

From: [REDACTED]

Date: Tuesday, Mar 29, 2022, 2:33 PM

To: [REDACTED]

Subject: Branch Closure

Good afternoon,

I felt compelled to send this email to vehemently relay my extreme disappointment in learning from Birmingham City Council Member [REDACTED] that Wells Fargo plans to close its branch on 26th Street North, Birmingham, Alabama. I understand that customers were being notified of the closure and asked to clear out their safety deposit boxes. Upon further investigation, I learned on March 17, 2022, that the closing date is effective early May 2022.

Despite many adverse events over the past five or six years, I have been a staunch supporter of Wells Fargo. I have continued to be an advocate for the bank both on a local and national level, partnered with the bank during Black History, Building Alabama Reinvestment, and A.G. Gaston Conference events and celebrations. I am personally disappointed because I thought my relationship and partnership with Wells Fargo was solid and valuable enough that I would have been included in "talks" of a closure this significant that negatively impacts the black community. So, to learn of this closure after the decision had been made and by someone outside of Wells Fargo was disappointing.

However, my sincerest concern, which is more important than my disappointment, is that I believe this branch serves a critical community need. This Wells Fargo branch is the only financial institution located in this viable commercial district. My daily route passes this branch. I know firsthand that the closest financial institutions are PNC in Westgate, First Horizon on Hwy 31 in Fultondale, and Regions located on 5th Avenue North. Closing this Wells Fargo branch will create a banking desert, and the 30+ commercial entities and the many citizens of the North Birmingham community will have a much longer commute for financial services.

I am not sure how and why the community was not informed of "talks" to close this branch because they would have made it clear that the community businesses and residents need this branch. Also, I wholeheartedly believe that I would not have been left out of the loop if [REDACTED] were still the dedicated community development representative for this area. I think [REDACTED]'s replacement is [REDACTED], and she and I have had several conversations this year, and not once did she mention this closure.

This branch's closure is indeed unfortunate and highly disappointing. I want to ask Wells Fargo to at least allow for public comments from community leaders and residents who may make such a compelling argument against the closure of this branch that Wells Fargo will reconsider, change its course, and continue operating the 26th Street North Wells Fargo branch.

Please feel free to reach out to me to discuss this critical matter further or allow me to assist in scheduling a town hall meeting with community leaders and residents who the closing of this branch will negatively impact.

[REDACTED]

Customer Information

CUSTOMER INFORMATION

[REDACTED] [REDACTED]

[REDACTED] [REDACTED]

Response Date 05/08/2022, 10:54 AM

[REDACTED] [REDACTED]

[REDACTED] [REDACTED]

[REDACTED] [REDACTED]

Comment



NPS Comment (Branch)

Wells Fargo is not a very good community partner in communities that provide deposits. In Chester, they do not provide any community and economic development support.

[REDACTED]

[REDACTED]

[REDACTED]

From: Wellsfargo [REDACTED]
Sent: Tuesday, June 7, 2022 2:49 PM
To: [REDACTED]
Subject: [Secure] We're responding to your concerns

Zix - Send Encrypted



Case number: [REDACTED]

Dear [REDACTED],

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We appreciate you letting us know about your feedback regarding Wells Fargo's involvement in communities. We understand you may have concerns prompted by recent news coverage of Wells Fargo. Please know that we are intently focused on identifying and fixing issues, taking action to make things right, and building a better bank that is committed to serving our customers' financial needs and delivering excellent customer experience.

Learn More to request a collaboration with Wells Fargo Foundation

[Grant Process \(wellsfargo.com\)](#)

Grant eligibility

To receive funding for any type of grant, organizations must:

- Have tax exempt status under IRS code 501(c)(3), or be a qualified governmental agency, tribal entity or public school or school system
- Demonstrate fiscal and administrative stability
- Deliver services addressing critical community needs

Grant proposals are also evaluated based on the following considerations:

- Ability to measure and report on established outcomes-based success metrics aligned to strategic objectives, which includes providing a forecast of expected outcomes in the application and may also require periodic impact reports with actual project/program results.
- Promote diversity, equity, and inclusion and leverage racial equity/social justice and sustainability best practices and principles
- Promote innovative and scalable solutions

- Incorporate human capital and volunteerism opportunities

Wells Fargo will not consider grants for:

- Individuals
- Organizations that discriminate, including but not limited to, on the basis of race, gender, gender identity, sexual orientation, ethnic origin, country of origin, citizenship, veteran, or disability status
- Religious organizations, unless they are engaged in programs that are non-sectarian, benefit a broad base of the community, and have a separate 501(c)(3) designation
- Political action committees, candidates, causes, and lobbying
- Labor, alumni, or fraternal groups
- Recreation, athletic, or sports teams, programs, or leagues
- For-profit entities, including start-up small businesses
- Grants specifically for travel, including student trips or tours

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-855-931-2468. We're ready to help you Monday through Friday from 7:00 a.m. to 4:00 p.m. Central Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,


Executive Office Case Specialist
Enterprise Complaints Management Office

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/>.

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Customer Information

CUSTOMER INFORMATION

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Response Date

05/10/2022, 09:42 PM

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Comment



NPS Comment (Branch)

I'm extremely saddened and disappointed with all the branch closings and absence of all the friendly, knowledgeable staff. I won't be returning to this location because of your particularly gruff new teller that has zero people skills. Visiting my bank use to be a pleasant experience. This is no longer true.

[REDACTED]

Impact on NPS Comment (Branch)

Your new teller at the Montfort branch seems more like a security guard. I guess I'll have to start using an ATM. Such a shame that I have to look for yet another branch to go to since you closed the two that I always used.

[REDACTED]

From: WellsFargoLineofBusinessExecutiveOffice
Sent: Thursday, May 26, 2022 2:22 PM
To:
Subject: [Secure] Response to the inquiry received for

Case number:
Account number ending in: N/A

Dear _____ :

Your concerns expressed on May 17, 2022, were forwarded to us for review. We appreciate the opportunity to address this matter and are sorry to learn of the difficulties you experienced interacting with one of our team members at the Preston & Beltline branch location.

In addition, we would like to sincerely apologize for any inconvenience caused as a result of the recent branch closure that have occurred in your area; our goal is to provide helpful and friendly service, we regret we did not did not met this standard. While it is never pleasant to learn we have failed to meet a customer's expectation, we appreciate you bringing this situation to our attention. Feedback such as yours is very important because it allows us the opportunity to identify areas that require improvement. Going forward we will worker harder to deliver the excellent service, we know you deserve.

Should you have any further questions, concerns, or require banking assistance, you may contact our online banking department at 1-800-956-4442. Phone bankers are available 24 hours a day, 7 days a week to take your call.

We're here to help

If you have general questions, you may call me at 1-844-819-4748, extension _____, Monday through Friday from 9:30 a.m. to 6:00 p.m. Central Time. If I am unavailable, you may leave a message and I will return your call. For customers with hearing or speech disabilities, we accept telecommunications relay service calls.

Sincerely,

Executive Office Case Specialist
Enterprise Complaints Management Office

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Customer Information

CUSTOMER INFORMATION

[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
Response Date	05/10/2022, 01:25 PM
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]

Comment



NPS Comment (Branch)

Wells Fargo closed the Daleville AL WF branch causing the Enterprise AL branch to be overworked for number of customers being increased from our Ft Rucker/Military and Daleville communities. Also, WF has not provided a automatic cash teller in Daleville for Ft Rucker and Daleville residents. Please re open a Daleville AL WF branch and or at very least a auto teller. The teller that helped me on 5/9/22 was very nice and helpful. Thank you!

[REDACTED]

Impact on NPS Comment (Branch)

Closing Daleville and other WF branches and auto tellers, seem to be going out of business.

[REDACTED]

From: WellsFargoLineofBusinessExecutiveOffice
Sent: Friday, May 13, 2022 3:07 PM
To: [REDACTED]
Subject: [Secure] We're responding to your concerns

Zix - Send Encrypted

**WELLS
FARGO**

Case number: [REDACTED]

Dear [REDACTED]

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

Your comments are very important to us. You deserve a quality financial relationships and excellent service. Each experience we share with a customer is an opportunity to demonstrate our commitment. We're sorry we haven't met your expectations. Thank you again for sharing your concern and for the opportunity to serve you as our valued customer.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748, my direct extension is [REDACTED] We're ready to help you Monday through Friday from 7:00 a.m. to 3:30 p.m. Pacific Time. We accept telecommunications relay service calls.

Sincerely,

[REDACTED]
Executive Office Case Specialist
Enterprise Complaints Management Office

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[REDACTED]

[REDACTED]

Full Name: [REDACTED]
Social Username: [REDACTED]
[REDACTED] [REDACTED]

Conversation Thread:

FACEBOO
K

[REDACTED]

I have been a WF customer for over 25 years. My adult children are customers of WF as well, because I got them started as children. I chose WF largely because of it's location in Morrison, IL where I reside. I am extremely disappointed to find out that WF is closing our local branch. Do you have any idea how close the nearest branch is to us? It is a 40 minute drive at best. Really?? Why would you do this to your loyal customers? I chose a local bank because I wanted LOCAL. I am very disappointed. I will be considering

Tue May 31 20:59:14 UTC 2022

other local facilities instead of WF. I realize that you don't care about MY business, and therefore don't care if I leave. I will be taking 4 accounts when I find something closer. I'm shocked that this has happened and saddened that you are making banking this much harder for me. I needed to express my disappointment. Banking in small towns is more than just "business". Unfortunately corporate can't see or appreciate this.

FACEBOOK

Wells Fargo

Thanks for the message, we will respond as soon as possible. We will retain and monitor this conversation. For your security, please do not share confidential info, such as SSN or account numbers. As a reminder,

Tue May 31 20:59:20 UTC 2022

		Facebook also has access to this conversation in accordance with their terms and conditions.	
FACEBOOK	Wells Fargo	I am sorry you've had this experience with us. I would like to make sure we address any issues you are having. Please provide your full name, phone number, and address (no account numbers). [REDACTED]	Tue May 31 21:01:04 UTC 2022
FACEBOOK	[REDACTED]	[REDACTED] Morrison, IL 61270 XXXXX [REDACTED]	Tue May 31 21:02:50 UTC 2022
FACEBOOK	Wells Fargo	Thank you for providing that information. Due to security purposes, our system blocks out long strings of numbers. To ensure we are able to follow up with you regarding your concern, please provide your phone number again placing the dashes between the numbers. [REDACTED]	Tue May 31 21:06:37 UTC 2022

FACEBOOK K	[REDACTED]	<p>However, I am not interested in a phone call. I simply wanted WF to know how their customers felt about this decision.</p> <p>My son was upset with WF a year or two ago and wanted to switch banks. I convinced him to stay due to the convenience. I will now be looking for a different institution that can provide this same convenience for us.</p>	Tue May 31 21:13:40 UTC 2022
FACEBOOK K	Wells Fargo	Thank you for providing that information. I have submitted this matter for further review by one of our specialist teams. [REDACTED]	Tue May 31 21:15:50 UTC 2022

Additional Notes:

If you have additional questions or updates, please send them to our team at socialcare@wellsfargo.com.

From: WellsFargoLineofBusinessExecutiveOffice
To:
Subject: [Secure] We're responding to your concerns

Case number:

Dear

We are sorry to hear about one of our locals branches closure. We have confirmed the last day of transaction being September 21st, 2022 at 12pm.

Please understand Wells Fargo has made a business decision to close this branch and we care for all of our customers.

We offer a wide range of services to help customers manage their deposit accounts through Online Banking. We suggest contacting Online Customer Service at 1-800-956-4442. They are available 24 hours a day, 7 days a week for your convenience. A banking representative will be happy to help you with what is best for your needs.

At Wells Fargo, we pride ourselves on developing and maintaining quality financial relationships and strive to consistently deliver the exemplary service we know our customers deserve. Our intent is to provide hassle-free service to all customers with the most professional, courteous and efficient customer assistance possible. Please know that we are intently focused on identifying and fixing issues, taking action to make things right, and building a better bank that is first and foremost committed to serving our customers' financial needs and delivering an excellent customer experience.

We know that this letter may not alleviate all your concerns regarding Wells Fargo. We are sorry that we have failed to meet your expectations. We value your relationship with us, and we certainly hope for a future opportunity to regain your confidence and trust in Wells Fargo.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748 ext. . We're ready to help you Monday through Friday from 7:00 a.m. to 3:30 p.m. Eastern Time. We accept telecommunications relay service calls.

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Sincerely,

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Enterprise Complaints Management Office

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LOVELOCK, NV

WELLS FARGO BANK

Regional Banking Senior Manager

Dear Manager:

You have notified clients in Lovelock, Nevada, that local service will be terminated with the closing of that branch effective May 18, 2022. The letter I received dated February 11 was signed by [REDACTED] Regional Banking Senior Manager at [REDACTED]. For your information and my annoyance, the provided phone number is defunct. Perhaps [REDACTED] has been fired just like your loyal Lovelock personnel?

The residents of Pershing County and beyond have been loyal customers of your Lovelock branch bank for many, many years. Yet, you have chosen to repay that allegiance by closing the branch in a town with limited, and in some respects, non-existent alternatives. You have instructed your clients to avail banking services electronically or to travel 60-70 miles to the nearest branches for personalized services. For many in this community, those alternatives are insufficient or impossible. This decision makes it very clear that Wells Fargo is not interested in the well-being of your rural clients. The inequality between urban and rural is glaring, an indication of heartless, arrogant decision making. Remember this – small populations in rural America provide food, fiber, and natural resources for the financial health of all.

Regarding the personnel in Lovelock, they provide assistance to the elderly, the infirm, and non-English speaking residents. Although this may not be a hallmark of Wells' services in more populace locations, in Lovelock the kindness and expertise of these women is a vital service to the community and to your bank. The lack of their input will have deleterious consequence for many people. Frankly, Wells Fargo will lose patrons as a result of its decision.

I have several personal accounts with Wells because of the Lovelock branch and the localized services provided by its knowledgeable staff. My family business also has an account there. Additionally, our employees have accounts due to the convenience of location, but mostly as a consequence of the assistance from the women who run the branch. We will look for alternatives as possible.

Big banking has profited enormously due to the hard work of its depositors, who are often the creators of wealth. Apparently, integrity, equality, honesty and justice are no longer a part of Wells Fargo's mission, if that was ever the case.

With regret,

[REDACTED]

From: Wellsfargo
To:
Subject: [Secure] We're responding to your concerns
Date: Thursday, May 5, 2022 2:13:00 PM
Attachments:

Case number:
Account number ending in: N.A
Client name:

Dear

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings. We are writing in response to your complaint about the local branch closure in Lovelock, Nevada that we received on April 28, 2022.

What you need to know

Due to Wells Fargo business decision, some of our branches are being closed. We are encouraging our customers to utilize Wells Fargo Digital Banking Services for ease and convenience. We understand that this may not be an option for you at this time but hopefully our online banking feature may interest you in the near future, for assistance in setting up your online account and for a walk through, our Online Banking Customer Service is open 24/7 and you may reach them at 1-800-956-4442.

Please be advised that Wells Fargo offers Correspondence Banking wherein you can have your deposits sent to us via mail, should you wish to request a free Bank by Mail Kit and for more information you may contact us at 1- 800-869-3557, 24/7 or speak with a banker at a Wells Fargo banking location. You can check our available branch locations and branch contact information by visiting <https://www.wellsfargo.com/locator/>

You can also send your check deposits directly to:

Regular Mail:

Wells Fargo Bank P.O. Box 77200 Minneapolis, MN 55480

Priority (Express) Mail:

Wells Fargo Bank by Mail 1801 Park View Dr. MAC N9160-01C Shoreview, MN 55126

Please note:

Do not send cash

Checks must be in U.S. dollars and payable through a U.S. bank

Complete one of your personalized deposit slips or include the account number in the endorsement area of the check

We apologize for any inconvenience you may experience due to the branch closure. It is never pleasant to learn we have failed to meet a consumer's expectations and we appreciate you bringing this situation to our attention. Your feedback about your experience is important to us because we are always looking for ways to improve our processes.

How to contact us

If you have questions, please call our toll free number 855-931-2468 extension Monday through Friday between the hours of 8:00 a.m. to 5:00 p.m. Eastern Time. If I am unavailable, you may leave a message and I will return your call. For customers with hearing or speech disabilities, we accept telecommunications relay service calls. If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

Executive Office Case Specialist
Enterprise Complaints Management Office

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CUSTOMER COMPLAINT FORM

Transaction ID:

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

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

YES

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

Helpful Hints:

Check to make sure that your financial institution is a national bank or federal savings association (thrift). [Search Financial Institutions](#) (a new browser window will open)

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

If your complaint involves more than one financial institution, you will need to submit a separate complaint form for each institution involved. You will receive separate case numbers for each institution. Do NOT send additional information unless requested.

Complaints should NOT be emailed, faxed, or mailed in addition to the online submission. Only ONE form should be submitted unless your complaint involves more than one financial institution. The online form is subject to user time limitations for security purposes. If your session exceeds the limitations, any information you have entered will be lost. To avoid this, gather all necessary information prior to entering the form.

Please Note:

We cannot act as a court of law or as a lawyer on your behalf

We cannot give you legal advice

We cannot become involved in complaints that are in litigation or have been litigated

YOUR INFORMATION

The Account Owner/Holder should complete this section.

First Name:

Middle Name:

Last Name

Country:

United States

Street Address:

City:

State:

Zip:

Phone:

E-mail:

What is the best way to contact you?

E-mail

When is the best time to contact you?

Morning, Afternoon, Evening

REPRESENTATIVE CONTACT INFORMATION

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

Relationship:

Attorney ___ Representative ___ Not Applicable (Skip Section) **_X_**

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

Power of Attorney ___ Letters Testamentary ___ Court Appointed Executor or

Administrator ___ Other ___

Name of Representative:

First Name:

Middle Name:

Last Name:

Country:

Street Address:

City:

State:

Zip:

Phone:

E-mail:

What is the best way to contact your representative?

When is the best time to contact your representative?

FINANCIAL INSTITUTION OR COMPANY INFORMATION THAT IS SUBJECT OF THE COMPLAINT

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

Name of Financial Institution or Company:

Wells Fargo

Street:

P.O Box 168048

City:

Irving

State:

TX

Phone:

Zip:

75016-8048

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

Deposit Account (Checking, Savings) Credit Card

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

Consumer Leasing Non-Deposit Account (Investments)

Insurance Other

Have you tried to resolve your complaint with your financial institution

YES

If Yes, when?

How?

Phone

Has the financial institution responded to your complaint?

YES

If Yes, when?

How?

Phone

Contact Name:

N/A

Title:

N/A

COMPLAINT INFORMATION

Describe events in the order they occurred, including any names, phone numbers, and a full description of the problem with the amount(s) and date(s) of any transaction(s). Be as brief and complete as possible to make the explanation clear. **Do not include personal or confidential information such as your social security, credit card, or bank accounts numbers.**

I reopened an account with Wells Fargo in early October or Septemeber I believe of 2021. This

was after a years of not having an account with them. Although in total I have had a relationship with Wells Fargo for ten years since I was sixteen. I understand accounts were closed due to overdrafts, however they recently closed one of my accounts. They claimed it was fraud and I asked if there was anything that could be done, they said nope and that I could never open a wells fargo account ever again in my life. I believe this may have been due to racism. Because even times when I walked into the branch from the moment, I even deposited my settlement check for 10,000 I saw the way the bankers looked at me a Young black man depositing a check and they felt the need to examine it so many times. I understand not everyone in this country is racist, and I try not to think like that, but for me that was really hurtful. And even the bank from what I recalled asked me about certain transactions, as if they were used to me being broke, that to have that type of money in my account was unusual, and its unfair. Having this account closed and possibly affecting me from ever opening another account. I demand this account along with a few others be reopened. If not I do intend to keep the next step of this dispute open and may seek legal counsel if necessary and may even plan to take it to my local news!!! I am tired of this country playing with me! This might not be the most professional complaint but it also wasn't professional for them to close my account on me willy nilly and blacklisting me for life! and people of color usually are at a low income and suffer these effects more than our other racial counterparts. Not being able to open other bank accounts for years really affected me, even in 2020, I ended up in a mental institution contemplating suicide over situations like these and other financial matters. and I have documentation from the hospital I was hospitalized to prove that! I will not give up! I demand they unban me from banking with Wells Fargo!! or I will be going public with this matter if the office of the comptroller and Wells Fargo cannot remedy this situation!

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

PRIVACY ACT STATEMENT

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

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

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

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

- (1) other third parties when required or authorized by statute or when necessary in order to obtain additional information relating to the complaint or inquiry;
- (2) other governmental, self-regulatory, or professional organizations
 - (a) having jurisdiction over the subject matter of the complaint or inquiry;
 - (b) having jurisdiction over the entity that is the subject of the complaint or inquiry; or
 - (c) whenever such information is relevant to a known or suspected violation of law or licensing standard for which another organization has jurisdiction;

- (3) the Department of Justice, a court, an adjudicative body, a party in litigation, or a witness when relevant and necessary to a legal or administrative proceeding;
- (4) a Congressional office when the information is relevant to an inquiry initiated on behalf of its provider;
- (5) other governmental or tribal organizations with which an individual has communicated regarding a complaint or inquiry about an OCC-regulated entity;
- (6) OCC contractors or agents when access to such information is necessary; and
- (7) other third parties when required or authorized by statute.

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

Date:6/16/2022 4:56:32 PM

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

I Certify I Do Not Certify

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

[REDACTED]

From: Wellsfargo [REDACTED]
Sent: Wednesday, June 22, 2022 12:55 PM
To: [REDACTED]
Subject: [Secure] We're responding to your concerns
Attachments: Enclosure.pdf



Case number: [REDACTED]
Account numbers ending in: [REDACTED] and [REDACTED]
Office of the Comptroller of the Currency, case number: [REDACTED]

Dear [REDACTED]

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

Closure of checking accounts ending in [REDACTED] and [REDACTED]

Our records indicate the account ending in [REDACTED] was opened on November 8, 2017; however, was closed on August 10, 2018. In addition, we show the account ending in [REDACTED] was opened on September 17, 2021; however, closed on April 12, 2022. Our records indicate the enclosed notifications were sent to your mailing address on file to advise you of the action that would need to be taken with your accounts, as the accounts were overdrawn at the time the letters were sent. Typically we allow our customers 60 days to absolve any negative account balance prior to taking further action, as our Deposit Account Agreement advises we reserve the right to close an account at any time. In these instances, the account balances remained overdrawn for more than 60 days and as a result, the accounts were closed.

To close an overdrawn account, temporary credits are made to bring an account to a zero balance. The balance owed is then transferred to our Overdraft Collections and Recoveries department for collection. If you have any questions regarding the amount owed or would like to discuss payment arrangements, please contact Overdraft Collection and Recoveries department at 1-877-647-8552, Monday through Thursday, 8:00 a.m. to 12:00 a.m., Friday, 8:00 a.m. to 9:00 p.m., Saturday, 8:00 a.m. to 6:30 p.m., or Sunday, 8:00 a.m. to 8:30 p.m. Eastern Time.

Decision to close your account with Wells Fargo

As you may know, on March 14, 2022, the bank made a business decision to freeze your account for the purpose of initiating closure. Wells Fargo performs ongoing reviews of account relationships in connection with the bank's responsibilities to ensure accounts continue to meet our business and operational guidelines. Based on such a review, the decision was made to close your account. While you may be anticipating a more specific reason for our decision, our Deposit Account Agreement, explains the bank reserves the right to close your account at any time.

Request to reopen your accounts

We understand you are requesting to have your accounts reopened. We reviewed your full relationship with us before making our decision and regret that we are not in a position to reopen your accounts, as we stand by the decision made to close your accounts, and have found no bank error in our decisions.

