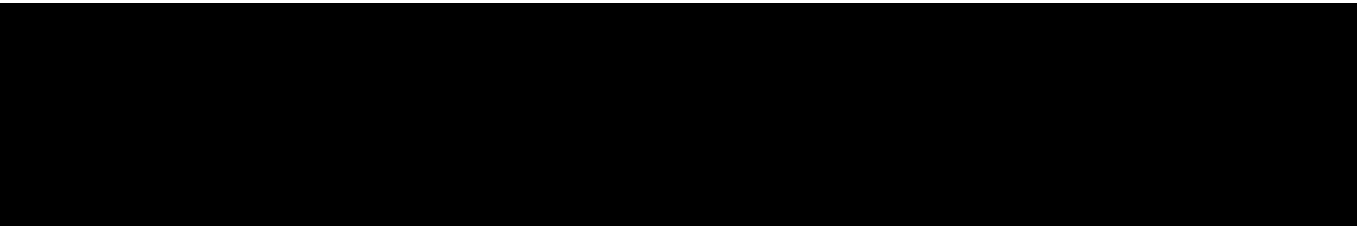


Provide a detailed description of the customer complaint

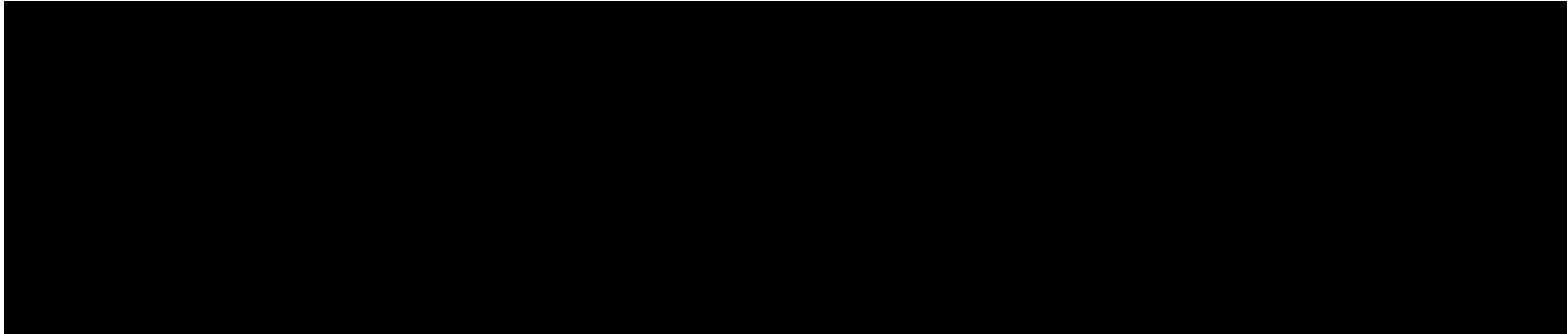
Customer is upset the branch is relocating to Brunswick and it will no longer be available on St Simons Island Georgia





When did Wells Fargo receive the complaint?

01/06/2025



January 21, 2025

Subject: We're responding to your concerns

Wells Fargo case number: [REDACTED]

Dear [REDACTED]

Thank you for contacting us. We completed our research and are providing details to address your concerns.

We appreciate your feedback regarding Saint Simons Island branch closure. When we close or open branches, we consider our existing branch network and a study of our customers' banking habits and preferences. We know branch closures can be difficult for customers, so we offer the following options to meet your banking needs:

- Contact Customer Service 24/7 at 1-800-869-3557.
- Use our online branch locator at [wellsfargo.com/locator](https://www.wellsfargo.com/locator) or our mobile app to find the nearest ATM or branch.
- Wells Fargo Online® also enables you to manage your accounts, transfer funds, make payments, and engage in financial planning.
- The Wells Fargo Mobile app is a useful option to easily access your account information and other banking features, such as depositing checks.

For more information regarding the features available at Wells Fargo Online, you may visit [wellsfargo.com/online-banking/](https://www.wellsfargo.com/online-banking/).

We value your business, and we're sorry for any inconvenience this may cause.

Case status

We have closed the case as of the date of this letter. If we receive additional information, we will open a new case to address any remaining or new concerns.

