Bank Associate Name: [REDACTED]  
Unit Name: Social Media  
Contact Name: [REDACTED]  
City, State: Ashland City, TN 37015  
Financial Center :202 N MAIN ST  
Banking Center City, Banking Center State: ASHLAND CITY, TN 37015  
Social Media Type: General Customer Service  
Website: [REDACTED]  
Additional Case Details:ATM LOCATION: 202 N MAIN ST, ASHLAND CITY, TN 37015  
Complaint System:N/A  
Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	Hi I would like to talk to someone about the ATM in Ashland City Tn. It's always an issue. You can't deposit cash it's an ongoing issue for the whole county. I don't know who I need to talk to but we either need the main office back or another ATM set up in our area the closest one is Springfield or Nashville which both are 40 minutes from my house. I have been with you all for over 30 years but myself and others are ready to change banks due to this ongoing issue.	Wed Dec 04 22:07:15 GMT 2024
Messenger Post from [REDACTED]	And last weekend Ashland City was down then the next day I went to Springfield (Sunday) and two of the three ATMs there were down	Wed Dec 04 22:08:37 GMT 2024
POST FROM: Bofa_Help on Facebook	Hello [REDACTED] thanks for reaching out. I apologize for your experience. Could you please provide me the ATM address so I can escalate these concerns? Thank you. [REDACTED]	Wed Dec 04 22:12:04 GMT 2024
Messenger Post from [REDACTED]	It's the only ATM in Ashland City 202 N. Main Street	Wed Dec 04 22:13:00 GMT 2024
Messenger Post from [REDACTED]	Ashland City, Tn 37015	Wed Dec 04 22:13:29



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, December 4, 2024 8:14:54 PM

---

Good afternoon,

Bank Associate Name: [REDACTED]  
Unit Name: Social Media  
Contact Name: [REDACTED]  
City, State: Albany County, NY  
Financial Center :  
Banking Center City, Banking Center State: Albany County, NY  
Social Media Type: General Customer Service  
Website: [REDACTED]  
Additional Case Details: Albany County, NY  
Complaint System: [REDACTED]  
Complaint System Id [REDACTED]  
Social Media Comments:

Name	Content	Posted Date
[REDACTED]	what is happening with this bank another branch closes in Albany County?? Guilderland ny bank of America branch closes [REDACTED] more people I guess are switching to a credit union because they give them better rates. Is bank of America crumbling in Albany County	Thu Dec 05 01:48:22 GMT 2024
bankofamerica	[REDACTED] Hello. We saw your post and would like to connect. Please click the "Message" button to connect with our Social Media Team. [REDACTED]	Thu Dec 05 01:54:30 GMT 2024

[REDACTED]

**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, December 6, 2024 11:55:46 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
[REDACTED]	@BofA_Help I just saw an email stating you are permanently closing the Lynnfield, MA location. Thanks for the inconvenience. The next nearest locations are too far. There is absolutely no reason why you can't at least open an ATM somewhere in Lynnfield.	Fri Dec 06 15:54:18 GMT 2024
Bank of America Help	[REDACTED] We regret any inconvenience and would like to connect. Please use the link to send your contact info privately and we'll follow up there. [REDACTED]	Fri Dec 06 16:06:45 GMT 2024

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Tuesday, December 17, 2024 6:36:24 PM  
**Attachments:** [REDACTED]

---

Bank Associate Name: [REDACTED]  
Unit Name: Social Media  
Contact Name: [REDACTED]  
City, State: Powdersville, South Carolina  
Financial Center :Undetermined  
Banking Center City, Banking Center State: ,  
Social Media Type: General Customer Service  
Website:  
Additional Case Details:  
Complaint System:N/A  
Complaint System Id:  
Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED] [REDACTED]	How do I request an ATM location added back to powdersville SC? There used to be one and it was removed to build a business and it was never replaced. Powdersville is a bustling suburban area and I'm tempted to change banks to have my ATM again	Tue Dec 17 20:11:14 GMT 2024
POST FROM: Bofa_Help on Facebook	Hello, we are sorry to hear this and apologize for any inconvenience. We will be sure to document your feedback. You can find info about all of our ATM and financial center locations at [REDACTED] [REDACTED]	Tue Dec 17 20:23:18 GMT 2024