Concerns with ability to open a new deposit account

Early Warning Services (EWS) is not a traditional credit bureau, like Experian, Equifax, or TransUnion; instead, EWS collects deposit account information that can be used by banks to decide whether to approve deposit account applications or process transactions. Wells Fargo makes an inquiry with EWS when a customer establishes an account with us to

determine eligibility for Wells Fargo products and services. As stated in our Deposit Account Agreement, we can obtain a credit or other report about you to help us determine whether to open or maintain an account. Unfortunately, we are unable to dispute information reported by other financial institutions. As we have found the decision to close your accounts to be accurate, we are unable to assist with any requests to amend your EWS report. If you would like to review or dispute any information in your EWS consumer report, you can request a free copy of the report by visiting their website at www.earlywarning.com/consumer-information or by phone at 1-800-745-1560. We show at this time, you are not eligible for new Wells Fargo deposit products.

Concerns regarding a deposited item

We are sorry to learn of your concerns regarding an item for \$10,607.76 that you deposited into your checking account ending in [REDACTED] on October 21, 2021. Our records indicate a deposit hold was applied to this item that resulted in a delay in availability of funds as described in the enclosed deposit receipt. The funds from deposits are generally made available the day after the deposit is received. However, in accordance with federal Regulation CC, deposited funds are subject to verification and may not be immediately available for use. More specifically, Regulation CC allows banks to place extended holds under special circumstances, such as if the deposit is greater than \$5,525.00. In such a case, the portion of the deposit under \$5,525.00 is made available to the customer within a reasonably short timeframe, and the bank may place an extended hold on the amount that exceeds \$5,525.00.

- More specifically, Regulation CC allows banks to place holds under certain circumstances (for example, if there are insufficient funds at the time of inquiry). In such cases, we may hold the funds from a check longer based on the Funds Availability Policy outlined in our Wells Fargo Deposit Account Agreement.
- Regulation CC allows banks to place holds under certain circumstances, (for example, if the account is opened less than 30 days). In such cases, we may hold the funds from a check longer based on the Funds Availability Policy outlined in our Wells Fargo Deposit Account Agreement.

All deposited items are subject to holds. Holds may seem like an inconvenience, however, the intent of the hold is to protect you and Wells Fargo if a deposited item is returned unpaid. We consider a number of factors prior to placing a hold, and we make every attempt not to place a hold on the funds you deposit. In this instance, as we were unable to collect upon the item, \$225.00 of the deposited amount was made available to you immediately. Subsequently, \$5,300.00 was made in two business days, and the remaining amount of \$5,082.76 was made available within seven business days from the deposit date.

Please allow us to clarify the actions that were taken regarding the deposit. A precautionary hold was placed to ensure the check would not be returned unpaid. We would like to assure you that the action we took with your deposit was in no way meant as a reflection against your financial integrity. At Wells Fargo, we are committed to being an inclusive company where all people are treated fairly and recognized for their individuality. We believe in recognizing, understanding, and respecting differences among all people. The decision to hold the deposit was based on business procedures and not any personal trait or characteristic.

While we empathize with you and apologize for any inconvenience or frustration that may have resulted from the above referenced deposit hold, we have found no bank error in the handling of the item.

Going forward

We certainly regret if your experience has resulted in a negative perception of our company. You indicated that an attorney might represent you. If an attorney represents you, please forward this communication to the attorney. If you would like us to speak with them, please fax a notarized document granting permission to speak with your attorney to 1-866-359-3969.

How to contact us

We appreciate the time and effort you took to contact us. If you have questions, please call me at please contact us at 1-952-388-0939, Monday through Friday, 8:00 a.m. to 4:30 p.m. Central Time. If I am unavailable and you need immediate assistance, please call 1-855-931-2468. We're ready to help you Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,


Executive Office Case Specialist
Enterprise Complaints Management Office

Enclosure
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/>.

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[REDACTED]

From: [REDACTED] >
Sent: Tuesday, April 19, 2022 4:58 PM
To: [REDACTED]
Cc: [REDACTED]; [REDACTED]; [REDACTED]
Subject: RE: Bank Fees

What the heck is this??????? Clearly Wells Fargo does not give a damn about my business???? You specifically told me one way to avoid all the fees was to use Loomis. So now I am looking to use Loomis and the fees are still basically the same. Nothing upsets me more than bait and switch. I HATE YOUR BANK!!!!

From: [REDACTED] >
Sent: Tuesday, April 19, 2022 3:29 PM
To: [REDACTED] <[REDACTED]>
Cc: [REDACTED]; [REDACTED]; [REDACTED]
Subject: RE: Bank Fees

Hi [REDACTED] –

Thank you for your patience. Please see the attached Pricing Proposal from our Treasury Management team regarding the Cash Vault [REDACTED] service. Please be advised that this pricing is based upon the activity you had provided and is subject to change based off real time account volumes.

Please let us know if you have any questions.

Thank you,

[REDACTED]

Small Business Banking Relationship Manager (LO)
Small Business Relationship Banking

Wells Fargo Bank, N.A. | [REDACTED] | [REDACTED]
[REDACTED]
[REDACTED]

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[CLICK HERE](#) for help with Secure Email from Wells Fargo.

Advanced Notice: As of Monday, May 10, 2021 my phone number has changed to [REDACTED]

From: [REDACTED] <[REDACTED]>
Sent: Tuesday, April 19, 2022 2:08 PM
To: [REDACTED] <[REDACTED]>

Cc: .< >; .< >

Subject: RE: Bank Fees

Can I get an answer??? The branch is closing in a couple weeks and I need to open a new account with Nevada State Bank if Wells cannot figure this out.

From:
Sent: Wednesday, April 13, 2022 11:04 AM
To:
Cc: ;
Subject: RE: Bank Fees

Yes, I have contacted [REDACTED]. See below

From: < >
Sent: Wednesday, April 13, 2022 10:54 AM
To: < >
Cc: ;
Subject: RE: Bank Fees

Hi –

As we're collecting the updated Pricing Proposal, there were a few additional questions needing clarification:

- Have you contacted [REDACTED] and have they provided a quote proposal for their services?
- If yes:
 - o About how often is there an expected pick-up per week and how much money will be included per pick-up? **our initial conversation is once a week. It is our expectation that a pick up would be about \$40,000-50K. Consistent with our current deposits.**
 - o Will there be any "change" orders and how much? **Not sure what you are referring to as a change order. We may on occasion need to buy cash. Those usually are about \$5000 worth or \$5 bills**
- If no:
 - o We recommend collecting this quote from [REDACTED] so we can align our Proposal with the exact contract guidelines [REDACTED] has completed to give the most accurate pricing.

Please let me know if you have any questions.

Thank you,

Small Business Banking Relationship Manager (LO)
Small Business Relationship Banking

Wells Fargo Bank, N.A. | [REDACTED]

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[CLICK HERE](#) for help with Secure Email from Wells Fargo.

Advanced Notice: As of Monday, May 10, 2021 my phone number has changed to [REDACTED]

From: [REDACTED]
Sent: Tuesday, April 12, 2022 1:49 PM
To: [REDACTED] <[REDACTED]>
Cc: [REDACTED] <[REDACTED]>; [REDACTED] <[REDACTED]>
<[REDACTED]>; [REDACTED] <[REDACTED]>
Subject: RE: Bank Fees

Hi [REDACTED] –

I'm collecting an updated Pricing Proposal. Can you share the last 4 digits of the Account Number that would use the Cash Vault service?

Thank you,

[REDACTED]

Small Business Banking Relationship Manager (LO)
Small Business Relationship Banking

Wells Fargo Bank, N.A. | [REDACTED] | [REDACTED]
[REDACTED]
[REDACTED]

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[CLICK HERE](#) for help with Secure Email from Wells Fargo.

Advanced Notice: As of Monday, May 10, 2021 my phone number has changed to [REDACTED]

From: [REDACTED] <[REDACTED]>
Sent: Tuesday, April 12, 2022 11:14 AM
To: [REDACTED] <[REDACTED]>
Cc: [REDACTED] <[REDACTED]>; [REDACTED] <[REDACTED]>
<[REDACTED]>
Subject: RE: Bank Fees

I do need to know what I am going to be charged. It is ticking me off. You told me that a solution to the very high fees that Wells was charging was to have Loomis pick up our cash. Now you have 100% reversed. I am so furious at Wells Fargo and you in particular. I have requested a different representative but I only get you. Wells Fargo is making it very difficult for a small business to continue to use the bank. I don't want to take my accounts to Nevada State but if I do not get some relief I will have no choice.

From: [REDACTED] <[REDACTED]>
Sent: Tuesday, April 12, 2022 10:34 AM
To: [REDACTED] <[REDACTED]>
Cc: [REDACTED]
Subject: RE: Bank Fees

Hi [REDACTED] –

Thank you for reaching out. I had heard that branch would be closing.

As per your question regarding the fees to set up cash vault, if you set up third party service with [REDACTED] to transport your deposits to Wells Fargo, there would still be deposit fees associated with the account. Please let me know if you would like to discuss further.

Thank you,

[REDACTED]
Small Business Banking Relationship Manager (LO)
Small Business Relationship Banking

Wells Fargo Bank, N.A. | [REDACTED] | [REDACTED]
[REDACTED]
[REDACTED]

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[CLICK HERE](#) for help with Secure Email from Wells Fargo.

Advanced Notice: As of Monday, May 10, 2021 my phone number has changed to [REDACTED]

From: [REDACTED] <[REDACTED]>
Sent: Friday, April 8, 2022 8:19 AM
To: [REDACTED] <[REDACTED]>
Subject: Bank Fees

[REDACTED]

Apparently, the Wells Fargo branch in Lovelock is closing in May. We are looking for a solution. It appears we have three, move our accounts to Nevada State Bank; drive to 90 miles to the nearest Wells branch; or have [REDACTED] pick up and drop off. I remember back when we were talking about the high deposit fees Wells was charging you indicated that if we used [REDACTED] those fees would go away. I am checking to find out if that is still the case. We do not want to pay a fee to [REDACTED] and be charged additional deposit fees by Wells.

Thank you

[REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Wednesday, May 4, 2022 4:25 PM
To: [REDACTED]
Subject: [Secure] We're responding to your concerns

The Wells Fargo logo, consisting of the words "WELLS" and "FARGO" stacked vertically in white, uppercase letters on a red square background.

Case number: [REDACTED]

Dear [REDACTED]

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We received your concern surrounding the closure of the Lovelock, NV branch and the impact to your banking services and we regret any frustration that you may have experienced. Please know that in order to best serve our customers, we are constantly reviewing our business procedures, processes, including but not limited to, the location of our branch offices. In certain occasions, this may result in the closure or relocation of branch offices based on volume and other determining factors. We regret any inconvenience this may have caused but would encourage you to utilize our Online Banking features or another local branch. Furthermore, we stand by our decision that courier service fees are a customer's responsibility in relation to our Cash Vault Services and as such our proposal for the cost for the services does not change.

In your complaint you used the phrase bait and switch. Know that we take this very seriously when there are allegations of conduct or ethics concerns. Wells Fargo denies the allegations you raised in the complaint(s). A thorough investigation by Wells Fargo found no evidence to substantiate or support your allegations of any wrongdoing. If you're able to provide additional details, we'll review the matter again. Thank you for the opportunity to address your claim(s).

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at [REDACTED] We're ready to help you Monday through Friday from 8:00 a.m. to 4:30 p.m. Central Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

[REDACTED]
Executive Office Case Specialist
Enterprise Complaints Management Office

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[REDACTED]

[REDACTED]

Executive Office Case Specialist
[REDACTED] | Enterprise Complaints Management Office

Wells Fargo | [REDACTED] | [REDACTED]
[REDACTED]

[REDACTED]

Customer Information

CUSTOMER INFORMATION

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Response Date

04/01/2022, 06:22 PM

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Comment



NPS Comment (CSBBO):

- Everything done with you is difficult and laden with big corporation slowness.
- Working with your investment group on my father's estate was a nightmare.
- You are crooks. You have been fined by the government several times for illegal behavior.
- You refused to refund any portion of a safety deposit box fee when I had to leave that city due to relocation.
- You are closing the branch bank in my community and gave me "options" for other branches which are 45 minutes or further away.

[REDACTED]

Impact on NPS Comment (CSBBO):

- No offer to send me info in an email. Just read out a long and complicated mail address with some vague mention of the form I needed to find and fill out.

April 25, 2022

Subject: We're responding to your concerns
Case number:
Account number ending in:

Dear

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We're responding to concerns you expressed in a survey on March 31, 2022, regarding slow processes, including your father's estate distribution, and government fines. You stated that you were refused a safety deposit box fee refund and that your local branch office was closing. You expressed concerns relating to a branch closure in your community, and that no one offered to send you information in an email.

We strive to provide our clients with the most outstanding customer service, and we apologize that your experience has fallen short of your expectations.

Regarding your father's estate distribution, our research indicates that on March 19, 2021, a member of our Estate Distribution Team spoke with you and provided information relating to the documents required for the distribution. A written communication containing the list of required documents was also sent to you on March 19, 2021. On March 24, 2021, you called and spoke with an associate in our Investment Contact Center, and you received, via email, New Account Opening paperwork to receive the distribution. On March 26, 2021, you called to check on the status of the distribution and were informed of paperwork that had been rejected on March 25, 2021. The documents you submitted were deemed as being in good order on April 17, 2021. We have confirmed that the estate distribution was completed on April 20, 2021.

Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Investment products and services are offered through Wells Fargo Advisors, a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

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/>.

Please know that we were unable to determine specifically what you referred to in your survey when you indicated that no one offered to provide information to you via email. Feel free to call me if you would like to provide specific details.

Your other concerns have been addressed by Case Specialist [redacted] We confirmed that [redacted] sent a response to you, via encrypted email, on April 18, 2022.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact me at 1-855-877-7904, ext. [redacted] We're ready to help you Monday through Friday from 8:30 a.m. to 5:00 p.m. Central Time. We accept telecommunications relay service calls.

Sincerely,

Executive Office Case Specialist
Enterprise Complaints Management Office

[Redacted]

[Redacted]

[Redacted]

[Redacted]

Issue Type

[Redacted] Complaint

Question & Response

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

Complaint Created Date

5/13/2022 8:37 PM

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[REDACTED]

Provide a detailed description of the resolution provided to the complainant

[REDACTED]

[REDACTED]

Response Date

[REDACTED]

[REDACTED]

[REDACTED]

Provide a detailed description of the customer complaint

[REDACTED]

What is the associated product that best matches the complaint?

How was the complaint received?

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] called and spoke to [REDACTED] about [REDACTED] email. [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

05/13/2022

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] accounts are down 30 to 40%, and [REDACTED] email to [REDACTED] did not cover the account value going down and that he had not talked with the FA, [REDACTED] over the past 9 months. His email also states that he went to his local business bank location and found it closed down, and removing the ATM.

[REDACTED]

Brokerage Products (FINRA 4530)

Email

[REDACTED]

[REDACTED]

[REDACTED]

June 3, 2022

P.O. Box

Subject: We're responding to your concerns
Case number:
Account number ending in:

Dear

Thank you for your patience while we reviewed the concerns you relayed to Wells Fargo Advisors on May 12, 2022, regarding your disappointment with the performance of your account and your desire to speak to your Financial Advisor, _____, regarding a plan going forward. Due to Wells Fargo Advisors' ongoing commitment to ensuring that client concerns are given due attention, your comments were forwarded to Enterprise Complaints Management Office for review and response.

Please know that Wells Fargo Advisors regrets any instance where a client is disappointed in the performance of [his or her](#) account, or dissatisfied with the results of a particular investment. As you know, investments can and do fluctuate based on market movements, and the specific performance or return of market-based investments cannot be guaranteed.

We understand that Mr. _____ has discussed your concerns with you, providing perspective on the investment returns your account has experienced, and allaying some of your concerns. Your investment objective and risk tolerance were confirmed and you agreed to wait out the volatile market and make no changes to your portfolio at this time. We support the information provided by Mr. _____ and encourage you to continue working with him moving forward so that he can help guide you towards financial success.

Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Investment products and services are offered through Wells Fargo Advisors, a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

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/>.

Wells Fargo Bank, N.A. response

We contacted Wells Fargo Bank, N.A. regarding your concern with the branch closure and removal of the Automated Teller Machine. We were asked to pass their regret that they are not meeting your expectations. However, they located two other branch offices within five miles of your home address which you may find helpful.

- Madera
201 East Yosemite Avenue
Madera, CA 93638
Phone: 559-673-9147
- Country Club Village
1141 Country Club Drive
Madera, CA 93638
Phone: 559-673-2281

In addition to ensuring that your concerns have been addressed, we would like to take this opportunity to thank you for your business. We know you have chosen Wells Fargo Advisors over scores of alternatives in a highly competitive industry. We will continue to work hard to earn your business and your trust.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-855-877-7904, ext. . We're ready to help you Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time. We accept telecommunications relay service calls.

Sincerely,

Executive Office Case Specialist
Enterprise Complaints Management Office

Bcc:

[REDACTED], Financial Advisor

[REDACTED]

From: [REDACTED]
Sent: Tuesday, August 2, 2022 8:43 AM
To: [REDACTED], [REDACTED], [REDACTED], [REDACTED], [REDACTED], [REDACTED]
Subject: [Secure] Wells Fargo Branch Closing - Marion [REDACTED] omment Letter
Attachments: OCC Ack of Comm re 2022-LB-BranchClosing [REDACTED] - 20220802.pdf; WellsCL-NONLMI-Marion Office-Burrows.pdf

Follow Up Flag: Follow up
Flag Status: Completed

This message was sent securely using Zix®

8/2/2022

Re: Notice by Wells Fargo Bank to Close Marion Office
OCC Control Number 2021-LB-BranchClosing-3 [REDACTED] 3 OCC Charter Number 007321A

Dear [REDACTED]:

Enclosed is a copy of a letter dated August 2, 2022, from [REDACTED], responding to the Customer Notice of Branch Closing for (Marion Office) located at (102 E Main St, Marion, VA 24354). Please place the comment letter in the bank's public file.

Sincerely,
[REDACTED]
Secretary, Deputy Comptroller, LIC

Enclosure: Public Comment Letter

[REDACTED]
Licensing Division
Main Line [REDACTED]
Direct Line [REDACTED]

This message was secured by **ZixCorp**^(R).

CUSTOMER COMPLAINT FORM

Transaction ID: 2 d8e

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

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

YES

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

Helpful Hints:

Check to make sure that your financial institution is a national bank or federal savings association (thrift). [Search Financial Institutions](#) (a new browser window will open)

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

If your complaint involves more than one financial institution, you will need to submit a separate complaint form for each institution involved. You will receive separate case numbers for each institution. Do NOT send additional information unless requested.

Complaints should NOT be emailed, faxed, or mailed in addition to the online submission. Only ONE form should be submitted unless your complaint involves more than one financial institution. The online form is subject to user time limitations for security purposes. If your session exceeds the limitations, any information you have entered will be lost. To avoid this, gather all necessary information prior to entering the form.

Please Note:

We cannot act as a court of law or as a lawyer on your behalf

We cannot give you legal advice

We cannot become involved in complaints that are in litigation or have been litigated

YOUR INFORMATION

The Account Owner/Holder should complete this section.

First Name:

Middle Name:

Last Name:

Country:

United States

Street Address:

City:

Marion

State:

VA

Zip:

██████

Phone:

E-mail:

██████████████████

What is the best way to contact you?

Phone, E-mail

When is the best time to contact you?

Morning, Evening

REPRESENTATIVE CONTACT INFORMATION

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

Relationship:

Attorney Representative Not Applicable (Skip Section)

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

Power of Attorney Letters Testamentary Court Appointed Executor or

Administrator Other

Name of Representative:

First Name:

Middle Name:

Last Name:

Country:

Street Address:

City:

State:

Zip:

Phone:

E-mail:

What is the best way to contact your representative?

When is the best time to contact your representative?

FINANCIAL INSTITUTION OR COMPANY INFORMATION THAT IS SUBJECT OF THE COMPLAINT

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

Name of Financial Institution or Company:

Wells Fargo Bank National Association

Street:

102 E Main St

City:

Marion

State:

VA

Phone:

2767837143

Zip:

24354

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

Deposit Account (Checking, Savings) Credit Card

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

Consumer Leasing Non-Deposit Account (Investments)

Insurance Other

Have you tried to resolve your complaint with your financial institution

YES

If Yes, when?

04/01/2022

How?

Phone

Has the financial institution responded to your complaint?

NO

If Yes, when?

How?

Contact Name:

Title:

COMPLAINT INFORMATION

Describe events in the order they occurred, including any names, phone numbers, and a full description of the problem with the amount(s) and date(s) of any transaction(s). Be as brief and complete as possible to make the explanation clear. **Do not include personal or confidential information such as your social security, credit card, or bank accounts numbers.**

Wells Fargo has announced the closing of this branch effective October 5,2022. I am asking the OCC to force Wells Fargo to keep this branch open. Wells Fargo is the only National Bank in th

e Town of Marion. I think the bank has been in Marion since 1879 chartered under Marion National Bank. I have banked at this branch since 1975. If this branch closes the nearest bank to Marion is Abingdon VA 27 miles from Marion. I and many other loyal Wells Fargo customers do not understand the reason for the closure. If this closure is allowed to proceed it will only leave two banks left in Marion The Bank of Marion and First Community Bank out of WV. Closure will create a great burden on individuals as well as many merchants. I and many others do NOT want to do business with the two remaining banks. We need a National Bank in Marion. At one time it is my understanding Well Fargo Marion had over 100 million in loans and deposits. Please look into this matter for the people of Marion that do NOT want to see their bank close.

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

PRIVACY ACT STATEMENT

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

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

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

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

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

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

Date:7/21/2022 5:40:30 PM

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

I Certify I Do Not Certify

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



August 2, 2022

By email [REDACTED]

[REDACTED]

Re: Comment concerning Wells Fargo Bank, N.A., Marion Office Closing
OCC Application Control Number: 2022-LB-BranchClosing-[REDACTED]

The Office of the Comptroller of the Currency (OCC) acknowledges receipt of your complaint received July 21, 2022, regarding the plan to close a branch office located at 102 E. Main Street, Marion, Virginia 24354 and known as “Marion Office” of Wells Fargo Bank, National Association, Sioux Falls, South Dakota (WFBNA), effective on October 5, 2022. WFBNA’s decision to close the branch office is a business decision that does not require our approval. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of WFBNA when we will review the effect of WFBNA’s record of opening and closing offices. In addition, we will take WFBNA’s record of performance under the CRA into account when we review applications by WFBNA to establish or relocate branches or to merge with other banks.

I have emailed a copy of your complaint to the WFBNA contact listed below. If you wish to pursue this issue further with the bank, the contact person at WFBNA is Ms. [REDACTED] Director of CRA, [REDACTED] San Francisco, California 94105-2204. Please indicate the name of the branch and its present location to the bank contact

Sincerely,

[REDACTED]

Digitally signed by

[REDACTED]
Date: 2022.08.02
10:10:23 -04'00'

[REDACTED]

Director for Large Bank Licensing

August 9th 2022

MS [REDACTED]

I am writing to express my displeasure with Wells closing its Marion Virginia office 102 E Main St effective October 5th. With this closure Marion will lose the only National Bank in Marlon. This office has served the Marion community since estimated 1879. At one time this office had loans and deposits totaling over 100 million. For the customers of this branch to be expected to travel 27 miles to the nearest Wells office is asking too much. The town of Marion needs this branch. Why would Wells want to turn all these accounts over to the two community banks that will remain one of which is head quartered in West Virginia? Please reconsider this closure.