How to contact us

We appreciate the time and effort you took to contact us. If you have questions, you may reach us at

We may collect personal data as part of the complaint resolution process. For the categories of personal data that Wells Fargo may collect and how we use it, see the Wells Fargo California Consumer Privacy Act Notice at Collection at <https://www.wellsfargo.com/privacy-security/notice-of-data-collection/>. See additional Wells Fargo privacy notices at <https://www.wellsfargo.com/privacy-security/>.

1-855-931-2468, Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time. We accept telecommunications relay service calls.

Sincerely,

[REDACTED]

Escalations Representative

Enterprise Complaints Management Office

[REDACTED]

[REDACTED]



Better Business Bureau, Inc.
Serving the San Francisco Bay Area and Northern Coastal California
PO Box 218
San Leandro, CA 94577

1/19/2025

[REDACTED]
Wells Fargo
[REDACTED]

Dear [REDACTED]

Your BBB has recently changed the way we process complaints. The notice sent to you has NOT been reviewed by BBB prior to sending. If you feel this notice was sent in error, or appears to be against BBB's guidelines for complaint processing please contact us using the information listed below. Better Business Bureau received a complaint about your business. BBB understands that there are two sides to every dispute, and we have not pre-judged the validity of this claim. This is your opportunity to address your concerns of your customer and to rebuild the trust that first brought you together in this transaction. BBB seeks to help businesses and consumers resolve their disputes, whether or not they are accredited with BBB. The complaint was submitted on **1/19/2025** and was assigned an ID of [REDACTED]

How do I take care of this?

Your BBB is requesting a written response to this complaint within the next **10 calendar days**. Your prompt and professional response greatly enhances the chance for a successful resolution and will further your reputation as a member of the BBB. If you received this complaint via email, the fastest and easiest way to view and respond is to simply click on the **"Respond to this Complaint"**, link located on the left. All responses will be copied to the complainant.

What should I include in my response?

Please provide an explanation of the events from your perspective and/or a concrete plan for how to work toward a resolution. Remember that the more factual information we have about the case, the easier it is for all parties to develop a full understanding of the situation.

Please understand that the complaint content and your response will be publicly posted on the BBB website (BBB reserves the right to not post in accordance with BBB policy). Please do not include any information that personally identifies your customer. By submitting your response, you are representing that it is a truthful account of your experience with this consumer. BBB may edit the complaint or your response to protect privacy rights and to remove inappropriate language.

What will happen if I do not submit a response?

If you do not respond promptly to this complaint, it may be closed as Unanswered. This may result in a substantially lower rating with BBB, which could adversely influence potential customers.

What can I expect to happen next?

Once we receive your response, we will forward it to your customer and ask them to tell us in writing whether your response resolves their concerns. If they continue to express dissatisfaction, the case will be reviewed by BBB staff to determine if the remaining concerns warrant an additional response. The overall standard applied in the review process is: *Did the company act in good faith, and did it do everything it could have reasonably been expected or responsible to do to resolve the issue?*

We look forward to helping you and your customer work toward an amicable resolution.

Sincerely,

[REDACTED]

Disputes Resolution Specialist

[REDACTED]

CUSTOMER EXPERIENCE INFORMATION

Customer Information:

The details of this matter are as follows:

Complaint Involves:

Contract Disputes

Customer's Statement of the Problem:

I've been banking with Wells Fargo since the Wachovia merger. Was with Wachovia for years also. It's very sad to see the bank deteriorate. They closed the branch by my house on south monroe st. (Tallahassee FL), closed the atm at the Gate gas station on capital circle and Blairstone. Now the only locations on the Southside is an atm on FAMU campus and an atm at the piggly wiggly plaza that always has homeless people next to it. They really weren't thinking of the customers when they made these decisions. This will most likely be my last year banking with these guys

Complaint Background:

Order Number:

Desired Settlement:

No settlement requested - for BBB information only

January 22, 2025

[REDACTED]

Subject: We're responding to your concerns

Wells Fargo case number: [REDACTED]

Better Business Bureau, case number: [REDACTED]

Dear [REDACTED]

Thank you for contacting us. We completed our research and are providing details to address your concerns.

We confirmed that the branch located in South Monroe closed on June 12, 2024.