[REDACTED]



**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Wednesday, December 18, 2024 7:29:03 PM  
**Attachments:** [REDACTED]

---

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:BOA on SE Main & 3rd has closed  
Complaint System:N/A  
Complaint System Id:  
Social Media Comments:

Name	Content	Posted Date
Messenger Post from [REDACTED]	Hi there, BOA Branch Locators. I live in Hillsboro OR. BOA had a nice branch on SE Main & 3rd. They don't now. I'm 70 & like waking to my bank. I can't walk to the ATM drive-up ~ in Cornelius, or on TV HWY, or on Cornell. I take the bus, to those spots & still walk. There's a lot of 'old-timers', like me, in Hillsboro. We would like a mini BOA branch, in the commercially leased space ~ of the [REDACTED] (on the lot that BOA once occupied). We lost our ability to get local easy-access to our bank. So, I now have to walk past where the bank once was, to catch the bus, and then walk a fair distance more ~ to an ATM island or other far-off branch (mini & major). We would like BOA to honor our patronage, with a downtown mini branch ~ at [REDACTED]. Hey(), there's even now more of us, in that high-end apartment complex. Please consider this WIN, WIN, WIN suggestion. Best regards, [REDACTED]	Thu Dec 19 00:23:47 GMT 2024
POST FROM: Bofa_Help on Facebook	Hi, [REDACTED]. Thank you for reaching out to us and appreciate you as a valued Bank of America client. 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]	Thu Dec 19 01:14:52 GMT 2024

[REDACTED]  
[REDACTED]  
[REDACTED]

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Friday, December 20, 2024 7:05:41 PM

---

Bank Associate Name: [REDACTED]

Unit Name: Social Media

Contact Name: [REDACTED]

City, State: ,

Financial Center : [REDACTED]

Banking Center City, Banking Center State: [REDACTED]

Social Media Type: General Customer Service

Website:

Additional Case Details:

Complaint System:N/A

Complaint System Id:

Social Media Comments:

Name	Content	Posted Date
[REDACTED]	It's so nice to have an ATM machine in the area where BOA is not available! You can just come here and get your money in and out as long as you have a debit card or mobile wallet! We need the service like this in Jarrell, Texas! Please consider expanding there! Keep up the good service in the community! Cheers ?	Fri Dec 20 21:55:15 GMT 2024
Bank of America Advanced Center Locations	Hello. Thank you for being a valued Bank of America customer. We appreciate the positive review about your experience. We'll certainly be sharing your feedback with our leadership team. Thanks. [REDACTED]	Sat Dec 21 01:03:54 GMT 2024

[REDACTED]

[REDACTED]

**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** Social Media Reg BB/CRA Document  
**Date:** Monday, December 23, 2024 3:45:46 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
[REDACTED]	@BofA_Help Be great if you would wake up an get a branch in Eugene Oregon, Bethel district! You have become a hassle to bank with you!!	Mon Dec 23 21:11:48 GMT 2024
[REDACTED]	@BofA_News what don't you just get out of Eugene Oregon with your 2 branches none in the west side of Eugene. Your a hassle	Mon Dec 23 21:20:22 GMT 2024
Bank of America Help	[REDACTED] Hello, we're concerned to hear this. If you'd like a member of our social care team to follow up with you, please click the link below to connect with us further. [REDACTED]	Mon Dec 23 21:37:29 GMT 2024
[REDACTED]	@BofA_Help What's to follow up anyone in Eugene has to go to your one location down town just to deposit cash. It's like open a branch in the Bethel district of Eugene Oregon [REDACTED]	Mon Dec 23 21:40:33 GMT 2024