Sincerely,

[REDACTED]



August 2, 2022

By email to [REDACTED]

[REDACTED]
[REDACTED]
Marion, Virginia 24354

Re: Comment concerning Wells Fargo Bank, N.A., Marion Office Closing
OCC Application Control Number: 2022-LB-BranchClosing-[REDACTED]

The Office of the Comptroller of the Currency (OCC) acknowledges receipt of your complaint received July 21, 2022, regarding the plan to close a branch office located at 102 E. Main Street, Marion, Virginia 24354 and known as "Marion Office" of Wells Fargo Bank, National Association, Sioux Falls, South Dakota (WFBNA), effective on October 5, 2022. WFBNA's decision to close the branch office is a business decision that does not require our approval. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of WFBNA when we will review the effect of WFBNA's record of opening and closing offices. In addition, we will take WFBNA's record of performance under the CRA into account when we review applications by WFBNA to establish or relocate branches or to merge with other banks.

I have emailed a copy of your complaint to the WFBNA contact listed below. If you wish to pursue this issue further with the bank, the contact person at WFBNA is Ms. [REDACTED] [REDACTED] Director of CRA, [REDACTED] San Francisco, California 94105-2204. Please indicate the name of the branch and its present location to the bank contact.

Sincerely,

[REDACTED] Digitally signed by [REDACTED]
Date: 2022.08.02
10:10:23 -04'00'

[REDACTED]
Director for Large Bank Licensing

GREENSBORO NC 270
PIEDMONT TRIAD AREA
9 AUG 2022 PM 2 E



Mail Services

Phone 415 947- [REDACTED]

BEEN DELAYED DU [REDACTED] AN

INCORRECT ADDRESS.

IF COMPLETE ADDRESS WOULD BE AS FOLLOWS:

[REDACTED] Wells Fargo Bank, N.A.

[REDACTED] Director of CRA

[REDACTED]

RESPONDENTS OF YOUR PROPER ADDRESS.

ALWAYS BE INCLUDED TO EXPEDITE DELIVERY.

2 - [REDACTED] CLERK [REDACTED] NOTOURS: San Francisco, CA 94105-2204

94105-227799





August 19, 2022

By email to [REDACTED]

[REDACTED]

Huntington Beach, California 92647

Re: Comment Concerning Edinger & Beach Branch Closing
Wells Fargo Bank, National Association, Sioux Falls, South Dakota
CATS Control No.: 2021-LB-BranchClosing-[REDACTED]

Dear Ms. [REDACTED]:

The Office of the Comptroller of the Currency (OCC) acknowledges receipt of your complaint dated August 11, 2022, regarding the closure of a branch office located at 7902 Edinger Avenue, Huntington Beach, California 92647 and known as "Edinger & Beach" of Wells Fargo Bank, National Association, Sioux Falls, South Dakota (WFBNA), effective on December 17, 2021. WFBNA's decision to close the branch office is a business decision that does not require our approval. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of WFBNA when we will review the effect of WFBNA's record of opening and closing offices. In addition, we will take WFBNA's record of performance under the CRA into account when we review applications by WFBNA to establish or relocate branches or to merge with other banks.

I have emailed a copy of your complaint to the WFBNA contact listed below. If you wish to pursue this issue further with the bank, the contact person at WFBNA is [REDACTED] Director of CRA, [REDACTED] San Francisco, California 94105-2204. Please indicate the name of the branch and its present location to the bank contact.

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

Sincerely,

Digitally signed by [REDACTED]
Date: 2022.08.19
14:23:14 -04'00'

[REDACTED]

Director for Large Bank Licensing

cc: [REDACTED] OCC and [REDACTED] OCC

CUSTOMER COMPLAINT FORM

Transaction ID: 2

52c

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

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

YES

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

Helpful Hints:

Check to make sure that your financial institution is a national bank or federal savings association (thrift). [Search Financial Institutions](#) (a new browser window will open)

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

If your complaint involves more than one financial institution, you will need to submit a separate complaint form for each institution involved. You will receive separate case numbers for each institution. Do NOT send additional information unless requested.

Complaints should NOT be emailed, faxed, or mailed in addition to the online submission. Only ONE form should be submitted unless your complaint involves more than one financial institution. The online form is subject to user time limitations for security purposes. If your session exceeds the limitations, any information you have entered will be lost. To avoid this, gather all necessary information prior to entering the form.

Please Note:

We cannot act as a court of law or as a lawyer on your behalf

We cannot give you legal advice

We cannot become involved in complaints that are in litigation or have been litigated

YOUR INFORMATION

When is the best time to contact your representative?

FINANCIAL INSTITUTION OR COMPANY INFORMATION THAT IS SUBJECT OF THE COMPLAINT

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

Name of Financial Institution or Company:

Wells Fargo

Street:

Edinger Beach

City:

Huntington Beach

State:

CA

Phone:

Zip:

92647

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

Deposit Account (Checking, Savings) Credit Card

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

Consumer Leasing Non-Deposit Account (Investments)

Insurance Other

Have you tried to resolve your complaint with your financial institution

YES

If Yes, when?

08/10/2022

How?

Phone

Has the financial institution responded to your complaint?

NO

If Yes, when?

How?

Contact Name:

Title:

COMPLAINT INFORMATION

Describe events in the order they occurred, including any names, phone numbers, and a full description of the problem with the amount(s) and date(s) of any transaction(s). Be as brief and complete as possible to make the explanation clear. **Do not include personal or confidential information such as your social security, credit card, or bank accounts numbers.**

My branch bank announced it was closing the Edinger Beach office and moving to a new site across the street. They did close this branch but the new bank never opened. Since I didn't receive any communication from them (no phone call, no letter, no email--I have had the same phone n

umber, address and email for 20+ years), I assumed my safe deposit box was going to be moved also. Now it's missing!! Several calls to my Premier banker (I have a high deposit amount in this bank) has told me to go to "safe deposit services @ wells Fargo.com. No such site exists--this is just a generic site for complaints, but nothing applicable to safe deposit boxes that are lost. Please advise me what to do. Thank you.

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

PRIVACY ACT STATEMENT

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

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

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

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

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

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

Date:8/11/2022 1:54:01 PM

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

I Certify I Do Not Certify

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

September 8, 2022

[REDACTED]
[REDACTED]
[REDACTED]

Subject: Additional information needed to research your request regarding your safe deposit box.
Case numbers: [REDACTED] and [REDACTED]
Office of the Comptroller of the Currency, case numbers: [REDACTED] and [REDACTED]

Dear [REDACTED]:

We want to let you know that the Office of the Comptroller of the Currency recently forwarded your concerns to Wells Fargo for review and response. We appreciate the opportunity to address your concerns.

To help us fully research and address your concerns regarding a lost safe deposit box, we need the additional information outlined below. If you cannot recall or do not have the specific details, simply include as much information as possible.

Information needed:

- Impacted safe deposit box account number
- A copy of the safe deposit box consumer agreement
- Letters or correspondence received by Wells Fargo regarding this matter
- Date(s) or a timeframe you spoke with someone and the issues that occurred if applicable
- Branch location where the safe deposit box was being transported too
- Any other information that will help us in researching your concerns

Please send your information to the return address listed above, and reference to the Wells Fargo case number. We will contact you when we complete our research or if we need more information from you.

We shared your information with the Community Reinvestment Act (CRA) Strategy and Program Management Team to make sure your concerns are documented. For more information about how Wells Fargo is involved in your community, please visit <https://www.wellsfargo.com/about/corporate-responsibility/>.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please call me at [REDACTED] Monday through Friday between the hours of 8:00 a.m. to 4:30 p.m. Eastern Time. We accept telecommunications relay service calls.

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/privacysecurity/>.

Sincerely,

Executive Office Case Specialist
Enterprise Complaints Management Office

cc: Office of the Comptroller of the Currency

September 8, 2022

[REDACTED]

[REDACTED]

[REDACTED]

Subject: Additional information needed to research your request regarding your safe deposit box.

Case numbers: [REDACTED] and [REDACTED]
Office of the Comptroller of the Currency, case numbers: [REDACTED] and [REDACTED]

Dear [REDACTED]:

We want to let you know that the Office of the Comptroller of the Currency recently forwarded your concerns to Wells Fargo for review and response. We appreciate the opportunity to address your concerns.

To help us fully research and address your concerns regarding a lost safe deposit box, we need the additional information outlined below. If you cannot recall or do not have the specific details, simply include as much information as possible.

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- Date(s) or a timeframe you spoke with someone and the issues that occurred if applicable
- Branch location where the safe deposit box was being transported too
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Sincerely,

Executive Office Case Specialist
Enterprise Complaints Management Office

cc: Office of the Comptroller of the Currency

[REDACTED]

Full Name:

[REDACTED]

Social Username:

[REDACTED]


Conversation Thread:

SocialNetwork	SenderScreenName	Message	CreatedTime
FACEBOOK	[REDACTED]	Today I went to my Wells Fargo Bank who informed me they are permanently closing the drive up window which has been unavailable since the pandemic. When I went in to get a document notarized they had no witnesses available and I had to go to the UPS store across the street who did notarized my document. I have a suggestion for you Wells Fargo management as a Wells Fargo customer. Why don't you just bull doze down the location and make way for say a Chase bank that will give their customers some service. I won't be back, you've lost my business.	Fri Sep 23 19:35:19 UTC 2022
FACEBOOK	Wells Fargo	Thanks for the message, we will respond as soon as possible. We will retain and monitor this conversation. For your security, please do not share confidential info, such as SSN or account numbers. As a reminder, Facebook also has access to this conversation in accordance with their terms and conditions. I'm sorry to hear about your experience, [REDACTED] I'd like to have our support team look into this. Please send us a private message with your full name, phone number, and address, along with the branch address. For security reasons, do not include any account numbers. Thanks. [REDACTED]	Fri Sep 23 19:35:33 UTC 2022
FACEBOOK	Wells Fargo	Thank you for your reply. If I am to send this information to another place please let me know where.	Fri Sep 23 22:06:17 UTC 2022

FACEBOOK



The Wells Fargo Branch location is:
10001 Wadsworth Blvd. Westminster, CO
80021.

The Banker I dealt with was named 
Extremely poor service and unaccommodating.

Sat Sep 24
17:45:16 UTC
2022

FACEBOOK	[REDACTED]	[REDACTED]	Sat Sep 24 17:45:58 UTC 2022
FACEBOOK	Wells Fargo	Thanks for getting back to us. I'll share your feedback with our support team and we'll reach out for any updates. [REDACTED]	Sat Sep 24 17:48:01 UTC 2022

If you have additional questions or updates, please send them to our team at socialcare@wellsfargo.com.

From: Wellsfargo [REDACTED]
Sent: Tuesday, September 27, 2022 4:11 PM
To:
Subject: [Secure] We're responding to your concerns

Case number:

Dear [REDACTED] :

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We're sorry for any service concerns you may have experienced when attempting to utilize notary and drive-up branch services. 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.

As of June 4, 2022, the Standley Branch location located at 10001 Wadsworth Pkwy, Westminster, CO 80021, has permanently closed its drive-up services; meaning we no longer offer these services at this location. The teller line is available from 9:00 a.m. to 5:00 p.m. local time Monday through Friday.

After speaking with the Standley branch location they were able to inform us they are usually able to service walk-ins and appointments without any issues; however, we recommend customers who require notary services to schedule an in-branch appointment prior to visiting a branch location so we are fully able to assist. If you would like to schedule a branch/notary appointment, we recommend contacting them directly at 303-438-4020 from 9:00 a.m. to 5:00 p.m. local time.

We're sorry for the service you received. We hold all our representatives to a strict code of conduct and expect them to provide accurate information in a courteous manner. We shared your comments with the appropriate management teams. Thank you for detailing your experience.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748. We're ready to help you Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,


Executive Office Case Specialist
Enterprise Complaints Management Office

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/>.

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 An official website of the United States Government



Active complaints



Primary consumer information

FULL NAME



PHONE



EMAIL ADDRESS



ADDRESS



United States

Methods of identification provided by the consumer

CARD NUMBER



BILLING ADDRESS SAME AS MAILING ADDRESS?

Yes

Product information

PRODUCT OR SERVICE

Credit card or prepaid card
(General-purpose credit card or
charge card)

**CONSUMER IDENTIFIED
COMPANY NAME**

WELLS FARGO

ISSUE

Fees or interest
Charged too much interest

What happened

For the past few months Wells Fargo has been increasing my payments each month. Although I have not been charging over 100.00 each and every month. The increase is only due to my amount of saving in the account, I have been saving money to pay for my soon admission to a nursing home , my savings are NOT DISPOSABLE INCOME!, Wells Fargo is trying to extort money from me since as a result of my saving amount in the checking account. Wells Fargo could care less that , I am a physically impaired bedbound senior citizen on social low social security disability income. these increase in fees are inhibiting my ability to meet my basic human needs of food , prescriptions etc rent etc. but Wells Fargo has absolutely no value for me as a loyal for over the past 10 years , they just want my money , they don't care that my refrigerator is bare, I can't purchase my diabetic and hypertension medication this month.. I now have a eviction, notice , before a bed is available at the nursing home .. Wells Fargo stipulated, The rule is for increasing monthly payments , is when you charge more then 100.00 per month your fees go up , I haven't been charging no where near 100.00 per month , rarely charge anything in that card!

**ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE
COMPANY?**

Yes

ATTACHMENTS

(517.7 KB)

(469.1 KB)

(470 KB)

(512.9 KB)

(517.7 KB)

(331.5 KB)

(450 KB)

(495.2 KB)

[Download all attachments](#)

Desired resolution

For Wells Fargo to refund me the differenc from the increased rate , Please provide me with a email address so I may submitt my invoices to show increase . I am not fully computer literate to upload documentation I don't own no computer , that is a luxury only the money grabbing Wells Fargo bankers can afford!

Response recipients

SUBMITTED BY

Primary consumer

WHO WILL RECEIVE RESPONSES?

Primary consumer

What is the company's response? Response categories

In progress

Alerted CFPB

Closed with explanation

Duplicate CFPB complaint reported

Closed with monetary relief

Incorrect company

Closed with non-monetary relief

Sent to regulator

COMPLAINT STATUS

ALERTS

Files attached

COMPLAINT STATUS

Pending Action By Company

SENT TO COMPANY

07/20/2022 08:15 ET

DUE DATE

08/04/2022

ACTIONS

Respond

Print

Terms of service (terms-of-service)

An official website of the United States Government



July 27, 2022

[Redacted]
[Redacted]
[Redacted]

Subject: We are responding to your concerns
Case number: [Redacted]
Account number ending in: [Redacted]
Consumer Financial Protection Bureau, case number: [Redacted]

Dear [Redacted]:

Thank you for your patience while we looked into your concerns. We have completed our research and are ready to share our findings.

We regret hearing of the challenges you are currently experiencing and appreciate you taking the time to provide details about your present financial situation. We understand that our customers experience financial difficulties for many reasons, and we strive to be sensitive and helpful during challenging times.

What you should know

Please be advised that your credit card account has a variable interest rate, so your rate and payments will increase or decrease as the Prime Rate changes. This is outlined in your Account Agreement and cannot be avoided when interest rates increase. The Prime Rate fluctuates based on the federal funds rate, but only the federal funds rate is controlled by the Federal Reserve.

Your minimum payment due each month is calculated by 1% of the New Balance on the billing statement, plus the sum of any fees and interest billed during the Billing Cycle. Example, the July 10, 2022, billing statement shows a New Balance of \$2,095.54 and Interest Charged of \$36.79; therefore, 1% of the New Balance plus Interest Charged equals a Minimum Payment of \$58.00 with a Payment Due Date of August 8, 2022. Please understand that the minimum payment on your credit card has nothing to do with amount of money you have in your savings or checking accounts.

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/>.



For additional information about how we calculate your Annual Percentage Rates (APRs) and minimum payments, we have enclosed pages 8 through 10 of the Consumer Credit Card Customer Agreement & Disclosure Statement Visa (Account Agreement).

We confirm recent changes to the Prime Rate have increased your APR for purchases from 18.99% by end of 2021 to 20.49%, as of the date of this letter. Your APR for cash advances has also increased from 23.99% by end of 2021 to 25.49%, as of the date of this letter.

Keep in mind that a small increase like a 0.25% rate increase results in an approximate increase of \$0.25 for your payment, for a \$1,000 balance. The exact payment amount increase may vary based on your credit terms, and will be reflected on your billing statement.

What we have done

In an effort to assist, we have refunded your account the recent interest charge on purchases for \$36.79. Please allow 1 to 3 days for your account to receive the credit.

While we realize the information provided may not alleviate your frustrations, we hope this letter helps to clarify our actions about this matter. We strive to provide exceptional service and we are sorry we did not meet that expectation in this instance.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-576-6424, ext. We are ready to help you Monday through Friday from 8:30 a.m. to 5:00 p.m. Central Time. We accept telecommunications relay service calls.

Sincerely,

Executive Office Case Specialist
Enterprise Complaints Management Office

Enclosure
cc: Consumer Financial Protection Bureau

Customer Information

CUSTOMER INFORMATION

[REDACTED]

[REDACTED]

Response Date 08/06/2022, 06:35 AM

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Comment



NPS Comment (Branch)

⚠️ Until our local branch decided to close I would have given a higher rating, ⚠️ but dealing with it closing has been a nightmare!!! ⚠️ The doors are locked, and no help is available here so I had to drive 40 minutes away to talk with a banker. 🟢 Geneseo office was very helpful however

[REDACTED]

Impact on NPS Comment (Branch)

⚠️ Poor customer service when branch is closing

[REDACTED]

[REDACTED]

From: WellsFargoLineofBusinessExecutiveOffice
Sent: Tuesday, August 16, 2022 3:16 PM
To: [REDACTED]
Subject: [Secure] We're responding to your concerns

Zix - Send Encrypted



Case number: [REDACTED]

Dear [REDACTED]

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We're sorry for any difficulty you experienced with the Morrison branch closing. We strive to provide exceptional service, and we're sorry that we didn't meet this expectation. The information you provided is important to us, as we're always looking for ways to improve the quality of service we provide. Thank you for bringing this situation to our attention. At this time, the Morrison branch current hours are Monday through Friday from 9:00 am to 3:00 pm Central Time. We are truly sorry for the inconvenience this may have caused.

We know our customers value the personal connection they have with our branch bankers, and our bankers provide valued service and financial conversations to customers. At the same time, everyday tasks like deposits, withdrawals, and loan applications can be accomplished using our convenient mobile and online tools. Mobile banking offers quick and instant banking services, eliminating your dependence on banks for basic transactions. We have multiple convenient digital options such as Zelle, Mobile Deposit, and Online Wires

It is our hope you will provide us another opportunity to serve you by reaching out to our customer service department at 1-800-869-3557. Our representatives are available 24 hours a day, 7 days a week to assist you with most account questions, updates and concerns, and make appointments at branches if necessary. Alternatively, you can find nearby branches and schedule an appointment yourself via wellsfargo.com/locator. Thanks for being the best part of Wells Fargo.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748, ext. [REDACTED]. We're ready to help you Monday through Friday from 7:00 am to 3:30 pm Eastern Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

[REDACTED]
Executive Office Case Specialist
Enterprise Complaints Management Office

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/>.

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 An official website of the United States Government



◀ Active complaints



Primary consumer information

FULL NAME



PHONE



EMAIL ADDRESS



ADDRESS



United States

Product information

PRODUCT OR SERVICE

Checking or savings account (Checking account)

CONSUMER IDENTIFIED COMPANY NAME

WELLS FARGO

ISSUE

Problem caused by your funds being low

Non-sufficient funds and associated fees

What happened

Wells Fargo is constantly charging me overdraft fees resulting in double and triple. The results in my not being able to cover expenses. I feel as if I am being punished for being low income. See attachment for full text.

ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE COMPANY?

Yes

ATTACHMENTS



[Download all attachments](#)

Desired resolution

I am asking for the fees to be reversed. See attachment for full text.

Response recipients

SUBMITTED BY

Primary consumer

WHO WILL RECEIVE RESPONSES?

Primary consumer

What is the company's response? Response categories

In progress

Alerted CFPB

Closed with explanation

Duplicate CFPB complaint reported

Closed with monetary relief

Incorrect company

Closed with non-monetary relief

Sent to regulator

COMPLAINT STATUS

ALERTS

COMPLAINT STATUS

Pending Action By Company

SENT TO COMPANY

09/15/2022 15:58 ET

DUE DATE

09/30/2022

ACTIONS

 [Respond](#)

 [Print](#)

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



An official website of the United States Government



September 23, 2022

[Redacted]
[Redacted]
[Redacted]

Subject: We're responding to your concerns
Case number: [Redacted]
Account number ending in: [Redacted]
Consumer Financial Protection Bureau, case number: [Redacted]

Dear [Redacted]:

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We are committed to being an inclusive company, where we treat all people fairly. We believe in recognizing, understanding, and respecting differences among all people. We follow all federal and state laws and regulations which prohibit discrimination. We do not discriminate based on any prohibited basis.

We recognize your concern regarding the overdraft fees charged on your account. We can assure you we did not intentionally post your transactions in a manner that would increase the amount of fees you were charged. We confirm that you previously requested to enroll your account in Debit Card Overdraft Service. With this optional service, ATM and everyday (one-time) debit card transactions may be approved into overdraft at our discretion, and an overdraft fee may apply. We show authorized payments and recurring transactions were paid on your behalf and at our discretion. Additionally, our research indicated that we posted the transactions in accordance with our posting order practices disclosed in the Deposit Account Agreement.

Posting order

After our review, we are able to confirm we paid all your transactions under our posting order practices disclosed in the Deposit Account Agreement. Please understand the available balance does not reflect every transaction you have initiated or previously authorized, including any outstanding checks or recurring debit card transactions. It is important to remember that pending transactions will be displayed as we receive them throughout the business day and your available balance will be adjusted accordingly. However, some transactions may be received too late in the day to show as pending and will only be processed in our nightly processing. As a result, it is still possible for you to overdraw your account even though the available balance appears to show there is sufficient money during the business day. Your own transaction register will always be the most complete record of the amount that is available in your account.

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]

As stated in the Deposit Account Agreement, we may assess an overdraft or a non-sufficient funds (NSF) returned item fee to an account each time a merchant presents an item for payment and there are insufficient funds available. For more information about how the available balance is determined, please refer to the Deposit Account Agreement; a full copy is available at your local Wells Fargo branch or online at wellsfargo.com/online-banking/consumer-account-fees, input your zip code, and then select Deposit Account Agreement. For your reference, we have enclosed pages 24 through 28 of the Wells Fargo Consumer Available Balance, posting order and overdrafts Terms and Conditions.

Refunds are granted to an account due to a bank error. If no bank error has occurred, typically no refunds are granted. We show the non-sufficient funds and overdraft fees were appropriately assessed on your checking account and there was no bank error. If no bank error has occurred, typically no refunds are granted. We apologize, but we are unable to waive any of the fees you were charged as there is no indication of bank error.

What you can do:

Keep track of all your transactions in your own personal transaction record. Only you know all the transactions you made or payments you have authorized.

Utilize *Wells Fargo Online*® or *Wells Fargo Mobile*® Banking to monitor your account balance frequently and, as needed, make a transfer or deposit to cover the transactions before the posted cutoff time. Pending transactions will be displayed as we receive them throughout the business day and your available balance will be adjusted accordingly. However, some transactions may be received too late in the day to show as pending and will only be processed in our nightly processing.

You may wish to add Overdraft Protection to your account. With this service, the Bank will transfer available money or credit from a linked account if you do not have enough money in your checking account to cover a transaction. *

If you would like more control over payment timing, please consider using *Wells Fargo Online*® with Bill Pay that allows you to schedule when your bills will be paid.

With *Wells Fargo Online*® or *Wells Fargo Mobile*® Banking, you can set up an alert to notify you when your balance goes below an amount you specify.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 980-345-8584 ready to help you Monday through Friday from 7:30 a.m. to 4:00 p.m. Central Time. We accept telecommunications relay service calls.