When we close or open branches, we consider our existing branch network and a study of our customers' banking habits and preferences. We know branch closures can be difficult for customers, so we offer the following options to meet your banking needs:

- Contact Customer Service 24/7 at 1-800-869-3557.
- Use our online branch locator at wellsfargo.com/locator or our mobile app to find the nearest ATM or branch.
- Wells Fargo Online® also enables you to manage your accounts, transfer funds, make payments, and engage in financial planning.
- The Wells Fargo Mobile app is a useful option to easily access your account information and other banking features, such as depositing checks.

For more information regarding the features available at Wells Fargo Online, you may visit wellsfargo.com/online-banking/.

We value your business, and we're sorry for any inconvenience this may cause.

While we realize the information provided may not alleviate your frustrations, we hope this correspondence helps to clarify our actions about this matter.

We may collect personal data as part of the complaint resolution process. For the categories of personal data that Wells Fargo may collect and how we use it, see the Wells Fargo California Consumer Privacy Act Notice at Collection at <https://www.wellsfargo.com/privacy-security/notice-of-data-collection/>. See additional Wells Fargo privacy notices at <https://www.wellsfargo.com/privacy-security/>.

[REDACTED]

Case status

We have closed the case as of the date of this letter. If we receive additional information, we will open a new case to address any remaining or new concerns.

How to contact us

We appreciate the time and effort you took to contact us. If you have questions, you may reach me at [REDACTED], Monday through Friday from 7:00 a.m. to 3:30 p.m. Central Time. We accept telecommunications relay service calls.

Sincerely,

[REDACTED]

Escalations Representative
Enterprise Complaints Management Office

[REDACTED]

[REDACTED]

cc: Better Business Bureau

January 8, 2025

[REDACTED]
[REDACTED]
Wells Fargo Bank
[REDACTED]

Mr. [REDACTED]

I write to you today knowing this correspondence will certainly be received and answered by someone else on your team. Never the less, I feel it necessary to voice my dissatisfaction with the current service that I, and I'm sure many others are receiving by Wells Fargo Bank, in general.

I'm sure everyone that complains about the banking industry says the same thing; in 2023 Wells made \$19B in net profit, revenue was up 11% and you had a 3% decline in expenses. Very impressive. As a small business owner and multi-location business director for more than 40 years, I understand the need for expense reduction and profit improvement, year over year. But at the continued expense of your clients? For a company as large as yours, it may not matter; some clients leave and others will join. It all comes out in the wash.

I have been a Wells customer for quite a few years now. My wife and I have been financially smart all of our lives. We are very blessed and will retire comfortably in the next 2 years or so. Sadly, many others my age cannot say that. People are doing their best to save when they can and wherever they can find a "reasonable" return on their however small investments. This is becoming more and more difficult each year. The saving interest that you and the other large banks pay vs. what the consumer pays on loan interest, credit card interest and mortgages is appalling. However unfair this may be, I have accepted these facts and I invest with other financial companies other than banks. I will never become rich investing with Wells, BoA and the other big banks.

My main reason for contacting you today is not so much your ROI as it is customer service. It is becoming more and more difficult to find a brick-and-mortar Wells location or even a "functioning" ATM to do my banking. I have my business account with Wells. I keep a \$3k to \$5k balance in my checking account and spend well over \$4k per month on my business credit cards, which are paid in full each month. In the last 30 days, Wells closed my local branch office in Stallings / Matthews, NC. Why couldn't you at least leave the ATM available? This morning, I needed to make a cash deposit into my account to cover some upcoming expense. I had to drive 4 miles to the other side of town to access an ATM. I get there and it's out of order. Ok, plan B.

only to find another dead ATM. Really? \$19B in profit, 3% reduction in expenses and you can't even take care of your current customers with operating ATM's? Why do you expect your current customers to stay? At this point, I'm close to closing my accounts and joining my local credit union. Yeah, they don't have many branches or ATM's easily available either, but at least they pay better interest and have lower loan rates. They want my business; Wells and the other big banks have just gotten to the point of no longer caring about customer service, customer convenience. It's all about bottom line profit. I get it, the CEO and the executive team are paid bonus based on improvement. That's how I use to be paid. It's in the contract and I'll do what the contract says so I get my bonus and salary each year. I don't hold that against anyone. But someone has got to start paying attention to the customers.