Sincerely,

Executive Office Case Specialist
Enterprise Complaints Management Office

Enclosure

cc: Consumer Financial Protection Bureau

Available balance, posting order, and overdrafts

How do we determine your account's available balance?

Your account's available balance is our most current record of the amount of money in your account available for your use or withdrawal. We use the available balance to authorize your transactions during the day (e.g., debit card purchases and ATM withdrawals). We also use the available balance to pay your transactions in our nightly processing. We calculate your available balance as follows:

- We start with the ending daily account (posted) balance from our prior business day nightly processing that includes all transactions deposited to or paid from your account.
- We subtract from this amount any holds placed on a deposit to your account and any holds placed due to legal process.
- We add pending deposits that are immediately available for your use (including cash deposits, electronic direct deposits, and the portion of a paper check deposit we make available; see "Funds availability policy" section for details).
- We subtract pending withdrawals that we have either authorized (such as debit card purchases and ATM withdrawals) or are known to us (such as your checks and preauthorized automatic ACH withdrawals that we receive for payment from your account) but have not yet processed.

Important note: The available balance does **not** reflect every transaction you have initiated or we previously authorized. For example, your available balance may **not include** the following:

- Outstanding checks and authorized withdrawals (such as recurring debit card transactions and ACH transactions that we have **not** received for payment).
- The final amount of a debit card purchase. For example, we may authorize a purchase amount prior to a tip that you add.
- Debit card transactions that have been previously authorized but not sent to us for final payment. We must release the transaction authorization hold after three business days (or up to 30 business days for certain types of debit or ATM card transactions, including car rental, cash, and international transactions) even though the transaction may be sent for payment from your account, which we must honor, at a later date.

How do we process (post) transactions to your account?

We process transactions each business day (Monday through Friday except federal holidays) during a late night process. Once we process your transaction, the results are posted to your account. There are three key steps to this process. The most common types of transactions are processed as described below.

First, we determine the available balance in your account (as described above) that can be used to pay your transactions.

NOTE: Certain pending transactions can impact your available balance:

- Cash deposits or transfers from another Wells Fargo account that are made AFTER the displayed cutoff time (where the deposit was made) will be added to your available balance if they are made **before** we start our nightly process.
- Your available balance will be reduced by pending withdrawals, such as debit card transactions we have authorized and must pay when they are sent to us for payment. If your account has insufficient funds as reflected by your available balance, the Bank may assess overdraft and/or Non-Sufficient Funds (NSF) fees on transactions we pay or return during nightly processing. A pending transaction will typically remain pending until we receive it for payment from your account, but we must release the pending transaction

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hold after three business days for most transactions. These pending transactions may be sent to us for payment after they have dropped from your account, but we must pay them when we receive them for payment. In some circumstances, previously authorized transactions may be paid into overdraft if other transactions or fees have reduced your balance before the pending transactions are sent to us for payment. To minimize the number of overdraft fees in these circumstances, we track transactions that reduced your available balance while pending and caused overdraft fees on other transactions. If these transactions are presented for payment within 10 business days after they first appeared as pending, we will waive any overdraft fees on those transactions. In rare circumstances, the merchant presents transactions for payment with a different identification code than was used when the transaction was sent for authorization and we are unable to match them. In those cases, you may be charged an overdraft fee if the transaction is paid into overdraft.

Then, we sort your transactions into categories before we process them.

- First, we credit your account for deposits, including cash and check deposits and incoming transfers, received before the cutoff time at the location the deposit or transfer was made.
- Then, we process withdrawals/payments we have previously authorized and cannot return unpaid, such as debit card purchases, ATM withdrawals, account transfers, Online Bill Pay transactions, and teller-cashed checks. If we receive more than one of these transactions for payment from your account, we will generally sort and pay them based on the date and time you conducted the transactions. For a debit card transaction, if a merchant does not seek authorization from the Bank at the time of the transaction, we will use the date the transaction is received for payment from your account. For some transactions, such as Online Bill Pay transactions or teller-cashed checks, the time may be assigned by our systems and may vary from the time it was conducted. Multiple transactions that have the same time will be sorted and paid from lowest to highest dollar amount.
- Finally, we use your remaining funds to pay your checks and preauthorized automatic ACH payments (such as bills you pay by authorizing a third party to withdraw funds directly from your account). If there is more than one of these types of transactions, they will be sorted by the date and time that they are received by us. Multiple transactions that have the same time will be sorted and paid from lowest to highest dollar amount.

Finally, if the available balance in your account is not enough to pay all of your transactions, we will take the following steps:

- **First use Overdraft Protection (if applicable):** We will transfer/advance available funds from a savings and/or credit account you have linked to your checking account for Overdraft Protection (described on page 26).
- **Then, decide whether to pay your transaction into overdraft or return it unpaid:** At our discretion, we may pay a check or automatic payment into overdraft, rather than return it unpaid. This is our standard overdraft coverage. If we pay the transaction into overdraft, it may help you avoid additional fees that may be assessed by the merchant. Debit card transactions presented to us for payment (whether previously approved by us or not) will be paid into overdraft and will not be returned unpaid, even if you do not have sufficient funds in your account.

Available balance, posting order, and overdrafts

IMPORTANT INFORMATION ABOUT FEES:

Fees may be assessed with each item paid into overdraft or returned unpaid subject to the following:

- A single Overdraft Protection Transfer or Advance Fee will be assessed when we need to transfer/advance funds from your linked account(s) into your checking account, but only if the transfer/advance covered at least one pending item, or helped you avoid at least one overdraft or returned item.
- No overdraft fee will be assessed on ATM and everyday (one-time) debit card transactions unless Debit Card Overdraft Service is added to your account. The merchant informs the Bank if a debit card transaction is a one-time or recurring transaction. An overdraft fee can be assessed on recurring debit card transactions and any other item we pay into overdraft.
- No overdraft or returned item (Non-Sufficient Funds/NSF) fee will be assessed on items of \$5 or less.
- If both your ending daily account balance and available balance are overdrawn by \$5 or less and there are no items returned for non-sufficient funds after we have processed all of your transactions, we will not assess an overdraft fee on the items.
- We limit the number of overdraft and/or returned item (Non-Sufficient Funds/NSF) fees charged per business day as follows:
 - For consumer accounts, we will charge no more than three overdraft/NSF fees per business day (this limit is two per day for Wells Fargo Teen Checking accounts).
 - For business accounts, we will charge no more than eight overdraft/NSF fees per business day
- Any overdraft or returned item fees assessed are deducted from your account during the morning of the next business day following our nightly process.

We will track transactions that reduced your available balance while pending and caused overdraft fees on other transactions. If these transactions are presented for payment within 10 business days after they first appeared as pending, we will waive any overdraft fees on those transactions. In rare circumstances, the merchant presents transactions for payment with a different identification code than was used when the transaction was sent for authorization and we are unable to match them.

What is Overdraft Protection?

This is an optional service you can add to your checking account by linking up to two eligible accounts (one savings, one credit). We will use available funds in your linked account(s) to authorize or pay your transactions if you don't have enough money in your checking account. A single Overdraft Protection Transfer or Advance Fee will be assessed any day a transfer/advance is made regardless of the number of transactions covered or whether funds are transferred/advanced from multiple accounts. Also, we will not charge a fee unless the transfer/advance covered at least one pending item, or helped you avoid at least one overdraft or returned item. If you link two accounts, you may tell us which account to use first to transfer/advance funds. If you do not specify an order, we will first transfer funds from your linked savings account.

- **Transfers from linked savings account.** If the available balance in your savings account is \$25 or more and can cover the overdraft (plus the Overdraft Protection Transfer Fee), we will transfer the exact amount needed or a minimum of \$25. If the available balance in your savings account is less than either \$25 or the amount needed, we will transfer the available balance.

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- **Advances from linked credit card or line of credit account.** If the available credit in your credit card account is \$25 or more and can cover the overdraft, we will advance the exact amount needed or a minimum of \$25. If the available credit in your credit card account is less than either \$25 or the amount needed, we will advance the available credit. Advances from an eligible linked Wells Fargo line of credit are made in increments of \$100 or \$300 (See your Credit Account Agreement for specific details).

What is Debit Card Overdraft Service?

Debit Card Overdraft Service allows Wells Fargo to approve (at our discretion) your ATM and everyday (one-time) debit card transaction(s) if you do not have enough money in your checking account or in accounts linked for Overdraft Protection at the time of the transaction. With this service, ATM and everyday (one-time) debit card transactions may be approved into overdraft at the Bank's discretion and an overdraft fee may apply. If you make a covering transfer or deposit (subject to the Bank's funds availability policy) by the posted cutoff time on the same business day as the transaction, no fees are assessed. Debit Card Overdraft Service does not apply to checks and other transactions such as Bill Pay, ACH, or recurring debit card transactions (such as utilities or health club memberships). The Bank may continue to authorize or pay these transactions into overdraft, at our discretion, and our standard overdraft fees and policies will apply.

If Debit Card Overdraft Service is not added and there is not enough money in your checking account or accounts linked for Overdraft Protection, your ATM and everyday (one-time) debit card transactions will be declined, and there are no fees for declined transactions. If the service is not added and your ATM or everyday (one-time) debit card transaction creates a negative balance during posting, there will not be an overdraft fee.

Debit Card Overdraft Service is automatically added to eligible business accounts at account opening.

You can add or remove the service at any time. Debit Card Overdraft Service is not available for certain accounts, such as Teen CheckingSM accounts, Opportunity Checking[®] accounts, GreenhouseSM by Wells Fargo deposit accounts (Greenhouse Set Aside and Greenhouse Spending), IOLTA/RETA accounts, accounts for government entities, or savings accounts. Debit Card Overdraft Service is a discretionary service that may be removed by the Bank for a variety of reasons including excessive overdrafts or returned items, as determined by the Bank.

What is Wells Fargo's standard overdraft coverage?

Our standard overdraft coverage is when, at our discretion, we pay items, such as checks or automatic payments (e.g., ACH payments) into overdraft rather than returning them unpaid. You can request to remove our standard overdraft coverage from your account by speaking to a banker.

Important: If standard overdraft coverage is removed from your account, the following will apply if you do not have enough money in your checking account or in accounts linked for Overdraft Protection to cover a transaction:

- We will return your checks and automatic payments (such as ACH payments) and assess a returned item fee (Non-Sufficient Funds/NSF) and you could be assessed additional fees by merchants.

Available balance, posting order, and overdrafts

- We will not authorize ATM and everyday (one-time) debit card transactions into overdraft. If your account is enrolled in Debit Card Overdraft Service, the service will also be removed.
- We will not authorize certain transactions (such as cashed checks, recurring debit card transactions, or Bill Pay transactions) into overdraft. However, if these transactions are authorized when your account has enough money but are later presented for payment when your account does not have enough money, we will pay the transaction into overdraft and charge an overdraft fee.

What is Overdraft Rewind? (Consumer accounts only)

With this free account feature, the Bank will reevaluate transactions from the previous business day that resulted in an overdraft or returned item if we receive an electronic direct deposit to your account by 9:00 a.m. local time where your account is located (which is noted on your account statement). The Bank will calculate a new balance, including your pending electronic direct deposit (less any pending debits), and may reverse the overdraft or returned item (Non-Sufficient Funds/NSF) decisions and waive the resulting fees from the previous business day if your electronic direct deposit will cover them. The Bank receives most direct deposits through the ACH network before 9:00 a.m. Overdraft Protection transfers/advances and fees from the prior business day are not reversed with Overdraft Rewind. Other deposits, such as check(s), cash or account transfers received after our initial nightly account processing, are not included in Overdraft Rewind. Direct deposits include your salary, pension, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network by your employer or an outside agency. Go to wellsfargo.com/overdraft-rewind for more details.

What is your responsibility if your account has an overdraft?

If you have an overdraft on your account (including transactions we have paid on your behalf into overdraft, plus any fees), you must promptly make a deposit or transfer to return your account to a positive balance.

If you fail to bring your checking account to a positive balance, we will close your account. Also we may report you to consumer reporting agencies and initiate collection efforts. You agree to reimburse us for the costs and expenses (including attorney's fees and expenses) we incur. The Bank may close your account due to excessive overdrafts, as determined by the Bank.

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Response Requested Digital - goes to next state in 16 hours

NEW

0/10

August 31, 2022, 10:16 AM EST

View Details

Close Alert Add Note Subscribe

Customer Information

CUSTOMER INFORMATION

Customer Type Consumer
Email
Language Preference en

INTERACTION INFORMATION

[Redacted interaction details]

CONTACT REQUESTED INFORMATION

Contact: Respondent YN Yes, Contact me by email about my responses.
Contact First Name
Contact Last Name
Email

Activity

[Redacted activity log]

Comment

Always On Survey Comment (DO)
I have been trying unsuccessfully for over a month to empty my safe deposit box in Marion, VA. The branch is closing and the end date is September 16. No one answers the local phone there. A letter written August 16 recommends scheduling on line. When attempting to do this, the marion branch is not an option. Please help.

Score Report

Overall Satisfaction 0

[REDACTED]

From: WellsFargoLineofBusinessExecutiveOffice
Sent: Tuesday, September 13, 2022 3:11 PM
To: [REDACTED]
Subject: *smail* *smail* [Secure] We're responding to your concerns

Zix - Send Encrypted



Case number: [REDACTED]
Account number ending in: [REDACTED]

Dear [REDACTED]

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We have received your concerns on August 31, 2022, where you shared your concerns regarding your safe deposit box. We apologize for the extended time regarding your inquiry and thank you for your patience while we investigate your complaint.

As of September 2, 2022, we have received and approved your request and closed your safe deposit box. We understand that our branch locations may still be impacted due to COVID-19 which provides an inconvenience to our customers. Your feedback is greatly appreciated and we assure that your feedback will be shared to better enhance our customer's experience.

It is our job to provide friendly, helpful service, and we are sorry that you did not experience that. Know that we take this very seriously, and we will work to understand what happened to cause this experience. We expect all our employees to reflect the highest possible standards of business conduct and ethics. When there are allegations of conduct or ethics concerns, we thoroughly review the circumstances and take appropriate action. We are committed to fixing any issues that we identify and making things right.

If you have additional questions or concerns regarding your accounts, please contact our Everyday Banking Customer Support at 1-800-869-3557, available 24 hours a day, 7 days a week. We regret these circumstances have caused you to have a negative perception of our company, and we look forward to a future opportunity to regain your faith and good regard.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748 Ext [REDACTED]. We're ready to help you Monday through Friday from 7:00 a.m. to 3:30 p.m. Eastern Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

[REDACTED]


Escalations Representative
Enterprise Complaints Management Office

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/>.

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 An official website of the United States Government



◀ Active complaints



Primary consumer information

FULL NAME



PHONE



EMAIL ADDRESS



ADDRESS



United States

Methods of identification provided by the consumer

BILLING ADDRESS



United States

Product information

PRODUCT OR SERVICE

Checking or savings account (Checking account)

CONSUMER IDENTIFIED COMPANY NAME

WELLS FARGO

ISSUE

Managing an account
Deposits and withdrawals

What happened

I live in a poor neighborhood, and Wells Fargo has abandoned my neighborhood. This is an act of discrimination against poor people. My neighborhood branch of Wells Fargo (West Berkeley Branch) has not been open for over a month. As of September 07, 2022 the ATMs at my neighborhood branch are out of cash. I spoke to the following Wells Fargo reps on the telephone on September 07: [REDACTED], [REDACTED] and [REDACTED]. None of these reps stated that the problem would be resolved. All three reps advised me to travel to another branch when I need to use an ATM.

ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE COMPANY?

Yes

Desired resolution

I want Wells Fargo to reopen the West Berkeley Branch and to keep the branch's ATMs in good working order.

Response recipients

SUBMITTED BY

Primary consumer

**WHO WILL RECEIVE
RESPONSES?**

Primary consumer

What is the company's response? Response categories

In progress

Alerted CFPB

Closed with explanation

Duplicate CFPB complaint
reported

Closed with monetary relief

Incorrect company

Closed with non-monetary relief

Sent to regulator

COMPLAINT STATUS

COMPLAINT STATUS

Pending Action By Company

SENT TO COMPANY

09/07/2022 15:31 ET

DUE DATE

09/22/2022

ACTIONS

Respond

Print

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

An official website of the United States Government

September 13, 2022

Subject: We're responding to your concerns

Case number: [REDACTED]

Consumer Financial Protection Bureau, case number: [REDACTED]

Dear [REDACTED]

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

What you need to know

We are writing in response to your concern about the West Berkeley Branch being temporary closed. We appreciate the time you have allowed us to research this issue and for the opportunity to address this matter. We have carefully reviewed your concern and would like to share our findings with you.

The West Berkeley branch will be temporary close until further notice. We know it is not easy to hear that the West Berkeley branch being temporary closed. The decision is solely based on business decision. We do value you as a longtime customer we encourage you to continue to bank with Wells Fargo by going to the next nearest branch, ATM, online banking or call the number on the back of your card, so we can continue to meet your needs.

The three ATM machines next to West Berkeley branch will continue to be running. The ATM machines will be filled with money once a week for the local customers.

Discrimination concerns

We want to assure you that it is Wells Fargo's policy to comply with fair lending laws, which are designed to promote fair and equal access to credit. Wells Fargo is committed to making sure that all customers and prospective customers are treated fairly and consistently throughout the entire lending process, without regard to any basis prohibited by law.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact 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/>.

1-651-222-9228. We're ready to help you Monday through Friday from 7:00 a.m. to 3:30 p.m. Central Time. We accept telecommunications relay service calls.

Sincerely,

██████████

Escalations Associate
Enterprise Complaints Management Office

cc: Consumer Financial Protection Bureau

Complaint Case Identifier

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Complaint

Question & Response

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Complaint Created Date

9/1/2022 6:55 PM

[REDACTED]

[REDACTED]

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[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Provide a detailed description of the customer complaint

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Survey Feedback: You can't find a bank location that is open some of the hours the working man isn't working. Terrible lines. Not enough help. Drive through's have 3-

lanes and all that is open is the day and night teller. You can't get change. You guys flunk for being consumer friendly. Never use to be that way. I am ready to go somewhere else - like my credit union. Follow up call from Survey Feedback: I have had enough of Wells Fargo. Closed Sandy branch, branches close at 5pm, drive up lanes but not open. There is everything wrong with Wells Fargo. I am ready to leave Wells Fargo all together and go to a credit union out here in Sandy. Even BOA left Sandy. It's not right. I noticed there was someone at the desk and they didn't jump up. They were doing something but you can just stop what you're doing and help. Wells Fargo doesn't give a damn at all about anything. Rates are a joke. If i kept \$11K in my account i would only get a penny. That's not ok. All the cut backs Wells Fargo is doing doesn't look good.

[REDACTED] hates Wells Fargo online. [REDACTED] there was an advertisement about doing a loan. [REDACTED] applied and was denied. [REDACTED] denied because [REDACTED] didn't ask to borrow enough money. [REDACTED] years ago [REDACTED] came to Wells Fargo about lowering [REDACTED] mortgage rate and [REDACTED] said we don't do that. So, then [REDACTED] ended up doing the loan through someone else then the loan ended up being back at Wells Fargo [REDACTED] Wells Fargo is a disgrace. [REDACTED] you can't control any of this and Wells Fargo doesn't give a damn about anything.

[REDACTED] I appreciate [REDACTED] letting me vent. Thank you. Survey ID #:

[REDACTED]

What is the associated product that best matches the complaint?

Personal Loans

How was the complaint received?

Survey

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Wells Fargo Home Mortgage
Return Mail Operations
PO Box 10368
Des Moines, IA 50306-0368



September 21, 2022

Subject: Resolution to your concerns about account number [REDACTED] and [REDACTED].

Dear [REDACTED]:

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

In your inquiry, you expressed concerns about:

- Application review
- Loan servicing transfers
- Customer service experience

Please see our response to your concerns below.

Application review

In your inquiry, you expressed concerns about being denied after applying for a loan and feeling it was because you didn't ask for enough money. You also expressed concerns about our bank branches and banking accounts.

We conducted an application search and found no indication that a mortgage application was submitted with us. If you would like us to research this further, please provide us with additional information. We apologize for any frustration our loan process may have caused.

We confirmed your banking concerns were forwarded to our banking executive office as they can better assist you with your concerns and provide an estimated resolution time. The banking case owner, [REDACTED] will be responding to you under separate cover. Their number is 1-844-576-6424, extension [REDACTED].

Loan servicing transfers

In your inquiry, you expressed concerns about having to go to another lender after asking to lower your mortgage rate and being advised we couldn't do that and then having the loan purchased by Wells Fargo after it originated.

We confirmed that both mortgage loans [REDACTED] and [REDACTED] originated with [REDACTED], Ltd, and were then purchased by Wells Fargo. Lending and investor guidelines may have prevented you from qualifying for a mortgage with us. However, you may have qualified under another lender's guidelines. It's possible for us to purchase your account after qualifying with another lender, because our lending guidelines don't apply when purchasing a mortgage

September 21, 2022

Page 2

which has already funded. We confirmed in section 20 of the signed Security Instruments advise the Note can be sold one or more times without prior notice to the Borrower and might result in a change in loan servicer. We regret we were unable to assist you with the origination of the loans at that time. We apologize for any frustration this may have caused you.

Customer service experience

We understand that the above concerns impacted the customer service you received, and although it is disheartening to learn of concerns such as yours, we appreciate you taking the time to provide us with the feedback needed to enable us to identify areas of training and processing improvement. Each customer truly has the ability to help shape our strategy in providing the service you expect and deserve.

How to contact us

We appreciate the time and effort you took to contact us. We accept telecommunications relay service calls. If you have questions or would like to request additional documents that support our research, please contact me at 1-800-853-8516, extension . I am available to assist you Monday through Friday, 8:00 a.m. to 5:00 p.m. Central Time. If you require immediate assistance and I am unavailable, other representatives are available to assist you at 1-800-853-8516, Monday through Friday, 7:00 a.m. to 7:00 p.m. Central Time.

Sincerely,

Case Specialist
Home Lending Executive Office

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/>.

Complaints

From: Loudspeaker
Sent: Wednesday, September 28, 2022 1:32 PM
To: [REDACTED] Complaints
Subject: [REDACTED] Feedback Requested: Loudspeaker has received an idea ([REDACTED])

Categories: In Progress, [REDACTED] Loudspeaker - [REDACTED] [REDACTED] [REDACTED]
stating a case was created w/case number, Processor

Good day!

Please confirm whether or not the below Loudspeaker submission should get cared for by the [REDACTED] Team.

Thanks! [REDACTED]

[REDACTED]
Enterprise Loudspeaker Intake Consultant
Wells Fargo Bank, NA | [REDACTED]

From: [REDACTED]
Sent: Wednesday, September 28, 2022 11:34 AM
To: [REDACTED]
Subject: Loudspeaker has received an idea ([REDACTED])

WELLS FARGO

09/28/2022

Loudspeaker

The Loudspeaker team has received a suggestion that needs your review and response by **10/03/2022**.

Date Received:

09/28/2022

Feedback subject and ID#:

Bank Branch on STL campus [REDACTED]

Feedback details:

I work in STL and have all of my checking/saving/investment accounts with Wells Fargo. I'm in the office today and needed cash in small bills so I walked to the on campus bank branch (the only branch in Missouri). It's closed with this note on the door: "This location will be closed on [Sept 28th 30th]. Please visit our nearest Wells Fargo branch at: [N/A]." This is the second time I've gone and it's been closed. Why is it closed? Not busy enough? Then revise the days/hours and post that schedule on the door. And be open on the days when the most employees are in the office (Wednesday). Seems like I should open an account with a different bank that has local branches. (Nothing against the employees in the branch here - they are all very nice.)

Submitter:

[REDACTED]
[REDACTED]
[REDACTED]



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Complaint Case Identifier

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Issue Type

[REDACTED] Complaint

Question & Response

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Complaint Created Date

9/28/2022 8:19 PM

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Who is the Complaint from?

Customer - Consumer

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

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[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Provide a detailed description of the customer complaint

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

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[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] dissatisfaction due to a branch being closed and displaying :
"This location will be closed on [Sept 28th-30th]. Please visit our nearest Wells Fargo
branch at: [N/A]. " [REDACTED] why the branch is closed [REDACTED]
this is the second time [REDACTED] visited the branch and it being closed. [REDACTED]
[REDACTED] a revision of the days/hours to be posted on the door and [REDACTED] the branch

[REDACTED]

[REDACTED]

[REDACTED]

How was the complaint received?

[REDACTED]

[REDACTED]

[REDACTED]

should be open on Wednesdays when most employees are in office.

[REDACTED]

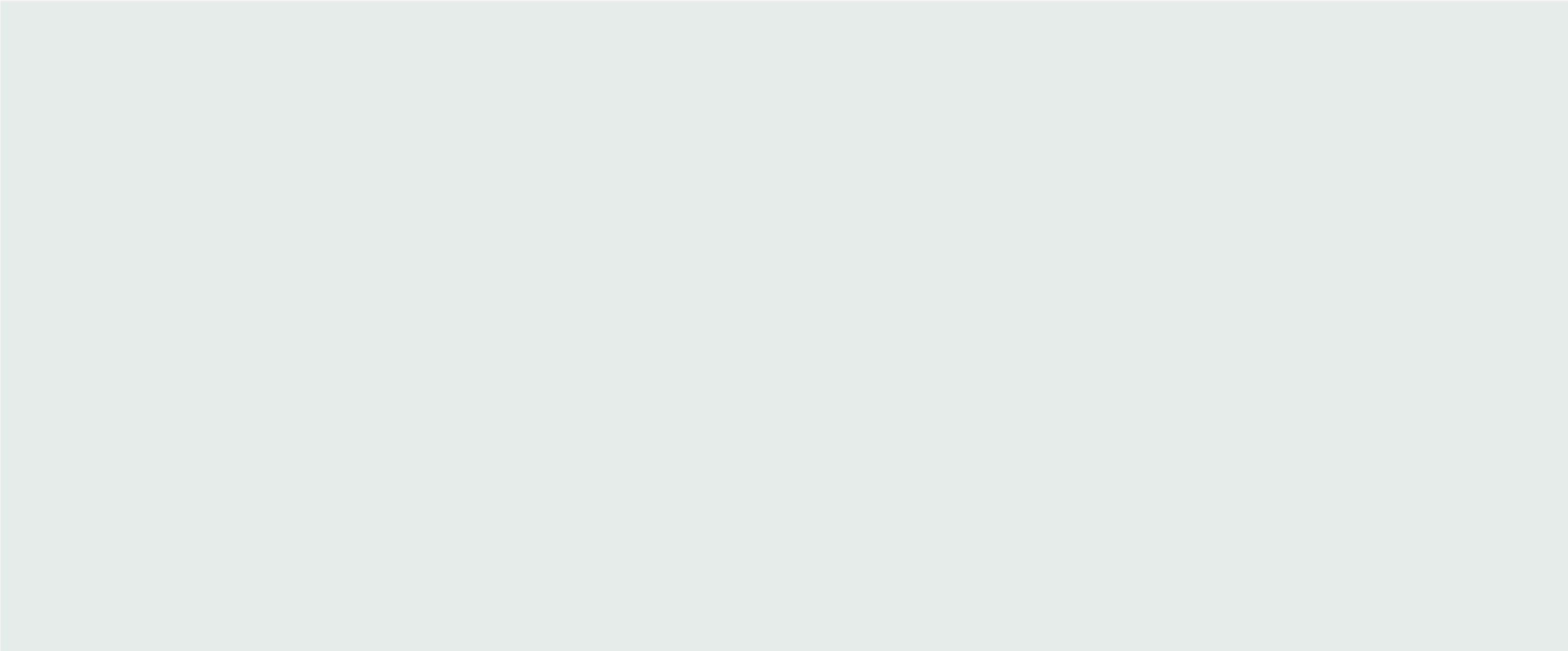
[REDACTED]

[REDACTED]

Online Complaints Portal

[REDACTED]

[REDACTED]



From:
To: "
Subject: *smail* *smail* [Secure] We're responding to your concerns
Date: Tuesday, October 25, 2022 10:13:00 AM
Attachments:

Case number:

Dear :

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

Your feedback about your experience is important to us because we are always looking for ways to improve our processes. We want to assure you we have referred this matter regarding the branch closure to the appropriate area for review in an effort to prevent experiences like yours in the future. At this time we do not have a reported timeframe for this branch issue to be fixed or re-opened.

Unfortunately, many times the requested resolution does not match the relief we are able to provide. As an advocate for our customers, we strive to remedy each request to the best of our ability; Please understand, the resolution we are providing is within the resources and compliance guidelines we are held to.

We shared your information with the Community Reinvestment Act (CRA) Strategy and Program Management Team to make sure your concerns are documented. For more information about how Wells Fargo is involved in your community, please visit <https://www.wellsfargo.com/about/corporate-responsibility/>.

If you'd like to contact them directly, you can email them at

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748 ext. . We're ready to help you Monday through Friday from 7:00 a.m. to 3:30 p.m. Pacific Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

Executive Office Case Specialist

Enterprise Complaints Management Office

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Customer Information

CUSTOMER INFORMATION

[REDACTED] [REDACTED]

[REDACTED] [REDACTED]

Response Date 08/23/2022, 02:23 PM

[REDACTED] [REDACTED]

[REDACTED] [REDACTED]

[REDACTED] [REDACTED]

Comment



NPS Comment (Branch)

Inconvenient locations. **Out of order ATMs.** **Recent branch closings.** **There is one ATM available in my area.** **When the ATM is out of order I have to go inside the one location we have.**

[REDACTED]

Impact on NPS Comment (Branch)

Inconvenience and out of order ATMs.

[REDACTED]

From: Wells Fargo Line of Business Executive Office
Sent: Tuesday, August 30, 2022 4:05 PM
To: [REDACTED]
Subject: [Secure] We're responding to your concerns

Zix - Send Encrypted



Case number: [REDACTED]

Dear [REDACTED]

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We have determined there is three ATM's within a five mile radius from your address on file and a branch as well within that radius.

The closest ATM is showing located at 2204 Shorter Ave, Rome, Georgia, 30165. There is also an ATM located at 304 Turner McCall Blvd. SW, Rome, Georgia, 30165. The closest branch near you is located at 2 Redmond Rd. NW, Rome, Georgia, 30165.

We continuously evaluate our branch network, and study our customers' banking habits and preferences. Our investment in digital capabilities has enabled us to seamlessly serve our customers across channels. This gives our customers a choice in how they bank with us.

While branches continue to be important in serving our customers' needs, more transactions are occurring outside the branch. When we close or open branches and ATMs, our strategy is also influenced by geographical differences in our individual markets, economic trends, and competitor actions. You can use our online branch locator at wellsfargo.com/locator, or our mobile app to find the nearest ATM or branch.

We apologize for any inconvenience certain closures may cause.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748. We're ready to help you Monday through Friday from 8:00 a.m. to 5:00 p.m. Mountain Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

[REDACTED]
Executive Office Case Specialist
Enterprise Complaints Management Office

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Below you will find the transcript of the chat(s) the customer had with the Service Chat team.

Chat ID:

06:40:58 Wells Fargo: For your security, please don't enter sensitive information into this chat. Conversations are monitored and retained.

Let's continue the conversation. Please provide your first and last name so we can better assist you.

[REDACTED]

06:41:02 You: I have alrerady been given some breaks and I do appreciate that, I started the conversation to find out what is up with bank branch hours and closures. I'm sorry to have vented my frustrations like that, I just started typing and let it fly I guess. I just need to know if the branches will be stabilizing in my area. I work as much as I can and sometimes getting to the bank to get a money order or cashiers check for my rent is difficult even when the hours were regular and all branches were open.

06:41:38 Wells Fargo: Hi there, Thanks for reaching out. My name is . How can I help?

06:42:11 Wells Fargo: Are you reaching out about the fees?

06:44:14 Wells Fargo: Are you still there?

06:44:20 You: I live in Wheat Ridge, CO. just west of Denver and I am having issues getting to a local bank branch when I get paid to get my rent check. My landlord only accepts cahiers checks or money orders. The nearest branch is permanently closed and another nearby is temporarily closed, they removed the one in Safeway and now the 2 otheres around started closing earlier, 4 on Friday and noon on Sat. It used to be 6 on weekdays and 1 on Sat

06:45:19 You: I can't make it by 4 on Fridays and I try to work Sat if the work is thewre

06:45:38 Wells Fargo: Could you please provide your phone number so we can contact you about this issue?

06:46:00 You: It costs me 10% of my rent when I'm late, usually a little over \$100

06:48:16 Wells Fargo: I'm sorry to hear that. Please provide your phone number so I can document your complaint.

06:49:54 You: My number is . I am getting ready to leave for an event at the moment, I just had to go to Walmart to get a money order for the rent, even though it's late already. It's only \$2.00 to get it there, it's just more convenient and free when I can do it at the bank. If you or someone is planning to call, tomorrow morning after 9am GMT will be best time to reach me.

06:50:23 Wells Fargo: We'll be in touch within two business days. Is there anything else you'd like to add to your complaint?

06:51:34 You: Only that I was more questioning the status of the branches in my area than making a complaint. I just want to know when I can get to a bank and have it be open for use.

06:52:15 You: The app is of no use, it still says 1pm for most of the branches

06:53:06 Wells Fargo: I understand. I've documented your complaint now. Please be assured we're doing our best to bring back our branches.

06:53:27 Wells Fargo: At this point, if you do not have any additional questions, we can close our chat. It has been a pleasure chatting with you today. Please tap/click the "X" button at the top right corner of this chat window when you are finished. Stay safe!

06:53:54 You: You as well...

06:53:55 StateChange: Customer Closed Chat Window

[REDACTED]

From: WellsFargoLineofBusinessExecutiveOffice
Sent: Wednesday, July 13, 2022 1:17 PM
To: [REDACTED]
Subject: *smail* *smail* We're responding to your concerns



Case number: [REDACTED]

Dear [REDACTED]

Thank you for your patience while we looked into your concerns regarding hours of operation at our local branch. We've completed our research and are ready to share our findings.

Thank you for bringing your concerns about the hours of operation at our Wheat Ridge, CO branches to our attention. Our goal is to provide prompt, friendly service. You may occasionally experience earlier than usual close times due to low staffing. We're sorry for the inconvenience.

Your comments are very important to us. You deserve a quality financial relationships and excellent service. Each experience we share with a customer is an opportunity to demonstrate our commitment. We're sorry we haven't met your expectations. Thank you again for sharing your concern and for the opportunity to serve you as our valued customer.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748 ext. [REDACTED]. We're ready to help you Monday through Friday from 7:30 a.m. to 4:00 p.m. Eastern Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

[REDACTED]
Executive Office Case Specialist
Enterprise Complaints Management Office

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Customer Information

CUSTOMER INFORMATION

[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
Response Date	07/20/2022, 06:41 PM
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]

Comment



NPS Comment (CSBBC):

I'm finding it much more difficult to do banking with Wells Fargo, due to the lack of banks in my community. I researched where I could walk to do my day-to-day service needs, prior to purchasing a brand new home. I was very happy to see a branch inside the Frys grocery store near me. I later came to the bank and it was being boarded up and closed. I hadn't received or noticed any notification or posting of the closing. I was told they would no longer be providing banking services other than the ATM. Now that I'm limited to ATMs, I had to find out the hard way there were limits to how much I could withdraw each day, depending on the location of the ATM machine (cameras). The amounts should have automatically gone up since the banking services are steadily decreasing. With the cost of gasoline, I don't want to have to do more frequent trips to these ATMs. Now the nearest bank with all services is not within walking distance, nor an area of middle-income residents that are homeowners. It is on south Central Avenue, with long ongoing construction on the rail system, in a predominately low-income area where English is not frequently spoken. The lines are always long and many people are waiting to access safe deposit boxes. I can't imagine they own many family jewels or legal documents. However, if you go several miles east down Baseline Rd. to the Tempe community, there are two full-service branches within a half mile from each other, one on each side of the street. There are hundreds of newly built homes in my community, along with many developments still coming up that could benefit from a local branch.

I don't even want to waste the time discussing the hoop jumping I was sent through in attempting to obtain a home mortgage. I own three homes and I received much more expeditious services from businesses I had no previous relationships with. I've been a bank customer of this company through many name changes since the early 1970s. Your customer service to me does not reflect my loyalty to you as a customer. I happen to be a single African American successful woman. As a nurse research scientist, I could draw some conclusions from my experiences over the years. However, there is no need to preach to the choir, you know exactly what strategic actions you're doing in these communities. Thanks for allowing me to share my opinion.

Wells Fargo Customer Comment (CSBBC):

Yesterday, I went to three different ATMs and could not access any money from my accounts. I assumed the machines were low on money or didn't have the bill request after multiple attempts in trying to problem solve the matter. A waste of time and gas in the hot weather. I had to resolve the matter via phone after receiving notices regarding did I make the transactions. It couldn't be answered with a yes or no, due to the fact it was me, however, I never received any money, so I had to Zelle the funds for my appointment. I still don't have cash money, so I guess I'll try the local ATM again!

From: Wellsfargo [REDACTED]
To: [REDACTED]
Subject: [Secure] We're responding to your concerns

**WELLS
FARGO**

Case number: [REDACTED]
Account number ending in: [REDACTED]

Dear [REDACTED]

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We're sorry for any service concerns you may have experienced when attempting to withdraw cash at an ATM and realizing the branch you frequented closed with no notification. 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.

We continually evaluate our branch network, and make adjustments based on changing customer needs, market factors and economic trends. This process leads to both expansions and consolidations. While the branch continues to be important in serving our customers' needs, we're finding that customers increasingly use digital tools for transactions such as bank deposits. As a result more transactions are happening outside the branch.

We do not offer notices to the customers in regards to branch closures. Please call our Wells Fargo Customer Service at 800-869-3557 24 hours a day, 7 days a week for branch availability or visit our website at www.wellsfargo.com and click the ATM/Locations link to search for a branch location and view their hours and availability. I will offer the option to select the 'Make an Appointment' button to visit with a personal banker for their banking needs.

What you need to know:

Per the Wells Fargo Consumer Debit and ATM cards Terms and Conditions, when Wells Fargo Fraud detects unusual card activity on an account or card, alerts are sent to our customers via email, text, push notifications or through a phone call to review recent transactions. On July 19, 2022 an alert was sent to your message center in online banking requesting you to verify unusual transactions made on the Platinum Debit card ending in [REDACTED]. On July 19, 2022, you spoke with a banker over the phone to verify the transactions and the authorization hold was removed.

Additional Information:

The current ATM Withdrawal limit on the Platinum Debit Card ending in [REDACTED] is \$1,010 and the current purchase limit is \$6,150. You have the option to increase the daily ATM withdrawal and purchase limit per day as long as the available balance (including pending transactions) is above the limit requested. The maximum daily ATM withdrawal limit on a Platinum Debit card is \$2,010 and the maximum daily point of sale limit is \$20,000. To increase or decrease the limits on your card, please sign into your online account at www.wellsfargo.com or you can contact us at 800-869-3557, 24 hours a day, 7 days a week or by speaking with a banker inside the branch (for limit increases only).

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 208-350-6594. We're ready to help you Monday through Friday from 8:00 a.m. to 4:30 p.m. Mountain Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,


Executive Office Case Specialist
Enterprise Complaints Management Office

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Customer Information

CUSTOMER INFORMATION

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Response Date

09/24/2022, 10:30 AM

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Comment



NPS Comment (CSBBO):

☹️ My branch is closing. ☹️ There are not enough employees. ☹️ I have been physically in the branch and on line trying to make an appointment to close my lock box. ☹️ No one answers the phone and on line it say no appointments available. ☹️ I am very frustrated. ☹️ I have opened a lock box at another bank because of inability to access my documents at WF.

[REDACTED]

Impact on NPS Comment (CSBBO):

☹️ I do not want my friends or family to experience the levels of frustration I experienced with the wait and the bank's policies. 😊 I might add the teller was very pleasant.

[REDACTED]

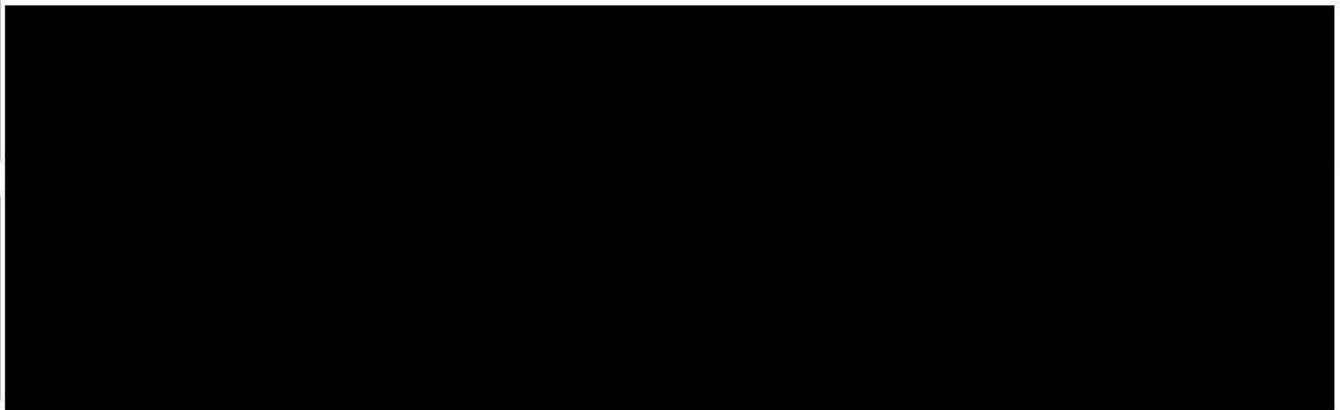
Queue Detail

Complaints Review



Customer Communication

My branch is closing There are not enough employees I have been physically in the branch and on line trying to make an appointment to close my lock box No one answers the phone and on line it say no appointments available I am very frustrated I have opened a lock box at another bank because of inability to access my documents at WF I do not want my friends or family to experience the levels of frustration I experienced with the wait and the banks policies I might add the teller was very pleasant



Comments

A large, empty rectangular box with a thin border, intended for user comments or feedback.



From: WellsFargoLineofBusinessExecutiveOffice
Sent: Friday, September 30, 2022 12:09 PM
To: ,
Subject: We're responding to your concerns

Case number:

Dear :

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We appreciate the time you've taken to provide us with your comments. At Wells Fargo, we pride ourselves on developing and maintaining quality relationships and strive to consistently deliver the exemplary service we know our customers deserve.

We apologize that a branch located in your area is short in staff and had to close on a business day. Please be assured we will thoroughly review the circumstances and take appropriate action to make sure our level of service does not fall short again. Your concerns have been documented.

Please note that you are able to visit another Wells Fargo branch in your area. I recommend that you make an appointment before visiting a branch. To find a branch near you, visit wellsfargo.com/locator.

1. Visit wellsfargo.com .
2. In the Find ATMs/Locations field enter your zip code or City and State and select "Go".
3. Select the banking location you desire.
4. Select the "Make An Appointment" link. Please note: If the link does not appear, this service is not available at this location.
5. On the Make an Appointment screen, select the "Schedule a new appointment" radio button.
6. Select the reason for your appointment.
7. Confirm the prefilled branch location or search for another branch and select "Continue".
8. Choose the date and time in which you wish to meet and select "Continue".
9. Enter your contact information, and select "Continue".
10. Verify and confirm the details of your appointment and click or tap "Confirm Appointment".

In addition, I was unable to locate a Lock Box account. If you still need assistance with a Lock Box account, please make an appointment to speak with a branch representative regarding this matter.

We hope your concerns were addressed in this response and we look forward to assisting you in the near future.

How to contact us

We appreciate the time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748 extension Monday through Friday from 7:00 a.m. to 5:30 p.m. Mountain Time. We accept telecommunications relay service calls.

Sincerely,


Executive Office Case Specialist
Enterprise Complaints Management Office

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[REDACTED]

Senior Financial Advisor | Managing Director | Wealth Brokerage Services

Wells Fargo Advisors | [REDACTED] | [REDACTED]

For immediate assistance or to place a trade please call [REDACTED]

Client Associates:

[REDACTED]

Registered Client Associate

[REDACTED]

[REDACTED]

Sr. Registered Client Associate

[REDACTED]

From: [REDACTED] <[REDACTED]>

Sent: Wednesday, September 7, 2022 3:44 PM

To: [REDACTED] <[REDACTED]>

Subject: Customer direction to right department

Howdy!

Been a while Mr. [REDACTED], but I am wondering if you can direct me to the right person in charge where I might be able to get some answers about Wells Fargo (I know this has nothing to do with you or your division and your assistance here would be greatly appreciated).

Recently the two Wells Fargo ATMs in East San Jose were both closed, leaving only the branch ATM, causing folks to walk, bike, drive, bus or Uber quite a bit further to be able to get cash in East San Jose.

It is also not lost on me that East San Jose tends to be poor, mostly Hispanic/LatinX who rely on a cash economy more often than not and I have a nagging suspicion that this is just a twist of the knife already in the gut of poor folks, inadvertently or otherwise.

Part of our communities in the area in which I choose to live are historically underserved, while some of us are blessed enough to have several private banking options at any given time. I have been personally blessed with the help from you and your team and I feel a responsibility to stand up for those not so fortunate as we both are.

I would like to understand why these ATMs were removed, if there are plans to put one back someplace (consolidation maybe?), and relay my current experience with your branch manager and employees at your East San Jose, Capital Ave branch. I have both a positive experience with an employee named [REDACTED] and a negative experience with the [REDACTED], [REDACTED].

If this requires me to talk to two different people, that would be just fine, I have no issues spending my time trying to right a wrong or even tilting at a windmill or two.

Thanks so much for all you've done for me over the past 4-5 years, I truly appreciate it.

[REDACTED]

P.S. Life at Google has been great for me, I hope Wells Fargo is still treating you well given the current economic uncertainty.

This email may be an advertisement or solicitation for products and services. [Opt-out from promotional emails.](#)

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- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

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View our [Electronic communications guidelines.](#)

[REDACTED]

From: Wellsfargo [REDACTED]
Sent: Thursday, September 15, 2022 3:58 PM
To: [REDACTED]
Subject: [Secure] Correction to our previous response
Attachments: Were responding to your concerns.pdf



Case number: [REDACTED]

Dear [REDACTED]:

We're sending this letter to provide additional information regarding our previous letter sent on September 13, 2022. After a review, we discovered there was incomplete information provided on the previous letter (enclosed). Our goal is to provide the most accurate information to our customers, and we regret our previous letter did not reflect our standards. We're sorry for any inconvenience this may have caused.

We shared your information with the Community Reinvestment Act (CRA) Strategy and Program Management Team to make sure your concerns are documented. For more information about how Wells Fargo is involved in your community, please visit wellsfargo.com/about/corporate-responsibility/.

If you'd like to contact them directly, you can email them at [REDACTED].

We attempted to contact you on September 9, 2022, and September 13, 2022 to discuss your concerns. Because we were unable to speak with you, we're sending this letter.

Insufficient information about the complaint

We are writing in response to your complaint we received on September 8, 2022. To better understand your concerns, we need more detailed information from you. We have not been able to contact you by phone; therefore, we closed the existing case as of the date of this letter.

What we need

We would like the opportunity to resolve this matter but need more information from you. If you would still like us to research and resolve your concern, please call us at the number below to provide the additional information we need.

- The ATM and branch location / address as we were unable to locate them based on the address you provided on the email.
- Please provide more information on the negative experience you've had with the branch manager.