I could go on but pretty sure that this will not make much difference. As a Wells customer I just felt that I needed to voice my displeasure. Thank you for your time today.

Regards,





January 28, 2025



Subject: We're responding to your concerns

Wells Fargo case number: [REDACTED]

Account number ending in: [REDACTED]

Business name: [REDACTED]

Dear [REDACTED]:

Thank you for contacting us. We completed our research and are providing details to address your concerns.

About your concerns

You stated we recently closed your local branch location, and you have experienced difficulties finding a functioning ATM. We're sorry for the issues you experienced. You can find Wells Fargo ATMs near you by visiting wellsfargo.com/locator. If you need further assistance, please call us anytime at 1-800-869-3557. We strive to provide exceptional service, and it's disappointing to learn we didn't meet this expectation. We want to assure you that your experience will be shared with the appropriate parties.

We appreciate your feedback regarding branch locations and ATM availability. For further information please visit wellsfargo.com/about/corporate-responsibility/.

Case status

We have closed the case as of the date of this letter. If we receive additional information, we will open a new case to address any remaining or new concerns.

How to contact us

We appreciate the time and effort you took to contact us. If you have questions, you may reach us at 1-877-250-2265, Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time. We accept telecommunications relay service calls.

Sincerely,

We may collect personal data as part of the complaint resolution process. For the categories of personal data that Wells Fargo may collect and how we use it, see the Wells Fargo California Consumer Privacy Act Notice at Collection at <https://www.wellsfargo.com/privacy-security/notice-of-data-collection/>. See additional Wells Fargo privacy notices at <https://www.wellsfargo.com/privacy-security/>.



[REDACTED]

Escalations Representative

Enterprise Complaints Management Office

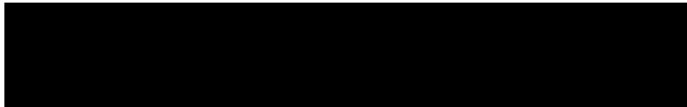
[REDACTED]

[REDACTED]



Consumer Financial
Protection Bureau

◀ Active complaints



Primary consumer information

FULL NAME

[REDACTED]

PHONE

[REDACTED]

EMAIL ADDRESS

[REDACTED]

ADDRESS

[REDACTED]

Product information

PRODUCT OR SERVICE

Checking or savings account (Checking account)

CONSUMER IDENTIFIED COMPANY NAME

WELLS FARGO

ISSUE

Managing an account
Problem using a debit or ATM card



What happened

I am a Wells Fargo customer. For years I had their Crown Classic account that included 2 non Wells Fargo ATM withdrawals. Recently (in November) they decided to end this Crown Classic to an "Everyday Checking". The minimum to avoid fees had changed (which did not affect me) and there will always be a \$3 fee if you use any non Wells Fargo ATM. My complaint is how can they just take away something that has been part of my and anyone else who has been part of the Crown Classic account! The worst part is that they have closed banks that were convenient to me, so now I need to go out of my way to get cash. And what made it worse, the day I went to a Wells Fargo ATM somewhat near me, it was out of cash and it said I had to go 20 minutes away (which was away from my home) if I wanted cash....that day I went to the nearest Wawa thinking I still had my 2 allowances to use a non Wells Fargo ATM. Needless to say, they charged me \$3. I am not one to write such complaints, but it seems like a money making for Wells Fargo for I am sure this has not only happened to me. It may only be \$3, but it will add up and they will be the ones profiting. I am now in the process of leaving Wells Fargo for my checking account as after speaking to them, it did not seem to matter what I thought. All they said was this is how it is for the "Everyday Checking" and if I wanted to avoid the \$3 ATM charge, I could switch up to another checking account, but that for that account, one needs to keep \$20,000 in Wells Fargo by way of a savings (I don't need a savings with them) or a CD. All in all, if Wells Fargo is going to close banks and make it difficult for customers to withdraw without a fee, they should have at least kept 2 non Wells Fargo ATM allowance per month!

ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE COMPANY?

Yes

Desired resolution

I was hoping after reviewing my concerns, they would at least allow those who were switched to Everyday Checking from Crown Checking to be granted the 2 non Wells Fargo ATM allowance. With the lack of ATM's and now many merchants are adding a fee if you use a charge, more cash on hand is needed.