Your comments are very important to us. You deserve a quality financial relationship and excellent service. Each experience we share with a customer is an opportunity to demonstrate our commitment. We're sorry we haven't met your expectations. Thank you again for sharing your concern and for the opportunity to serve you as our valued customer.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-855-931-2468. We're ready to help you Monday through Friday from 7:00 a.m. to 4:00 p.m. Central Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,


Executive Office Case Specialist
Enterprise Complaints Management Office

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From: [REDACTED] <[REDACTED]>

Sent: Friday, September 16, 2022 1:58 PM

To: Board Communications <[REDACTED]>

Subject: Wenatchee, WA Branch

I have lived in Wenatchee for 38 years and have been with your bank since you came to town. I have always found your employees to be helpful and pleasant. About a year ago, you closed the East Wenatchee branch so the only available branch is in Wenatchee. This has created long lines for doing any transactions which can result in 30 minutes of waiting especially if only one or

two people are working the teller window, which is usually the case. It is especially frustrating when trying to use the **ONLY** ATM machine in town. There is no other ATM or office within 50 miles of Wenatchee. Last Saturday I went to the ATM two times only to be in a line of 12 cars ahead of me! Consequently because of the time involved, I was not able to use the ATM window.

I understand that we are in difficult times in finding qualified employees. However, if you would install another ATM in the parking lot of the Wenatchee branch, you would be providing customer service that is needed. There are many banks in town and closer to my home. I hope I don't have to take my business to another bank that will meet my needs.

[REDACTED]

[Redacted]

From: WellsFargoLineofBusinessExecutiveOffice
Sent: Monday, September 26, 2022 12:50 PM
To: [Redacted]
Subject: *smail* *smail* [Secure] We're responding to your concerns

Zix - Send Encrypted



Case number: [Redacted]
Account number ending in: [Redacted]

Dear [Redacted]:

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We shared your information with the Community Reinvestment Act (CRA) Strategy and Program Management Team to make sure your concerns are documented. For more information about how Wells Fargo is involved in your community, please visit <https://www.wellsfargo.com/about/corporate-responsibility/>.

If you'd like to contact them directly, you can email them at [Redacted].

Thank you for your business. We're happy to have you as a customer.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748 ext. [Redacted]. We're ready to help you Monday through Friday from 8:00 a.m. to 4:30p.m. Eastern Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

[Redacted]
Executive Office Case Specialist
Enterprise Complaints Management Office

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From: [REDACTED]
Sent: Thursday, July 7, 2022 9:01 AM
To: WellsFargoLineofBusinessExecutiveOffice
Subject: [Secure] RE: We're responding to your concerns

This message was encrypted by the sender and may contain sensitive data. If you reply to or forward this email, please comply with Information Security Policy and remove any sensitive information (including confidential or restricted information) or encrypt the message.

This message was sent securely using Zix®

[REDACTED] thank you for taking the time to respond. Unfortunately, you missed the point of my concerns. They were not based on the closure of the branch, which I understand to be a business decision that mostly shifted customers to a nearby branch. I normally use another branch near my home and the branch closure only impacted my Safety Deposit Box. My father and later I have maintained the box since the Pennington branch opened. I was informed in a threatening letter from Fargo that the branch was closing and that I had to make arrangements to remove personal property before July 15, or my property would be seized and given to the State. This letter was far from customer friendly as it also pointed out that my existing arrangements with Fargo for a no fee Safety Deposit box would end and fees would be charged if I decided to open a new box. After closing the box, I contacted my local branch to open a new box and was told that none were available and the Fargo representative at the Pennington branch offered to put me on a waiting list at a nearby branch. This was far from helpful. Please tell me how a bank that "strives to provide exemplary service" closes nearly a thousand customer safety deposit boxes without adding more boxes in nearby branches? I'm sure you don't have a cut and paste response for this question or will go far enough up the chain of incompetency at Fargo to answer this question. It's clear that the policies and practices at Fargo bear no relationship to the actual treatment of some customers. Just do away with fluffy statements about how all customers are important to the bank, it's hollow and pathetic when your actions tell a totally different story. Your management team should be embarrassed over the way the Safety Deposit Boxes were handled. I don't want Fargo to be my enemy or the reason why I take my business to another bank so please tell me how you will address my concerns. I should note this exchange and outcome may be shared on social media platforms so it's important for the bank to put its best foot forward.

--- Originally sent by [REDACTED] on Jul 7, 2022 9:05 AM ---

This message was sent securely using Zix®

Case number: [REDACTED]

Dear [REDACTED]

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

At Wells Fargo, we pride ourselves on developing and maintaining quality financial relationships and strive to consistently deliver the exemplary service we know our customers deserve. Our intent is to provide hassle-free service to all customers with the most professional, courteous and efficient customer assistance possible. Please know that we are intently focused on identifying and fixing issues, taking action to make things right, and building a better bank that is first and foremost committed to serving our customers' financial needs and delivering an excellent customer experience.

Wells Fargo strives to provide prompt, friendly service to our customers, ensuring all of our branches can be conveniently located for our customers. Through external variables and internal business needs, we sometimes fall short of that goal. We apologize for any inconvenience our branch closures may have caused you. To maintain our customer's trust, security and partnership, our policies and procedures are in compliance with the laws and regulations of the federal and state governments. Although they're in place to protect our customers, they sometimes confuse and frustrate. The good news is that we're more aware and responsive to customer concerns than ever before; and we are doing our best to get better all the time.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748 Ext [REDACTED]. We're ready to help you Monday through Friday from 7:00 a.m. to 3:30 p.m. Eastern Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

[REDACTED]

Executive Office Case Specialist

Enterprise Complaints Management Office

Enclosure

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[REDACTED]

From: WellsFargoLineofBusinessExecutiveOffice
Sent: Thursday, July 21, 2022 11:30 AM
To: [REDACTED]
Subject: *smaill* *smaill* We're responding to your concerns



Case number: [REDACTED]

Dear [REDACTED]

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We're sorry for any difficulty you experienced when closing your Safe Deposit Box and looking for inventory to reopen a new box elsewhere. Fortunately we were able to confirm available at the Wells Fargo branch on Yardley Main Street. We've set an appointment with a banker named [REDACTED] for Wednesday, July 27, 2022. For Further Questions or if you need to reschedule, you can contact [REDACTED] from the Yardley Main Street Branch at [REDACTED] directly or you can reach the Main Branch at (215) 493-0606.

We strive to provide exceptional service, and we're sorry that we didn't meet this expectation. The information you provided is important to us, as we're always looking for ways to improve the quality of service we provide. Thank you for bringing this situation to our attention.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748 Ext [REDACTED]. We're ready to help you Monday through Friday from 7:00 a.m. to 3:30 p.m. Central Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

[REDACTED]
Executive Office Case Specialist
Enterprise Complaints Management Office

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Queue **Detail** **Escalated Complaints Review**



Customer Communication

The customer is advised that further review is required to verify the accuracy of the complaint statement. I was told that what happened within hours I am still waiting for the company to complete a thorough review on the safety of the flight and the connection.



**WELLS
FARGO**

Case number [REDACTED]
Account number ending in: [REDACTED]

Dear [REDACTED]

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

In your inquiry, you shared with us your concerns regarding your multiple requests for copies of monthly statements for your account ending in [REDACTED]

We're sorry to hear about your issues receiving your mailed statements. After researching your account history, we haven't identified any issues with sending or delivering your monthly statements. We have your mailing address as:

[REDACTED]
[REDACTED]

As a possible solution, check with your local post office about opening a P.O. Box. This allows your mail to be delivered and stored in a secure location. If this isn't an option, or you need to update your mailing address, you can contact us directly at the phone number listed below. You can also call Customer Service at 1-800-869-3557.

For convenience, we've enclosed your statements dated July 26, 2022 through December 23, 2022.

You may contact Customer Service at 1-800-869-3557 if any additional statements are needed. Please keep in mind that we may charge service fee for any requested statements.

We regret if we did not provide you with the service you expected from us. I hope the details contained in this letter have adequately addressed your concerns. We are constantly reviewing and revising our practices and procedures to improve the customer's experience, and we appreciate your feedback. We have notified management for coaching and process improvement opportunities. We thank you for allowing us to assist you with your business needs and hope that our future service will allow us to retain you and your business as our customer.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-824-7737 extension [REDACTED]. We're ready to help you Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

[REDACTED]

Executive Office Case Specialist

Enterprise Complaints Management Office

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[REDACTED]

[REDACTED]

From: [REDACTED] >
Sent: Wednesday, December 28, 2022 3:31 PM
To: CORP COM SF <[REDACTED]>
Subject:

I have two complaints. #1. Three weeks ago I filled out a form for a credit card. Since every time I open my account using online banking there is an advertisement inviting me to fill out an application not to mention the advertisements I get when I open my mail you have sent me, so I figured sure it will help boost my credit score. I was promptly turned down in less than 30 seconds. Ok that's fine if you have any reason to turn me down that's fine I can live with that, after all it's your card your decision. What my problem is with it is that before I could finish reading the email you sent me denying me for said credit card you took 38 points away from my FICO score. A score I've been trying to boost for a long time. I did not see anywhere on the application were it said if you are turned down for a credit card we are going to punish your account for being turned down to the tune of 38 points so to put it mildly that is pretty harsh. #2 On December 21, 2022 I used my Wells Fargo phone app to make a 4000.00 deposit. Before you tell me that I should have personally taken it to my local branch to deposit such a large amount. Well I no longer have a local branch because you took out the only Wells Fargo branch my little town has. So I have to make a 50 mile trip to go to the next available branch. (Yes I know I should have changed banks then like so many folks in my town did, but I liked Wells Fargo so I remained your loyal customer). I trusted you to be able to handle a 4000.00 deposit since I'm pretty sure you make those kinds of deposits many times a day without incident. After a couple of days I went online to check my balance and the 4000.00 sure enough had been credited to my savings account, then promptly it was taken out of my savings account and placed on a "Hard Hold". Ok that's fine after all you have to protect yourself against loss

if you feel something may be wrong with the deposit again fine no problem I totally understand. But what I DON'T understand is why 6 days after the deposit I receive a letter in the mail stating that because of a report sent to you by "Early Warning Services" you had INFORMATION INDICATING the check may not be paid, and that the decision to place a hold on the check has been placed IN PART on a their report, however the letter states that there is CRITERIA USED WHEN DELAYIN THE AVAILABLE FUNDS , such as #1 Any factors or circumstances that cause us to doubt that a deposited check will be paid by the institution on which it's drawn. Alarmed I immediately called Meta Bank and asked them about it and I was told by the supervisor that the bank paid on the account on December 22, 2022, so that could not be the reason since it was paid in less than 24 hours after being deposited. #2 The length of time the deposit account has been open: for example, when the account has been open for only a short time, so that could not be the reason since I've been banking with you for the past 15 YEARS. or #3 The frequency of overdrafts or returned checks on your account, nope none of those because I don't write checks and I signed a form stating that if I do not have the funds in my account then any transactions made on that account shall not be honored. Now your wondering why I'm so upset about this, simple I have given my Lender full access to my banking and checking accounts because I'm very close to closing and signing a deal on a home loan and that 4000.00 was to be in my account as earnest money for escrow account. I spent 2 hours yesterday trying to get someone to help me with getting my account squared away and explain to me why after being a loyal customer for 15 years you simply did not extend the courtesy by calling me and letting me know that in a few days the money would be in my account. Easy, Peasy. Instead of writing me a warning letter making it look like there was some kind of wrong doing, a letter that my lender can see on my message alerts. The nice lady I spoke to last night understood my distress and kindly asked me to call in the morning when someone higher up could assist me, I thanked her and called back this morning. When I did I had asked for a supervisor to speak with, but not before I was told to tell them the entire reason for my call I was then put on hold a couple of times before I was transferred to said higher up only to be put on hold again and sent to an automated teller to verify again who I was then told they could not complete my call and please hang up. That happened twice. On my 3rd attempt to speak to higher up the man did actually stay on the phone until that departments higher up was introduced to me over the phone, great I thought finally getting some where, but what I got was an extremely rude person who recited to me the "Company's rules set forth by the Federal Government". So I asked again to please let me speak to someone about the decisions made to send me this letter using the derogatory reasons they made said decision only to get an ever ruder person who now tells me that it was my fault the letter was sent because of the BANK I CHOSE TO WRITE THE CHECK AND DEPOSITED INTO MY ACCOUNT because it is not a reputable bank. I'm sure META Bank is going to want to know that Wells Fargo is just too good to except their money. AND by the way I did not chose the bank, the money was owed to me and it was repaid by using META bank debit card account. I have proof of where the money came from and that the funds were legitimate. In my 15 years of being your customer I was never informed that I should have a better class of banks to do business with, since what you do is except and cash and lend and invest money, that's why I have a bank account because you are the money store so I have that account for you to do that. When you all had the problem of opening accounts that people did not sign up for and made to pay restitution to those you did it to (my husband being one of them) I said no we are going to stay with Wells Fargo because anyone can make a mistake and they made good on it so we will stay with them. When you moved out of our town I said no we are going to stay with them because we've been with them a long time and I like Wells Fargo, when we made a

decision to move out of state (The home loan I'm concerned about) I checked to make sure we could take our Wells Fargo account with us to our new home. So if I like you so much and am loyal to you how come it is that you like me so little and are not loyal to me? all I wanted from you was to restore the 38 points you took from my FICO score for turning me down for a credit card you invited me to apply for and take off the dirty little letter you wrote to me after the check had been paid on. It never was explained to me why you did either of those things I was just treated like a peon by your uppity bankers.

[REDACTED]
[REDACTED]
Acct [REDACTED]

Sent from [Mail](#) for Windows

Sent from [Mail](#) for Windows

[REDACTED]

From: WFExecutiveOffice
Sent: Monday, January 9, 2023 4:48 PM
To: [REDACTED]
Subject: [Secure] We're responding to your concerns



Case numbers: [REDACTED], [REDACTED] and [REDACTED]
Account number ending in: [REDACTED]
Application number ending in: [REDACTED]

Dear [REDACTED]

We are writing to respond to your recent inquiry addressed to Corporate Communications about your Wells Fargo account and application referenced above, which we received on December 28, 2022. Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We apologize for any service concerns you may have experienced while attempting to gain clarification on this matter. We strive to provide exceptional service and it was disappointing to learn that we did not meet this expectation. Your feedback regarding your experience is important to us, as we are always looking for ways to improve the service we provide.

What you need to know about the deposit hold

We understand your concerns related to a hold placed on a deposited check in the amount of \$4,000.00 on December 21, 2022. A hold was initially placed on the item to allow for us to verify the item with the issuing bank. We were able to verify the item and permanently release the hold on December 29, 2022. We understand you received our letter advising possible reasons why an item may be held. In this case, the account you were funding had a \$0 balance, and we did not have any prior history between your accounts and the issuing bank. We apologize for any alarm or confusion our letter may have caused.

Please understand, as fraud is a growing concern, we may exercise our right to place holds to allow processing and verification of any item. We apologize for any frustration or inconvenience our process may have caused. We appreciate your business and hope you understand our measures are in place to protect our customers and the bank from fraudulent items. We appreciate the opportunity to assist.

What you need to know about your credit card application [REDACTED]

When we are not able to approve a credit application for a Wells Fargo credit card, we are required by the Equal Credit Opportunity Act (ECOA) to provide a letter to the applicant explaining the reasons for our decision. We do not report this decline to the credit bureaus, and it does not appear on your credit report.

After carefully reviewing your application and credit information, we found that your current amounts owed are too high relative to recent Wells Fargo deposits, and your remaining income after debt payments is too low to support an additional credit line. In response to your recent letter, we again reviewed the information you submitted and confirmed that we are not able to approve your request for a credit card account at this time.

Wells Fargo has many credit options available to help you meet your financial needs. Please call us, speak with a banker, or visit wells Fargo.com to learn about options that might be right for you.

Credit score

While we provide your account and application history to credit-reporting agencies, we have no control over how they process that information, nor as to how your credit score is impacted. There are many factors used to calculate credit scores. The method used to calculate credit scores is proprietary to the credit reporting agencies. Lenders have no input in calculating your credit score. If your credit score suffered a recent decline, it would be necessary for you to contact the agency providing the score to determine what occurred. We apologize for any frustration or inconvenience. We confirm the credit information we used to review your application was provided by TransUnion. Their contact information is below:

TransUnion LLC
PO Box 1000
Chester, PA 19016
1-800-888-4213
transunion.com

Wells Fargo locations

We understand you have concerns about Wells Fargo locations in your area.

We shared your information with the Community Reinvestment Act (CRA) Strategy and Program Management Team to make sure your concerns are documented. For more information about how Wells Fargo is involved in your community, please visit <https://www.wellsfargo.com/about/corporate-responsibility/>.

If you'd like to contact them directly, you can email them at [REDACTED]

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, you can call me at [REDACTED], Monday through Friday from 7:30 a.m. to 4:00 p.m. Central Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,


Executive Office Case Specialist
Enterprise Complaints Management Office

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/>.

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Customer Information

CUSTOMER INFORMATION

[REDACTED]

[REDACTED]

Response Date

12/10/2022, 02:05 PM

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Comment



Reason for LTR Wells Fargo (ICC)

I had an excellent advisor for years. Apparently, her workload was reduced, and with no notice or explanation, I was transferred to someone new, who had little experience. He was ok, but no one special. Then my local office closed and I was again shuttled off to someone new, in another state. So, no office contact, only anonymity. I do not feel pleased with any of this, but have remained loyal nonetheless.

[REDACTED]

Reason for LTR Team Member Comment (ICC)

She did not seem very knowledgeable, but was pleasant and polite.

[REDACTED]



January 6, 2023

[REDACTED]
[REDACTED]
[REDACTED]

Subject: We're responding to your concerns
Case number:
Account number ending in: [REDACTED]

Dear [REDACTED]:

Thank you for your patience while we looked into your Survey Response dated December 10, 2022. Specifically, you expressed disappointment regarding the reassignment of your account from a full-service relationship to the Wells Fargo Advisors (WFA) Solutions platform and the closure of your local branch. Your comments were forwarded to the Enterprise Complaints Management Office for review and response. We've completed our research and are ready to share our findings.

When your former Financial Advisor (FA) left WFA, it was deemed as an opportunity to better understand and service your investment and financial needs by a team of financial relationship advisors. With a WFA *Solutions* account, you are provided with this team of phone-based FAs in lieu of an individual, local FA, and they are always available to service your account and provide investment solutions upon your request at the number listed below.

We sincerely regret that you were not notified prior to the reassignment of your account, and for any inconvenience you experienced as a result. Kindly note, the relationship between a client and their FA is mutually agreed upon and can be terminated at any time without reason by either party, per the General Account Agreement, or transitioned to another FA willing to take on the relationship, should you find it necessary. It is our hope, however, that you will allow our WFA *Solutions* Digital FAs an opportunity to earn your trust as you are a valued client, and we look forward to assisting you with obtaining your financial goals.

Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Investment products and services are offered through Wells Fargo Advisors, a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

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]

Additionally, we understand your frustration pertaining to the closure of the local bank branch nearest your home, and we sincerely regret any difficulty the matter has caused. Often, business decisions are made to mitigate risk, which are not necessarily popular but for the betterment of WFA. We also want to assure you our branch locations and staffing needs are routinely evaluated to be sure we can maintain the high level of service and professional advice that all our customers throughout the country have a right to expect from us.

Please know that sharing your concerns is invaluable to assessing our service levels and for identifying areas where we can initiate improvements. Your feedback is extremely important to us, and we want to assure you that we will utilize this information as an opportunity to enhance our abilities to best assist our clients with their financial needs.

Should you have any questions regarding this process or your account, please contact our WFA *Solutions* representatives at 1-866-636-8339. They are available Monday through Friday, 7:00 a.m. to 7:00 p.m. Central Standard Time.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact me at 1-855-877-7904, ext. [REDACTED]. We're ready to help you Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time; however, please note that we are unable to process requests or provide advice. We accept telecommunications relay service calls.

Sincerely,

[REDACTED]

Executive Office Case Specialist
Enterprise Complaints Management Office

Wells Fargo

C/O or Attn:

██████████ Branch Manager

To Whom It Concerns:

I have been a customer of this bank for decades (from when it switched from Ameri-bank to Wells Fargo). During this time, I have become fully versed in the plusses and minuses of banking with Wells Fargo in Flagstaff, Arizona. From establishing a relationship with the investments side of the company, to being told the main branch here is a "Training Ground" for new Wells Fargo employees, and everything in between, I have experienced all of the organizational structures and changes to those structures, including, but not limited to, the shutting down of the Fry's and Flagstaff Mall branches (which, has made banking much more inconvenient for me).

This letter stands in protest to the upcoming plans to shut down the main branch drive-through. In the main branch regular building on Milton, not only have I experienced wait times of about an hour a couple of times this Fall of 2022, but it routinely takes over half an hour standing in line. It is tough to stand in line when you have health issues, which, otherwise, do not require a wheel chair, but in order to withstand these long wait times, I would have to consider purchasing a wheel chair just to do my banking.

Another concern with such long wait times to do banking is the transmission of airborne diseases. When the line you stand in snakes around like the shape of an "S" within the main branch with nearly 40 customers, it is impossible to stand 6 feet apart, which is a standard that has been recognized throughout Covid Times. Especially for customers with health issues, the drive-through option not only alleviates some of the main branch congestion, it also offers those with health issues an alternative to exposing themselves to "un-masked" individuals (many of whom are often coughing and sneezing). If customer congestion, both literally and figuratively does not get your attention, there is also the issue of putting employees at risk for the same airborne illnesses.

The East Side branch is much smaller inside, and the drive-through has been so full a few times this past year, that I have driven to the Main Branch to see if that drive-through line was more manageable. Often enough, both branches have

been full inside and both branch drive-throughs have been overflowing, as well.

If closing the drive-through is based on "economics," which I would imagine it is, please consider the idea of "tapering drive-through hours of operation," rather than closing the drive-through completely, perhaps longer hours of operation in the winter—when airborne illness and inclement weather are more prevalent—and, perhaps, more limited hours of operation in the summer, perhaps, scheduled around your peak customer times.

Clearly, the two, "drive-through options" in town, are popular, and for good reasons as noted above. Please reconsider plans for closing the drive-through at the main branch in Flagstaff. Two or more branches have already been closed in this town in the last couple of years and the closure of the drive-throughs on top of the other closures may lead one of your valued customers to consider a banking institution which offers drive-through banking. I have been told in the past, that one hand-typed letter, might well represent a hundred thousand other people who don't take the time to write a letter themselves. In this case, that would mean this letter speaks for most of Flagstaff and its surrounding area.

Thanks for your consideration.

[REDACTED]

[REDACTED]

12-20-2022



Enterprise Complaints Management Office
PO Box 5133
Sioux Falls, SD 57117

January 5, 2023

[REDACTED]

Subject: We're responding to your concerns
Case number: [REDACTED]

Dear [REDACTED]:

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

About your shared concerns

Per the communication shared with our office, we understand that you are concerned about the closing of the Flagstaff main branch. We shared your information with the Community Reinvestment Act (CRA) Strategy and Program Management Team to make sure your concerns are documented. For more information about how Wells Fargo is involved in your community, please visit <https://www.wellsfargo.com/about/corporate-responsibility/>.

If you'd like to contact them directly, you can email them at

[REDACTED]

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-877-250-2265. We're ready to help you Monday through Friday from 8:00 a.m. to 5:00 p.m. Mountain Time. We accept telecommunications relay service calls.

Sincerely,

[REDACTED]

Executive Office Case Specialist
Enterprise Complaints Management Office

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]

[REDACTED]

From: WellsFargoLineofBusinessExecutiveOffice
Sent: Tuesday, December 27, 2022 11:15 AM
To: [REDACTED]
Subject: [Secure] We are responding to your concerns

Zix - Send Encrypted



Case number: [REDACTED]

Dear [REDACTED]:

Thank you for sharing your concerns about your recent experiences regarding an excessive wait time at a local branch as well as a poor experience with an interaction with some bankers and disappointment that a couple of local branches are closed. Our goal is to provide safe, helpful, friendly service, and we apologize your experiences did not reflect our standards.

At Wells Fargo, we pride ourselves on developing and maintaining quality customer relationships and strive to consistently deliver the exemplary service we know our customers deserve. Each experience we share is an opportunity to demonstrate our commitment to 100% customer satisfaction. It was difficult to learn we have not met your expectations. Your concerns are very important to us and we appreciate your feedback and input. Please be assured we will thoroughly review the circumstances and take appropriate action to make sure our level of service does not fall short again.

For branch visits, we recommend setting an appointment to ensure you are seen in a timely manner and avoid wait times. Appointments can be made online at www.wellsfargo.com or by phone at 1-800-869-3557. Phone Representatives are available 24 hours a day, 7 days a week.

We are also sorry that some local branches were closed but did note that there are several branches nearby that are open.

Marsh Manor
3700 Florence St
Redwood City, CA

Sharon Heights
355 Sharon Park Dr
Menlo Park, CA

Menlo Park
735 Sants Cruz Ave
Menlo Park, CA

Palo Alto
400 Hamilton Ave
Palo Alto, CA

Again we apologize for the poor experience and appreciate your feedback and input. Your complaint has been documented.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748 extension [REDACTED]. We're ready to help you Monday through Friday from 8:00 a.m. to 5:00 p.m. Mountain Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

[REDACTED]
Executive Office Case Specialist
Enterprise Complaints Management Office

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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/>.

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[REDACTED]

[REDACTED]

From: [REDACTED] s>
Sent: Thursday, December 8, 2022 4:54 PM
To: [REDACTED]
Cc: [REDACTED]
Subject: WFB branch close notification
Attachments: Branch close notification_112322.pdf
Importance: High

Hi [REDACTED]

We just received the attached letter informing us the downtown Martinez branch will be closed permanently. We are very disappointed at the bank's decision and felt that Wells Fargo Bank services are gradually deteriorating in the past years. You are very aware that this is not the first time I am addressing the banking service issues to you. Unfortunately we have not seen any sign of improvement. Among all on-going issues, one example, the case # [REDACTED] that started back in May this year is still up in the air and the money has not been credited back to us.

Would you please provide me the bank survey link? We would like to provide our feedback to the bank and hopefully the bank will hear our voice.

Thanks.

[REDACTED]
Assistant County Treasurer
Treasurer-Tax Collector's Office

[REDACTED]

PLEASE NOTE THE FOLLOWING NEW NUMBERS EFFECTIVE 10/18/2021

T: [REDACTED] F: [REDACTED]

Confidentiality Notice: The information contained in or accompanying this e-mail is intended only for the use of the stated recipient and may contain information that is confidential and/or privileged. If the reader is not the intended recipient or the agent thereof, you are hereby notified that any dissemination, distribution or copying of this e-mail is strictly prohibited and may constitute a breach of confidence and/or privilege. If you have received this e-mail in error, please notify the sender immediately.

[REDACTED]

From: [REDACTED]
Sent: Tuesday, December 13, 2022 3:25 PM
To: [REDACTED]
Cc: [REDACTED]
Subject: [Secure] We're responding to your concerns



Case number: [REDACTED]

Dear [REDACTED]

Thank you for sharing your concerns with us. We know this needs our attention, and we're looking into it for you.

What's next

We'll respond within 10 business days from the date you contacted us. If we need more time to research and respond to you, we'll let you know.

We're here to help

We appreciate the time and effort you took to contact us. If you have questions, please contact us at [REDACTED]. We're ready to help you 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
Customer Care for Businesses – Complaints Office

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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.

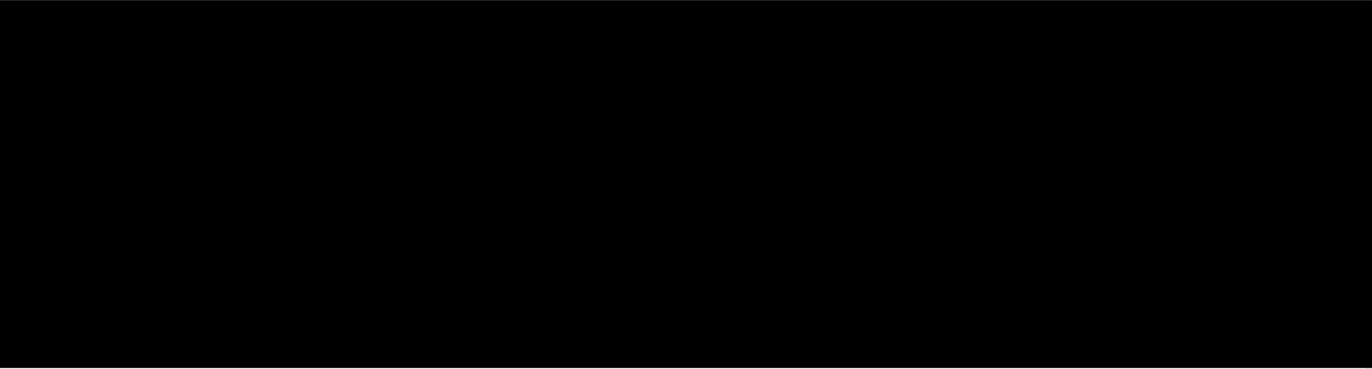
We may collect personal data as part of the complaint resolution process. For the categories of personal data that Wells Fargo may collect and how we use it, see the Wells Fargo California Consumer Privacy Act Notice at Collection at <https://www.wellsfargo.com/privacy-security/notice-of-data-collection/>.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

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Queue	Detail
Escalated Complaints Review	

Customer Communication

Yours club is my friends birthday I must be getting a call box and get I cannot see an appointment because your website won't allow me and NO ONE AT THE BRANCH HAS THE PHONE I called your national number and even they can't see an appointment to make the time to go to the branch today and a sign that they are not open on Tuesdays and Wednesdays WHY DON'T YOU TELL PEOPLE THAT HUGO BOUL AND AM LIKE TO MOVE MY CHECKING ACCOUNT TO IS&B BECAUSE YOU DID NOT HELP ME MAKE AN APPOINTMENT TO GET MY SATISFACTION WHICH YOU DID AND MET THEM





December 20, 2022

[Redacted]

Subject: We're responding to your concerns
Case number: [Redacted]

Dear [Redacted]

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

Upon receipt of your inquiry, the [Redacted] Complaint Management Executive Office evaluated your concern we received on December 13, 2022. Upon review of your account, we have found that your safe deposit box is closed on December 16, 2022. Please accept our apology for any inconvenience you may have experienced during this time of crisis. We are working hard at providing excellent customer service, while at the same time protecting our customers and employees. Banker meetings are by appointment only. To make an appointment, please visit wellsfargo.com/locator, reach out to the branch, or call our 24-hour customer service at 1-800-869-3557.

We apologize for any service concerns you may have experienced. At Wells Fargo, we pride ourselves on developing and maintaining quality financial relationships and strive to consistently deliver the exemplary service we know our customers deserve. Our intent is to provide hassle-free service to all customers with the most professional, courteous and efficient customer assistance possible while delivering accurate information and guidance. It was difficult to learn that we did not meet these expectations. Your feedback regarding your experience is important to us because it allows us the opportunity to improve the service we provide.

How to contact us

We appreciate your time and effort you took to contact us. If you have further questions, please call us at 1-844 819-4748, extension [Redacted], Monday through Friday, 7:00 a.m. to 3:30 p.m. Pacific Time. For customers with hearing or speech disabilities, we accept telecommunications relay service calls.

Sincerely,

[Redacted]
Executive Office Case Specialist
Enterprise Complaints Management Office

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/>.



From: [REDACTED]
To: [REDACTED]
Subject: CRA Written comment [REDACTED]
Date: Tuesday, December 20, 2022 11:49:04 AM
Attachments: [REDACTED]

Good Afternoon,

[REDACTED] the Spring Lake Branch is closed.
"Too far away from my home."
[REDACTED] move the building.

[REDACTED]

[REDACTED]

Escalations Representative
Wells Fargo Virtual Channels

Wells Fargo | [REDACTED] Rd | [REDACTED], [REDACTED]

[REDACTED] x [REDACTED]

[REDACTED]

[REDACTED]

From: WellsFargoLineofBusinessExecutiveOffice
Sent: Tuesday, December 20, 2022 2:38 PM
To: [REDACTED]
Subject: [Secure] We're responding to your concerns

Zix - Send Encrypted



Case number: [REDACTED]

Dear [REDACTED]:

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

Your comments are very important to us. You deserve a quality financial relationship and excellent service. Each experience we share with a customer is an opportunity to demonstrate our commitment. We're sorry we haven't met your expectations. Thank you again for sharing your concern and for the opportunity to serve you as our valued customer. We would like to apologize about your local branch closing. We are truly sorry for any inconvenience this may have caused.

We shared your information with the Community Reinvestment Act (CRA) Strategy and Program Management Team to make sure your concerns are documented. For more information about how Wells Fargo is involved in your community, please visit <https://www.wellsfargo.com/about/corporate-responsibility/>. If you'd like to contact them directly, you can email them at [REDACTED].

In the meantime, we encourage our customers to utilize our many digital banking options such as Mobile Deposit for your deposit needs along with Online Banking and Bill Pay to conduct your other banking transactions. For your after-hours cash needs, many retailers/grocery stores allow for a cash back on POS transactions at no additional cost to the customer (amount limits may apply).

It is our hope you will provide us another opportunity to serve you by reaching out to our customer service department at 1-800-869-3557. Our representatives are available 24 hours a day, 7 days a week to assist you with most account questions, updates and concerns, and make appointments at branches if necessary. Alternatively, you can find nearby branches and schedule an appointment yourself via [wellsfargo.com/locator](https://www.wellsfargo.com/locator). Thanks for being the best part of Wells Fargo.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748, ext. [REDACTED]. We're ready to help you Monday through Friday from 7:00 am to 3:30 pm Eastern Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

[REDACTED]
Executive Office Case Specialist
Enterprise Complaints Management Office

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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/>.

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From: [REDACTED] <[REDACTED]>
Sent: Friday, December 9, 2022 10:33 AM
To: Social Care
Subject: Fwd: Wells Fargo Bank replied to your review on Google

Categories: [REDACTED]

Dear "[REDACTED]"

Thank you for your canned response. You already know who I am and a simple search of your customer database will turn up my three checking accounts, a savings account paying 1%, a line of credit and a visa card I have with you people.

When do you foresee reopening the branch?
Could you also please give me a list of branches with parking on the west side of San Francisco?

Please Advise.

[REDACTED]

[REDACTED]

a day ago

I am very disappointed to learn that Wells-Fargo, without any warning, decided to shutter one their very few San Francisco branches offering ample free parking. It's also a slap in the face to the neighborhood.

Like Share

Response from the owner 12 minutes ago

Your concerns are important, [REDACTED]. We want to learn and improve from this feedback, and I'll do my best to ensure this matter is addressed. Please send an email to [REDACTED].com with your full name, phone number, and address (no account numbers). Be sure to include a link to your review on a Wells Fargo location as well. Thank you for your time. [REDACTED]

----- Forwarded message -----

From: Google Maps <google-maps-noreply@google.com>
Date: Fri, Dec 9, 2022 at 9:26 AM
Subject: Wells Fargo Bank replied to your review on Google
To: <[REDACTED]>

A business you reviewed has responded to your post

[REDACTED]

From: WellsFargoLineofBusinessExecutiveOffice
Sent: Tuesday, December 20, 2022 11:28 AM
To: [REDACTED]
Subject: [Secure] We are responding to your concerns

Zix - Send Encrypted



Case number: [REDACTED]

Dear [REDACTED]:

Thank you for the opportunity to address your concerns. We want you to know we are here to help.

Wells Fargo continuously evaluates our branch locations to reflect the changing needs of our customers. We see that our investment in digital capabilities has enabled us to seamlessly serve our customers across channels and provided choices in how they bank with us. As a result, more transactions are occurring outside the branch. Our long-term strategic approach has not changed; the way customers do business with us has. Customers are transacting more on their phones and online, and we are adjusting to follow them.

It is important to remember that we continue to have opportunities to open branches where it makes sense. We take a thoughtful approach to our network recognizing we need to have a bigger branch presence in some locations than in others.

At Wells Fargo, we pride ourselves on developing and maintaining quality customer relationships and strive to consistently deliver the exemplary service we know our customers deserve. Each experience we share is an opportunity to demonstrate our commitment to 100% customer satisfaction. It was difficult to learn we have not met your expectations. Your concerns are very important to us and we appreciate your feedback and input.

Here is a list of other Wells Fargo branches in your San Francisco area:

557 Castro St

4045 24th St

2020 Market St

3027 16th St

Thank you for the feedback. Your comments are very important to us, as feedback is vital to providing stellar service. Please be assured your feedback will be provided for review.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748 extension [REDACTED]. We're ready to help you Monday through Friday from 8:00 a.m. to 5:00 p.m. Mountain Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,


Executive Office Case Specialist
Enterprise Complaints Management Office

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From: [REDACTED] on behalf of [Safe Deposit Services](#)
To: [REDACTED] [Complaints](#)
Cc: [Safe Deposit Services](#)
Subject: FW: Retrieving contents from safe deposit box at branch that is closing -- need appointment
Date: Saturday, December 10, 2022 7:53:39 PM

From: [REDACTED] <[REDACTED]>
Sent: Friday, December 9, 2022 5:54 PM
To: Safe Deposit Services <[REDACTED]>
Subject: Retrieving contents from safe deposit box at branch that is closing -- need appointment

Hi – I'm trying to retrieve the contents from a safe deposit box at the branch at 609 Castle Ridge Rd, Austin, TX 78746.

So far I followed the instruction on the letter than you sent to me informing me the branch was closing on 1/25/23 and I needed to get the contents from my safe deposit box by going to the branch today during normal hours listed on the letter. A Wells Fargo employee was at the branch but said they were waiting for an appointment and that I needed to make an appointment to come into the branch. She mentioned several days the branch would be open next week.

After the wasted trip to the branch, I went home and tried to book an appointment online as instructed. I then found that the branch shows no appointments online and can't be booked for any date.

I then called your customer service number online and they confirmed that appointments cannot be booked and instructed me to email you get an appointment booked.

This has obviously been a frustrating experience that could have been much better... I get that you have to close branches but there has been zero help in finding a safe deposit box at another branch (seems like a pretty basic thing to do for your customers) and it now is starting to seem complicated just to get into the branch for a couple minutes to empty out my existing box (with the added complexity that I will be away from this location for a month starting in a week which will put me very close to the date the branch is closing).

Can you help me out?

Thanks,
[REDACTED]

From: WellsFargoLineofBusinessExecutiveOffice
Sent: Tuesday, December 20, 2022 11:22 AM
To: [REDACTED]
Subject: [Secure] We're responding to your concerns

Zix - Send Encrypted



Case number: [REDACTED]
Account number ending in: [REDACTED]

Dear [REDACTED]:

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

While it's disheartening to learn of concerns such as yours, we also appreciate your comments because they enable us to identify areas of training and process improvement. 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. Quality customer service and reliable assistance are top priorities for us. Each customer truly has the ability to help shape our strategy in providing the service you expect and deserve.

Please allow us to explain, we verified your safe deposit box ending in [REDACTED] was closed successfully on December 15, 2022. We apologize for any inconvenience this may have caused. We shared your information with the Community Reinvestment Act (CRA) Strategy and Program Management Team to make sure your concerns are documented. For more information about how Wells Fargo is involved in your community, please visit <https://www.wellsfargo.com/about/corporate-responsibility/>. If you'd like to contact them directly, you can email them at [REDACTED].

We'd like you to know we appreciate your continued business. We're committed to providing you with high-quality service for all the products you currently have with us, and helping you achieve your financial goals now and in the future. Thank you again for sharing your feedback and for the opportunity to serve you as our valued customer.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748 Ext. [REDACTED]. We're ready to help you Monday through Friday from 6:30 a.m. to 3:00 p.m. Mountain Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

[REDACTED]
Executive Office Case Specialist
Enterprise Complaints Management Office

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Complaint Case Identifier

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Issue Type

[REDACTED] **Complaint**

Question & Response

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

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Complaint Created Date

12/6/2022 3:05 PM

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[REDACTED]

[REDACTED]

Provide a detailed description of the customer complaint

[REDACTED] [REDACTED] You closed the Lovelock NV bank on May 18th, ****. Send a letter that guaranteed a working ATM. Which doesn't work and closed 2 months

ago..yet we are forced to pay a \$2.50 ATM fee everytime we use a local ATM because we have no Wells Fargo ATM within 58 miles one way. The fee should be waved for all Lovelock Customers. You broke your written promise..

[REDACTED]

How was the complaint received?

[REDACTED]

Social Media

[REDACTED]

[REDACTED]

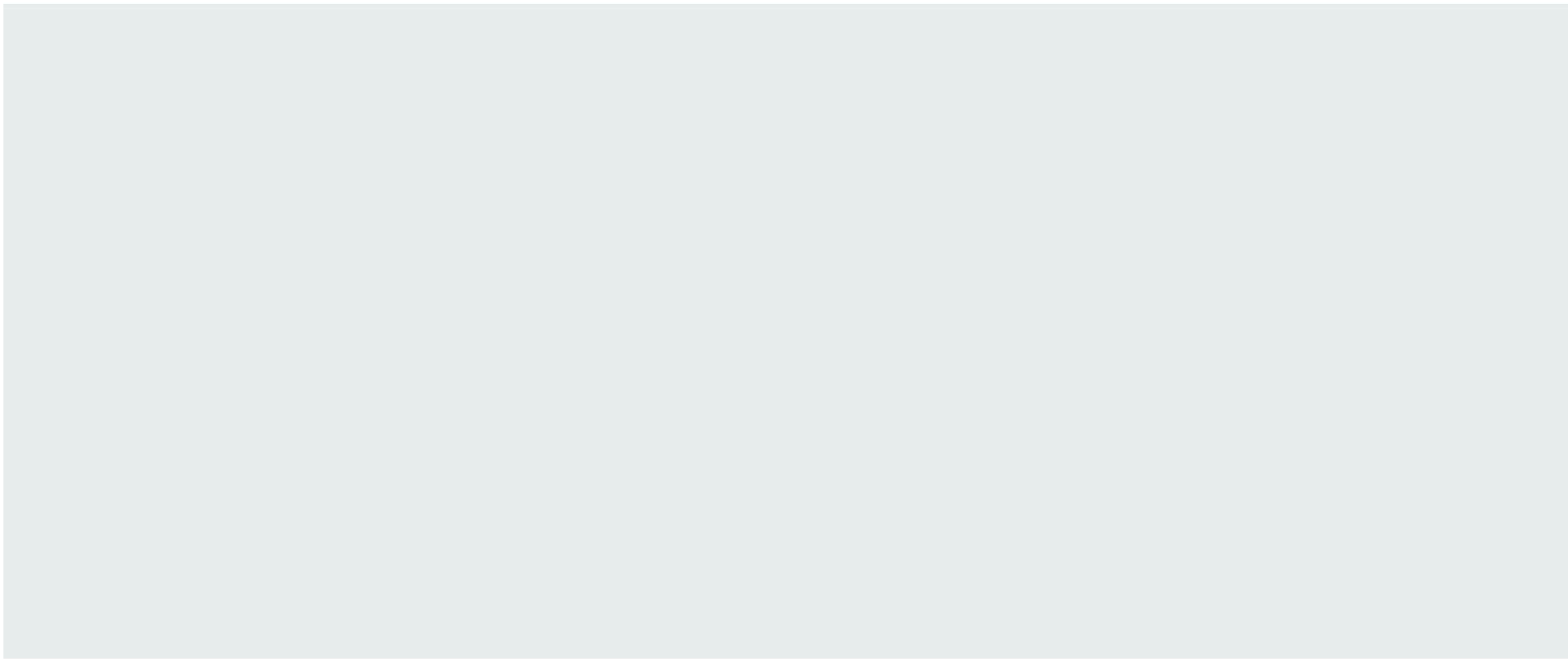
[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



From: [REDACTED]
To: [REDACTED]
Subject: Case# [REDACTED] resolution letter
Date: Friday, December 16, 2022 6:47:57 AM
Attachments:



Case number: [REDACTED]
Account number ending in [REDACTED]

Dear [REDACTED]:

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

On December 13, 2022, your account was credited \$22.50. We're waiving the Non-Wells Fargo ATM fees as a one-time courtesy as refunds are not provided unless there is a bank error. We reviewed your account and determined all fees were applied correctly.

We're sorry for any difficulty you are experiencing with no local branches or ATMs being in your area. We strive to provide exceptional service, and we're sorry that we didn't meet this expectation. The information you provided is important to us, as we're always looking for ways to improve the quality of service we provide. Thank you for bringing this situation to our attention.

We shared your information with the Community Reinvestment Act (CRA) Strategy and Program Management Team to make sure your concerns are documented. For more information about how Wells Fargo is involved in your community, please visit <https://www.wellsfargo.com/about/corporate-responsibility/>.

If you'd like to contact them directly, you can email them at

[REDACTED].

Thank you again for sharing your concern and for the opportunity to serve you as our valued customer.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748 ex [REDACTED]. We're ready to help you Monday through Friday from 8:00 a.m. to 4:30 p.m. Central Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

[REDACTED]
Executive Office Case Specialist
Enterprise Complaints Management Office

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If you have additional questions or updates, please send them to our team at ██████████@wellsfargo.com



Enterprise Complaints Management Office
PO Box 5133
Sioux Falls, SD 57117

December 13, 2022

[REDACTED]

Subject: We're responding to your concerns
Case number: [REDACTED]
Account number ending in [REDACTED]

Dear [REDACTED]:

Thank you for contacting us. We received your complaint expressed on December 7, 2022. We appreciate the opportunity to address this matter.

We were sorry to learn of the difficulty you experienced with your granddaughter's account. We reviewed the old account and our records indicate the compromised account was closed and a new account opened on December 12, 2022. If you require any additional information relating to your new account, please visit any Wells Fargo banking location or call our 24-hour Consumer Phone Bank at 1-800-869-3557 or visit us as [wellsfargo.com](https://www.wellsfargo.com).

We are also sorry about the lack of bankers to assist you when you visited the two Wells Fargo branches. At Wells Fargo, we pride ourselves on developing and maintaining quality financial relationships and strive to consistently deliver the exemplary service we know our customers deserve. It is never our intentions to complicate the banking experiences of our customers. Providing quality customer service and reliable assistance are top priorities at Wells Fargo. It was difficult to learn we have not met your expectations.

We also appreciate the time you have taken to provide us with your comments regarding your local branch that will be closing in February 2023. We continuously evaluate our branch network, and study our customers' banking habits and preferences. Our investment in digital capabilities has enabled us to seamlessly serve our customers across channels. This gives our customers a choice in how they bank with us. While branches continue to be important in serving our customers' needs, more transactions are occurring outside the branch. When we close or open branches, our strategy is also influenced by geographical differences in our individual markets, economic trends, and competitor actions. We apologize for any inconvenience certain closures may cause. You can 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.

We shared your information with the Community Reinvestment Act (CRA) Strategy and Program Management Team to make sure your concerns are documented. For more information about how Wells Fargo is involved in your community, please visit <https://www.wellsfargo.com/about/corporate-responsibility/>.

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If you'd like to contact them directly, you can email them at

[REDACTED]

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748 ext. [REDACTED]. We're ready to help you Monday through Friday from 8:00 a.m. to 4:30 p.m. Eastern Time. We accept telecommunications relay service calls.