Response recipients

SUBMITTED BY

Primary consumer

WHO WILL RECEIVE RESPONSES?

Primary consumer

What is the company's response?

[Response categories](#)

- | | |
|---|---|
| <input type="radio"/> In progress | <input type="radio"/> Alerted CFPB |
| <input type="radio"/> Closed with explanation | <input type="radio"/> Duplicate CFPB complaint reported |
| <input type="radio"/> Closed with monetary relief | <input type="radio"/> Incorrect company |
| <input type="radio"/> Closed with non monetary relief | <input type="radio"/> Sent to regulator |

COMPLAINT STATUS**COMPLAINT STATUS**

Pending Action By Company

SENT TO COMPANY

01/16/2025 15:36 ET

DUE DATE

01/31/2025

ACTIONS

 [Respond](#)

 [Print](#)

[Terms of service \(terms-of-service\)](#)



An official website of the United States Government

January 29, 2025

[REDACTED]

Subject: We're responding to your concerns

Wells Fargo case number: [REDACTED]

Account number ending in: [REDACTED]

Consumer Financial Protection Bureau, case number: [REDACTED]

Dear [REDACTED]

Thank you for contacting us. We completed our research and are providing details to address your concerns.

About your account conversion

The conversion of your deposit account from a Crown Classic Banking account to a Wells Fargo Everyday Checking account, we updated our checking account options to better service our customers and no longer offer Crown Classic Banking accounts. On November 18, 2024, your account was converted, and we notified you about this change beginning with the statement dated August 31, 2024, within the Important Account Information Section. Due to this change, we cannot honor the no Wells Fargo fee for two non-Wells Fargo Automated Teller Machine (ATM) cash withdrawal transactions (U.S.) per fee period with the Everyday Checking account.

In an effort to assist, we have refunded the non-Wells Fargo ATM transaction fee for \$3.00 on January 27, 2025, to the account ending in [REDACTED]. Please be advised the next fee type cannot be waived until a rolling 12-month period.

For more information, please refer to the "Debit Cards and ATM Cards" topic in the Deposit Account Agreement and the Fee and Information Schedule. You can access a full copy of the agreement at your local Wells Fargo branch, or by visiting us online:

7. Access wells Fargo.com.
8. Select the magnifying glass to access the search function.
9. Type "account disclosures" and hit enter.
10. Select Consumer Account Disclosures – Wells Fargo from the options in the search results.
11. Enter your zip code, if prompted.
12. Select the link for the document you would like to review.

We may collect personal data as part of the complaint resolution process. For the categories of personal data that Wells Fargo may collect and how we use it, see the Wells Fargo California Consumer Privacy Act Notice at Collection at <https://www.wellsfargo.com/privacy-security/notice-of-data-collection/>. See additional Wells Fargo privacy notices at <https://www.wellsfargo.com/privacy-security/>.

[REDACTED]

You can also access a full copy of the account agreement at your local Wells Fargo branch.

Branch closures

When we close or open branches, we consider our existing branch network and a study of our customers' banking habits and preferences. We know branch closures can be difficult for customers, so we offer the following options to meet your banking needs:

- Contact Customer Service 24/7 at 1-800-869-3557.
- Use our online branch locator at wellsfargo.com/locator or our mobile app to find the nearest ATM or branch.
- Wells Fargo Online® also enables you to manage your accounts, transfer funds, make payments, and engage in financial planning.
- The Wells Fargo Mobile app is a useful option to easily access your account information and other banking features, such as depositing checks.

For more information regarding the features available at Wells Fargo Online, you may visit wellsfargo.com/online-banking/.

ATM and branch locations

We located ATM and branch locations within 4-6 miles of your address on file. Please note the branch locator link provided above will provide alert messages for specific ATMs if there is an outage. We recommend reviewing this information before visiting a branch location.

- Sherry Hill Short Hills branch located at 488 E Evesham Rd Cherry Hill, NJ 08003
- Stratford branch located at 9 S White Horse Pike Stratford, NJ 08084
- Marlton branch located at 501 W Route 70 Marlton, NJ 08053
- Gloucester Township branch located at 1411 Blackwood Clementon Rd Clementon, NJ 08021
- Sicklerville branch located at 422 Sicklerville Rd Sicklerville, NJ 08081

We acknowledge that the ATM ran out of cash when you went to go withdrawal funds. We're sorry for any service concerns you may have experienced when you attempted to resolve this matter. We strive to provide exceptional service, and it's disappointing to learn we didn't meet this expectation. We're constantly reviewing and revising our practices and procedures to improve the customer's experience, and we appreciate any input that helps us do this.

Case status

We have closed the case as of the date of this letter. If we receive additional information, we will open a new case to address any remaining or new concerns.

How to contact us

We appreciate the time and effort you took to contact us. If you have questions, you may reach me at [REDACTED] Monday through Friday from 7:00 a.m. to 3:30 p.m. Central Time. We accept telecommunications relay service calls.

Sincerely,

[REDACTED]
Escalations Representative
Enterprise Complaints Management Office

[REDACTED]
[REDACTED]
cc: Consumer Financial Protection Bureau

From: [REDACTED]
To: [REDACTED]
Subject: FW: [EXTERNAL]Welsfsrgo Branch closing
Date: Wednesday, January 22, 2025 1:43:02 PM

Hello,

The following email was received in the Licensing mailbox.

[REDACTED]
Office of the Comptroller of the Currency

[REDACTED]

This message is intended for designated recipients only. If you have received this message in error, please delete the original and all copies and notify the sender immediately. Federal law prohibits the disclosure or other use of this information.

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

From: [REDACTED]
Sent: Tuesday, January 21, 2025 4:14 PM
To: [REDACTED]
Cc: [REDACTED]
Subject: [EXTERNAL]Welsfsrgo Branch closing

CAUTION: External Email

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

CAUTION: External Email

This complaint will I am guessing go no where and evidently you branch ov Gov has NO control... BUT I shall object anyway.

Wells Fargo is planning upon closing thr Dimond Branch office at 3450 Fruitvale Ave, Oakland Ca. A couple of years ago Bank of Americ's closed, The Chase Bank may close and if Wells does, both the Dimond & Fruitvale neighborhoods residents and small businesses will be left bankless, and will have to travel several miles to do their banking. Do not leave us stranded! They are directing us to go to branches which have little to no available parking. We need our local branch to remain open!!!

[REDACTED]

CAUTION: External Email

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

CAUTION: External Email

[REDACTED].

From: WFExecutiveOffice
Sent: Thursday, March 20, 2025 2:08 PM
To: [REDACTED]
Subject: [Secure] We're responding to your concerns



Wells Fargo case number: [REDACTED]
Account number ending in: [REDACTED]
Office of the Comptroller of the Currency, case number: [REDACTED]

Dear [REDACTED]

Thank you for contacting us. We completed our research and are providing details to address your concerns.

Branch closure

We appreciate your feedback regarding the closure of the Dimond branch. For further information please visit wellsfargo.com/about/corporate-responsibility/.

We can confirm we'll be closing this branch on Wednesday, May 7, 2025, at 11:00 a.m. Until then, you can use this branch and bank with us as you always have. After that, you can visit us at our Lakeshore branch, approximately 2.7 miles away.

Branches continue to play an important role in the way we serve our customers in combination with our mobile app, online website, and ATMs. We are opening new branches and investing in refurbishing our branch network. At the same time, we continue to optimize our branch footprint with as little impact to our customers and communities we serve as possible.

The closest branch is in Oakland, approximately 2.7 miles away. That branch has all of the services offered here.

- Address: 3348 Lakeshore Ave., Oakland, CA 94610
- Lobby and drive-up hours: Monday through Friday from 9:00 a.m. to 5:00 p.m.

Your business is our top priority, and we invite you to visit this or other locations as well as take advantage of additional convenient ways to bank with us. We apologize for any inconvenience.

Please feel free to contact us by phone 24 hours a day, 7 days a week or by mail, online, and using the Wells Fargo Mobile® app.

Monthly service fee

Per our conversation on March 20, 2025, we reviewed the alert you received on March 3, 2025, regarding the \$5.00 monthly service fee. We confirmed that your Goal Savings account ending in [REDACTED] will become a Way2Save Savings account. Your account number and debit or ATM card will remain the same and the account will change to a similar interest-bearing savings option.

The current monthly service fee is \$5.00; however, to avoid paying the fee, you must meet **only one** of the following conditions each fee period. Based on a review of your account history, I confirmed during our conversation that your

account has been meeting the \$300.00 minimum daily balance since December 16, 2024, because it has a balance of \$308.18. I also explained that once the balance remains over \$300.00, no additional requirements must be met.

- \$300 minimum daily balance
- One automatic transfer each fee period of \$25.00 or more from a linked Wells Fargo checking account
- One automatic transfer each business day within the fee period of \$1.00 or more from a linked Wells Fargo checking account
- Primary account owner is 24 years old or under
- **New:** One or more Save As You Go® transfers from a linked Wells Fargo checking account

We value our customers and appreciate your long-standing relationship with us. We hope this letter helps to clarify our actions about this matter.

Case status

We have closed the case as of the date of this letter. If we receive additional information, we will open a new case to address any remaining or new concerns.

How to contact us

We appreciate the time and effort you took to contact us. If you have questions, you may reach me at [REDACTED] Monday through Friday from 7:00 a.m. to 4:00 p.m. Central Time. We accept telecommunications relay service calls.

If there is an attachment to this email and you cannot read it, please contact us.

Sincerely,

[REDACTED]
Escalations Representative
Enterprise Complaints Management Office
[REDACTED]

cc: Office of the Comptroller of the Currency

For security reasons, please do not respond to this email with any personal or account information.

This message may contain confidential and/or privileged information. If you are not the addressee or authorized to receive this for the addressee, you must not use, copy, disclose, or take any action based on this message or any information herein. If you have received this message in error, please advise the sender immediately by reply email and delete this message. Thank you for your cooperation.

We may collect personal data as part of the complaint resolution process. For the categories of personal data that Wells Fargo may collect and how we use it, see the Wells Fargo California Consumer Privacy Act Notice at Collection at <https://www.wellsfargo.com/privacy-security/notice-of-data-collection/>. See additional Wells Fargo privacy notices at <https://www.wellsfargo.com/privacy-security/>.

Transaction Date

01/16/2015

Comment

I [REDACTED]
Most of the time in my area the ATM machines malfunction or .w not in service. It's super annoying. And sometimes, costs me money! I don't appreciate that!

[REDACTED]
The machines don't read more than one check at a time. I regularly have 10 or more. Takes forever! And they are frequently not in service. Also one Q Newcomer was closed completely! Not helpful!

[REDACTED]
The machine will not read them. Sometimes it takes 10-15 attempts to get one check to deposit! I do not have time for that!

[REDACTED]
The mobile app is cumbersome. The staff at my branch are rude and most of the time they are not open when I need them. None are open on Saturdays. It's horrible.

From: [REDACTED]
To: [REDACTED]
Subject: FW: [EXTERNAL]OCC Control Number: 2025-BranchClosing [REDACTED]
Date: Wednesday, February 26, 2025 1:47:24 PM
Attachments: [REDACTED]

Please see the public comment below.

[REDACTED]
[REDACTED]
[REDACTED]
Office of the Comptroller of the Currency

This message is intended for designated recipients only. If you have received this message in error, please delete the original and all copies and notify the sender immediately. Federal law prohibits the disclosure or other use of this information.

From: [REDACTED]
Sent: Wednesday, February 26, 2025 1:04 PM
To: [REDACTED] <[REDACTED]@occ.treas.gov>
Cc: [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
Subject: [EXTERNAL]OCC Control Number: 2025-BranchClosing [REDACTED]

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear OCC,
My name is [REDACTED] a Movement Organizer with [REDACTED] with our partners, [REDACTED] works towards inclusive and anti-racist democracy rooted in civic engagement through movement building and mobilization.

I am writing on behalf of several of our partners and allies in the City of Fayetteville who have contacted us with concerns over the proposed closure of the Wells Fargo bank branch in downtown Fayetteville..

Fayetteville Main Office 200 GREEN STREET FAYETTEVILLE NC 28301 Cumberland 007486A

This branch is located in a moderate-income majority-minority census tract with a poverty rate of 33.65%. The community seeks to understand how this closure would impact LMI neighborhoods and

the business community, and how Wells Fargo intends to address community needs going forward.

We are making a formal application via the Freedom of Information Act (FOIA) for a copy of the bank closure application and any CRA assessments or fair lending complaints related to the Fayetteville MSA assessment area. We are also seeking your assistance in providing us with contact information to banking officials with the authority to address our concerns and meet with local community members in the impacted census tract.

Thank you in advance for your assistance.

--

██████████
She/Her/Ella

[What are pronouns? Click here!](#)

██████████ is a public charity that only engages in activities that are permissible under Internal Revenue Code section 501(c)(3). ██████████ and the members of the coalition are strictly prohibited from participating or intervening in any political campaign on behalf of or in opposition to any candidate for public office. All ██████████ activities will be strictly non-partisan. In addition, ██████████ activities will not be coordinated with any candidate, political party or other partisan entity.

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CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize ██████████ sender and know the content is safe.

WFOExecutiveOffice

From: WFOExecutiveOffice
Sent: Friday, April 4, 2025 12:27 PM
To: [REDACTED]
Subject: [Secure] We're responding to your concerns



Wells Fargo case number: [REDACTED]

Office of the Comptroller of the Currency, case number: [REDACTED]
Business name: [REDACTED]

Dear [REDACTED]

Thank you for contacting us. We completed our research and are providing details to address your concerns.

Wells Fargo is committed to the equal and fair treatment of all our customers. We demonstrate this commitment by:

- Originating and servicing financial products according to the terms and conditions of all applicable documents.
- Servicing all loans and products in compliance with federal and state regulations.

We follow all federal and state laws and regulations that prohibit discrimination. We don't tolerate discrimination of any kind and take each allegation regarding misconduct seriously. We're committed to fixing any issues and making things right for you.

What you need to know

When we close or open branches, we consider our existing branch network and a study of our customers' banking habits and preferences. We know branch closures can be difficult for customers, so we offer the following options to meet your banking needs:

- Contact Customer Service 24/7 at 1-800-869-3557.
- Use our online branch locator at wellsfargo.com/locator or our mobile app to find the nearest ATM or branch.
- Wells Fargo Online® also enables customers to manage their accounts, transfer funds, make payments, and engage in financial planning.
- The Wells Fargo Mobile app is a useful option to easily access account information and other banking features, such as depositing checks.

For more information regarding the features available at Wells Fargo Online, customers may visit [wellsfargo.com/online-banking/](https://www.wellsfargo.com/online-banking/).

Request for public file and community contact at Wells Fargo

To view the full public file, please visit us at <https://www.wellsfargo.com/about/responsibility-and-impact/community-reinvestment-act/>.

We understand you requested contact information of individuals with employees at Wells Fargo who have the authority to meet and speak with community members regarding the impact of this branches closing.

We have forwarded your comments to our executives and request for you to reach out to CRAPublicFileRequest@wellsfargo.com if additional information or audience is requested outside of the response in this letter.

Case status

We have closed the case as of the date of this letter. If we receive additional information, we will open a new case to address any remaining or new concerns.

How to contact us

We appreciate the time and effort you took to contact us. If you have questions, you may reach me at [REDACTED], Monday through Friday from 9:30 a.m. to 6:30 p.m. Central Time. We accept telecommunications relay service calls.

If there is an attachment to this email and you cannot read it, please contact us.

Sincerely,

[REDACTED]
Escalations Representative
Enterprise Complaints Management Office
[REDACTED]

cc: Office of the Comptroller of the Currency

For security reasons, please do not respond to this email with any personal or account information. This message may contain confidential and/or privileged information. If you are not the addressee or authorized to receive this for the addressee, you must not use, copy, disclose, or take any action based on this message or any information herein. If you have received this message in error, please advise the sender immediately by reply email and delete this message. Thank you for your cooperation.

We may collect personal data as part of the complaint resolution process. For the categories of personal data that Wells Fargo may collect and how we use it, see the Wells Fargo California Consumer Privacy Act Notice at Collection at <https://www.wellsfargo.com/privacy-security/notice-of-data-collection/>. See additional Wells Fargo privacy notices at <https://www.wellsfargo.com/privacy-security/>.