Sincerely,

[REDACTED]

Executive Office Case Specialist
Enterprise Complaints Management Office

[REDACTED]
[REDACTED]
November 10, 2022

[REDACTED]
Well Fargo
420 Montgomery Street
San Francisco, CA 94104

Dear [REDACTED]

I have been a Wells Fargo customer for 35 years and always had and continue to have a great experience with Wells Fargo.

The other day I received a letter informing me that our local Wells Fargo Bank in Laguna Woods will be closing as of March 2023. Please know that I truly understand why many branches will be closing across many geographic locations. With many customers going digital and the different generations have a different way of banking, this truly makes sense. My background in HR and Technology affords me the opportunity to understand the "why" of these closures.

One question I have, and it is one many of my neighbors have, is why this branch? This branch services one of the largest senior communities in the area, as well as a large medical center.

Laguna Woods is one of the largest senior communities in Orange County. Many of the residents here who no longer drive, have access to a shuttle bus within Laguna Woods that takes them to this branch, as well as to the local CVS and Mothers Market, all in the same center. When this branch closes, I am not sure how many of these residents will manage having to go to the one on Rockfield off El Toro Road. El Toro Road is one of the most congested in this area. So far, Laguna Woods has no plans for the shuttle to take them there. Many can even walk to this branch too.

Additionally, with the hospital across the street and medical center, I see many nurses and medical staff at lunch time or after hours walking over to this branch. The impact of this branch closing will also have an affect on them too.

The two closest Wells Fargo branches, near Laguna Woods is on Rockfield and the other on Alicia Parkway in Laguna Hills.

With Chase Bank on the corner of Paseo De Valencia and El Toro, this will be the closest bank for all of us to go to...especially those of us who will not do online banking.

Is there any way you and your team at Wells Fargo will consider closing one of the other branches and keeping the Laguna Woods branch open?

Many of us would be so grateful if this happens. If not, I truly believe many will go to Chase, simply because of the location.

Thank you so much for your consideration.

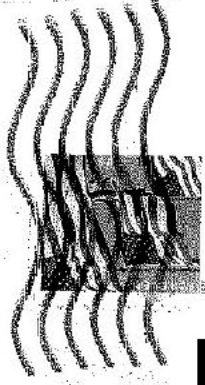
Sincerely,

[Redacted Signature]

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SANTA ANA CA 926

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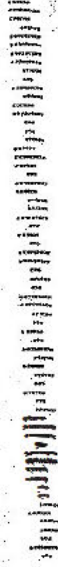


REC'D
SANTA ANA



Wells Fargo
420 Montgomery Street
San Francisco, CA 94104

NOV 14 2022



54104-125255



November 29, 2022

[REDACTED]
[REDACTED]
[REDACTED]

Subject: We're responding to your concerns

Case number: [REDACTED]

Dear [REDACTED]:

Thank you for bringing this to our attention. We seek to provide our customers with full and equal access to our products, services, locations, and facilities. If you are unable to visit any branch, you can use the following options:

- Online or mobile banking
- Electronic payment options
- Direct deposit or bill pay
- ATMs
- Phone banking
- Bank by mail (for check deposits)

We're sorry for any inconvenience you may experience with this location closure.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-855-931-2468. We're ready to help you Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time. We accept telecommunications relay service calls.

Sincerely,

[REDACTED]

Executive Office Case Specialist
Enterprise Complaints Management Office

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[REDACTED]

November 1, 2022

Wells Fargo Bank
420 Montgomery Street
San Francisco, CA 94104

Attn: [REDACTED]
[REDACTED]

Dear Mr. [REDACTED] and Ms [REDACTED]
I am writing to you to bring your attention to a huge inconvenience you have inflicted on the wells Fargo customers in my town of Medford, Oregon.
When you closed the bank on my side of town, our only choice was to use the ATM at 113 Ross Lane or drive across town to one of the other branches to do our transactions and to get cash. While using the bank over the years, I noticed that many of the customers were senior citizens or Hispanic folks. You had at least two employees who were able to help customers who spoke Spanish. I thought this was a nice service. Your building was in a convenient location with a big enough parking lot for us to get in and out easily. It was a perfect fit for this community of seniors, hispanic folks and lower to middle income customers. The employees were wonderful!
When you shut down the bank, we were all forced to go to the ATM a couple of blocks away on Ross Lane and it is often not in service, in which case, we have to drive through Medford traffic for several miles to use one of your other locations. This is a hardship for those of us who are older or are riding the bus or walking. After you closed the bank building on West Main, it became an eyesore and a homeless camp. It has since sold and is being refurbished by the new owners.
I have banked with wells Fargo for years and until recently, had my investment account with wells Fargo Advisors. My advisor chose to leave wells Fargo and I moved with her to Stifel. I still have my savings and checking account at wells Fargo but am seriously thinking about switching to another bank.
I realize I am a small fish in a big pond but if you care about all your customers, especially senior citizens and hispanics, you will do something to rectify this injustice.

Sincerely,
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
e mail [REDACTED]
WF account # [REDACTED]
..... [REDACTED]



MEDFORD OR 975
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EUS CUSTOMER SERVICE
SAN ANTONIO, TX
005835

NOV 07 2022

Wells Fargo Bank
420 Montgomery St
San Francisco, CA 94104

NOV 04 2022

Attn:

9410431298





November 28, 2022

[REDACTED]
[REDACTED]
[REDACTED] - [REDACTED]

Subject: We're responding to your concerns

Case number: [REDACTED]

Dear [REDACTED]:

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

What you need to know

We were sorry to learn of the frustration you experienced while banking with Wells Fargo. From the information you provided to us, we understand you are dissatisfied with the closure of your local branch and a recent ATM malfunction in your area. Please know it is not our intent to make banking difficult. We strive to provide our customers with quality service and reliable assistance. We regret your experience did not reflect our standards.

We are committed to providing you financial access, guidance, and support as we navigate through difficult circumstances, staff shortages, and branch closures. We want to assure you that we will continue to serve our customers and support our communities. Our goal is to provide prompt, hassle-free service to all of our customers. As an essential business, we strive to remain open where we can to serve you.

Thank you for reporting the ATM issue. We have referred the issue concerning our ATM located at 113 Ross Ln. N. Medford, OR 97501, to our ATM Support group. We provided your feedback and suggestions for ATMs to our ATM Banking group. The information you provided is important to us, as we're always looking for ways to improve the quality of service we provide.

What you can do

We seek to provide our customers with full and equal access to our products, services, locations, and facilities. If you are unable to visit any branch, you can use the following options:

- Online or mobile banking
- Electronic payment options
- Direct deposit or bill pay
- Phone banking
- Bank by mail (for check deposits)

If you experience difficulties making a deposit, an ATM does not accept a card, has been vandalized, or is in need of clean up, please contact our phone bankers 24 hours, 7 days a week at 1-800-869-3557 or visit your local branch during hours of operation. Our bankers will report the issue.

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/>.



If you would like to meet with a banker, consider making an appointment. We know your time is valuable. By scheduling an appointment, you can ensure there will be a banker available to meet with you at your chosen time. To locate ATMs and banking locations near you, please visit [wellsfargo.com/locator](https://www.wellsfargo.com/locator). Thank you again for sharing your concerns and for the opportunity to serve you as our valued customer.

How to contact us

We appreciate the time and effort you took to contact us. If you have questions, please contact us at 980-345-8541. We're ready to help you Monday through Friday from 7:30 a.m. to 4:00 p.m. Central Time. We accept telecommunications relay service calls.

Sincerely,



Executive Office Case Specialist
Enterprise Complaints Management Office

[REDACTED]

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

On (or about) October 25th I wished to gain access to my safety deposit box at a local Wells Fargo branch: BROADWAY-BURLINGAME 1145 BROADWAY BURLINGAME, CA, 94010 I saw online that this branch was closed, but that I could call to make an appointment for access to my safety deposit box. So I called and made an appointment for October 28th at 10:15am. However, when I arrived there at that time, the branch was closed and no one was present. I have since been trying to call the branch at 650-[REDACTED] and 650-[REDACTED] but the calls get routed to their call center and no one at Wells Fargo can reach anyone at that branch. I've even gone to another branch and a manager there said she'll let me know when she reaches anyone at the Broadway-Burlingame branch and she has yet to call me.

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

***Desired Resolution**

What action by the financial institution or company would resolve this matter to your satisfaction?

I urgently need access to my Safety Deposit Box. I have documents which I need to access.



November 22, 2022

[REDACTED]
[REDACTED]
[REDACTED]

Subject: We're responding to your concerns

Case number: [REDACTED]

Office of the Comptroller of the Currency, case number [REDACTED]

Dear [REDACTED]:

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

What you need to know

We spoke with you on November 10, 2022, where you confirmed that your issue you had accessing your safe deposit box had been addressed and resolved. We also confirmed that your branch location, Broadway Burlingame was closed from October 14th, 2022 to October 31st, 2022. We confirmed that you were able to access your safe deposit box on November 2, 2022. The branch was temporarily closed but going forward you will be able to access your safe deposit box. We apologize for any inconvenience you may have experienced.

Service experience

We apologize for any service concerns you may have experience when you attempted to resolve this matter. While it is never pleasant to learn we have failed to meet a customer's expectations, we appreciate you bringing this situation to our attention. Your feedback regarding your experience is important to us because it allows us the opportunity to improve the service we provide.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 980-701-5896. We're ready to help you Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time. We accept telecommunications relay service calls.

Sincerely,

[REDACTED]

Executive Office Case Specialist

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]

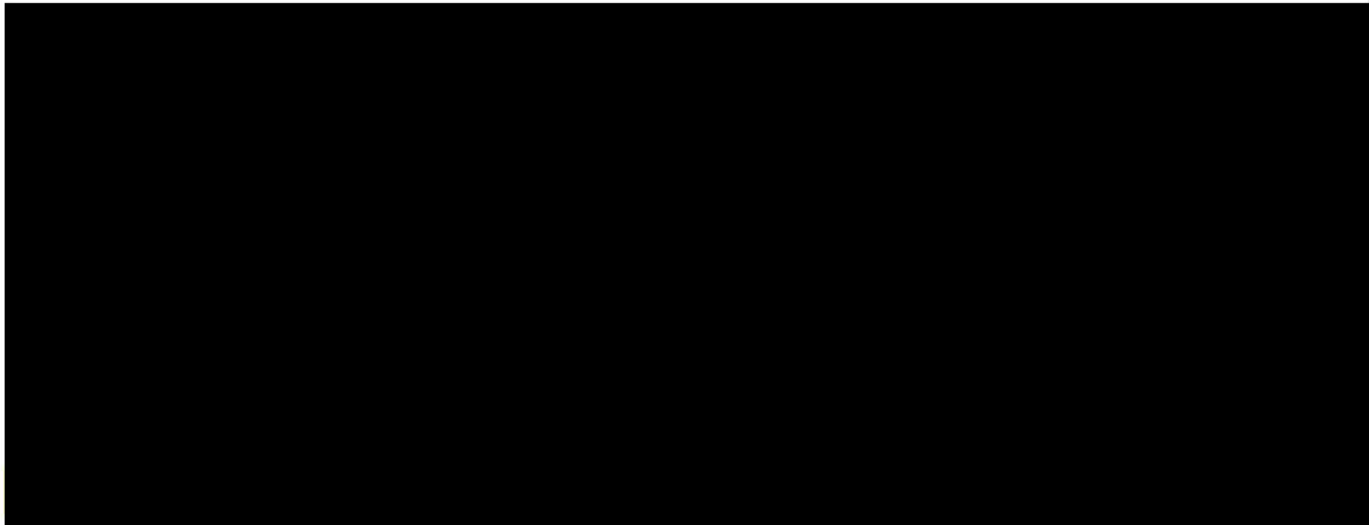
Queue Detail

██████████ Complaints Review



Customer Communication

The branch I have been using since is closing and will not be replaced No one is answering the branch phone and its been a hassle trying to close a safe deposit box see previous comment



[REDACTED]

From: WellsFargoLineofBusinessExecutiveOffice
Sent: Tuesday, November 22, 2022 1:59 PM
To: [REDACTED]
Subject: [Secure] We're responding to your concerns

Zix - Send Encrypted



Case number: [REDACTED]
Safe Deposit Box ending in: [REDACTED]

Dear [REDACTED]:

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We're sorry for any service concerns you may have experienced while you've attempted to close your Safe Deposit Box. 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.

Upon receipt of your concern, the Consumer and Small Business Executive Office reached out to the Branch Manager of the Fashion Valley Branch for further assistance. [REDACTED] made me aware that she would attempt to contact you and try to assist you in closing your Safe Deposit Box ending in [REDACTED]. If you have not yet heard from her, you can contact her by calling [REDACTED].

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748 Ext. [REDACTED]. We're ready to help you Monday through Friday from 7:15 a.m. to 3:15 p.m. Pacific Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

[REDACTED]
Executive Office Case Specialist
Enterprise Complaints Management Office

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.

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[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED] <[REDACTED]>
Sent: Wednesday, November 9, 2022 11:09 AM
To: [REDACTED] <[REDACTED]>
Cc: [REDACTED] <[REDACTED]>; [REDACTED] <[REDACTED]>; [REDACTED] <[REDACTED]> C <[REDACTED]>
Subject: Re: Request Access to Safe Deposit Box

Good morning:

First, I would like to thank [REDACTED] for staying on top of this and emailing everyone. It is appreciated and you need to hire more customer service individuals like him who actually care about their customers.

I think it is ridiculous that you continually shut the Burlingame Avenue branch down as I have been going there for well over 35+ years. There were several other individuals who were walking up to the back door to go in and we're very upset that it was once again closed. Many of us have safe deposit boxes there that have very important documents that we need immediate access to (during normal banking hours). On top of this, you put a flyer on the back door with the number of the Broadway office to call if you need access, or would like to speak with someone pertaining to the said safe deposit boxes. I called the number and it continued to ring and then finally got a voice message. This is unacceptable and shows a lack of customer care and service for those of us who have been loyal customers for decades. I ended up having to drive all the way to San Mateo which was a major burden when I could've easily went to the Broadway branch if someone had simply picked up and confirmed they were open.

Then you proceeded to send me an email this morning saying that you will not be at the Burlingame Avenue branch until tomorrow. I needed the documents Tuesday not two days later. Many of us have car titles, cash, and other important information we need access to during normal banking hours. Do you understand where I'm coming from? Continuing to provide your loyal customers with lack of understanding and customer service is extremely frustrating. I'm going to see if there is any thing legally we could do about this, holding our important documents and money hostage. It's not very professional and may even may be illegal.

I'm hoping you understand my frustration with this, as it has been going on for far too long and I know I am not the only one who feels this way. I was at the Burlingame Avenue branch last week and everything seem to be business as usual with about six employees there that I counted. Whoever is in charge of this branch and or region needs to get their act together and open that particular branch and keep it open (on Saturdays too!). You also need to give pertinent information correctly. If you post a flyer on the door, make sure people at the Broadway branch answer their phones or for that fact of the matter any branch, whether it be San Mateo, Burlingame Avenue, Millbrae, Broadway, etc. Start treating your very loyal customers with respect who has spent tens of thousands of dollars if not hundreds of thousands of dollars banking with you. There are plenty of other banks and financial institutions who would like our business.

Thank you again [REDACTED] for copying everyone in on your initial e-mail. You were very sympathetic yesterday. At least there's one person who understands where we're coming from.

All the best,

[REDACTED]

[REDACTED]

[REDACTED]

From: Wellsfargo [REDACTED]
Sent: Wednesday, November 23, 2022 4:10 PM
To: [REDACTED]
Subject: [Secure] We're responding to your concerns



Case number: [REDACTED]
Account number ending in: [REDACTED]

Dear [REDACTED]:

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

In your communication you expressed concern about the Burlingame branch being closed unexpectedly and the fact that it made it so you could not access your Safe Deposit Box when you wanted to. First and foremost, we want to apologize for any frustration this situation has caused you.

What you need to know

The Burlingame branch was closed due to staffing issues and is set to reopen on November 28, 2022. The Broadway branch may not have been able to answer your call if they were busy and no one is able to answer the phone as they are helping other customers.

At this time Safe Deposit Box access is by appointment only and will resume regular access starting on November 28, 2022.

While we realize the information provided may not alleviate your frustrations, we hope this letter helps to clarify our actions about this matter. We strive to provide exceptional service and we're sorry we didn't meet that expectation in this instance.

We shared your information with the Community Reinvestment Act (CRA) Strategy and Program Management Team to make sure your concerns are documented. For more information about how Wells Fargo is involved in your community, please visit <https://www.wellsfargo.com/about/corporate-responsibility/>.

If you'd like to contact them directly, you can email them at [REDACTED]

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-855-931-2468. We're ready to help you Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

██████

Executive Office Case Specialist
Enterprise Complaints Management Office

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████████████████████

Customer Information

CUSTOMER INFORMATION

[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
Response Date	11/03/2022, 03:03 PM
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]

Comment



NPS Comment (Branch)

☹️ I waited over 20 minutes before a teller was open. There were only 2 tellers there all this time and as I was waiting it ended having at least 6 or 7 more customers behind me. 😞 The tellers were doing their best for some reason they were taking along time with 2 different customers.

☹️ The bank needs to have at least three tellers available when it gets busy all the time.

☹️ All of the other Wells Fargo banks have at least 3 tellers all the times I've been there, ☹️ these are your banks all in a 5 or 6 mile radius. ☹️ I can only think of one maybe two times I've waited 10 minutes, that was the day before a holiday!

☹️ This may be my observation ☹️ but is it because the neighborhood is mostly lower income and more crime in the Rainier valley area?!

☹️ The security seems good at this branch, there were 2 others at office desks doing something at some point one of them could have stepped in and be a teller.

☹️ Owning some Wells Fargo stock I know that the company is doing fair to good this past few years even ☹️ though covid and economy not helping.

☹️ I hope that what made your bank, customer service will still be at the forefront of your policy regardless of neighborhood and people's income.

☹️ I use to go to your Beacon Avenue branch which was excellent until you closed it. ☹️ Then I went to the SODO district branch on 4th Avenue which also was excellent until again you closed it.

☹️ Now I may have to go to the Georgetown branch on Michigan Street ☹️ although it seems like a smaller bank.

☹️ Hopefully someone will listen and fix this problem.

☹️ Otherwise I may take my account and stocks to another bank!

From: WellsFargoLineofBusinessExecutiveOffice
Sent: Wednesday, November 16, 2022 10:35 AM
To: [REDACTED]
Subject: [Secure] We're responding to your concerns

The Wells Fargo logo, consisting of the words "WELLS" and "FARGO" stacked vertically in white, uppercase letters on a red square background.

Case number: [REDACTED]
Account number ending in: N/A

Dear [REDACTED]

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We are sorry for any difficulty you experienced when you visit one of our branch location. We strive to provide exceptional service, and we are sorry that we didn't meet this expectation. The information you provided is important to us, as we are always looking for ways to improve the quality of service we provide. Thank you for bringing this situation to our attention.

Due to external circumstances beyond our control, we are experiencing staffing issues in multiple locations across the country. We assure you that we are working diligently to ensure our branches are adequately staffed in order to provide our customers the service we guarantee. Please be assured that we will thoroughly review the circumstances and take appropriate action to make sure our level of service does not fall short again.

Wells Fargo offers online banking features to assist with branch closures as well as wait times. Please feel free to visit our website at [Wellsfargo.com](https://www.wellsfargo.com) or our mobile app for all your banking needs in the future.

We shared your information with the Community Reinvestment Act (CRA) Strategy and Program Management Team to make sure your concerns are documented. For more information about how Wells Fargo is involved in your community, please visit <https://www.wellsfargo.com/about/corporate-responsibility/>.

If you'd like to contact them directly, you can email them at [REDACTED]

How to contact us

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Sincerely,

[REDACTED]
Executive Office Case Specialist

Enterprise Complaints Management Office

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[REDACTED]
[REDACTED]
October 28, 2022

Customer Service
Wells Fargo
420 Montgomery Street
San Francisco, CA 94104

Dear Customer Service:

The Wells Fargo local branch at McGuire Circle, 415 E. Belt Blvd., Richmond, VA 23224, has been available for our business transaction in South Richmond for over fifty years. Recently, I received the enclosed letter that it is going to close which means that so many customers will have to find other means to get to branches that are far away from our communities.

Because of COVID-19, the bank was shuttered for almost two years. Why is it that the branches located in or near communities of color are always the first ones to close? A suggestion was that we use a branch in Chesterfield County at least seven to eight miles away from Richmond. Many customers who used the branch in South Richmond walked or used public transportation to reach the bank.

Please consider the hardship placed on many of us who depended on the McGuire Circle Wells Fargo Bank being there to serve our community for many years.

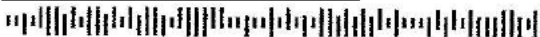
Sincerely yours,
[REDACTED]
[REDACTED]
[REDACTED]



Important update about your Wells Fargo branch

0020

MRS [REDACTED]
[REDACTED] ST
[REDACTED]



October 21, 2022

Dear Customer:

Thank you for being a valued Wells Fargo customer. We are committed to keeping you informed of changes that may affect you.

We want to let you know the McGuire Circle branch will permanently close **January 25, 2023**.

McGuire Circle
415 E Belt Blvd
Richmond, VA 23224
804-230-3310

This change will not affect your accounts, and we invite you to visit other locations as well as take advantage of additional convenient ways to bank with us, including Wells Fargo Online® banking and the Wells Fargo Mobile® app¹. For more information on these banking options, please visit wellsfargo.com/online-banking.

Other area branches will remain open, including:

Spring Rock Green
7202 Midlothian Tpke
North Chesterfield, VA 23225
804-674-5797

If you have a safe deposit box, you will receive a separate letter.

We are happy to talk with you about other banking options.

If you have questions, please reach out to one of our bankers or me:
Monday - Friday, 9:00 a.m. to 5:00 p.m., Eastern Time.

To find additional branch locations and to make an appointment, please visit wellsfargo.com/locator.

Thank you for your business, and we apologize for any inconvenience.

Sincerely,

[REDACTED]
District Manager

If you wish to comment on this proposed branch closing, you may file comments with the Office of the Comptroller of the Currency, Mail Stop 10E-2, 400 7th Street SW, Washington, D.C. 20219. Your comments to the Office of the Comptroller of the Currency ("OCC") may also be submitted by email at largebanks@occ.treas.gov. However, the OCC does not have the authority to approve or prevent the closure.

¹Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

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Additional convenient ways to bank:



Online at wellsfargo.com



Wells Fargo Mobile® app¹



Our network of branches and ATMs

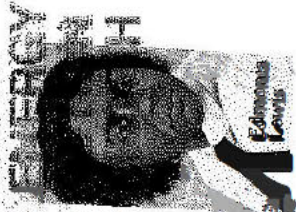


24/7 by phone at
1-800-869-3557
Consumer
1-800-225-5935
Business

Learn more at wellsfargo.com/online-banking

AU00 [REDACTED]

Imp 8/2022



RICHMOND VA 230

28 OCT 2022 PM 4 L

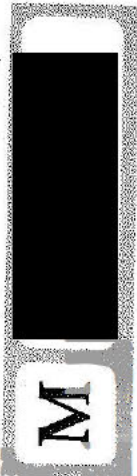
EUS CUSTOMER SERVICE
SAN ANTONIO

004855

NOV 02 2022

Customer Service
Wells Fargo
420 Montgomery St.
San Francisco, CA 94104

94104-120799



M

POSTNET: This item was RELATED due to an
incorrect address. Please check the address
and ZIP CODE. PROVIDE THE CORRECT YOUR
ADDRESS. If you have any questions, call
1-800-487-5209. Opt 1 or
Opt 2.



November 9, 2022

[REDACTED]

Subject: We're responding to your concerns
Case number: [REDACTED]

Dear [REDACTED]:

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We are committed to being an inclusive company, where we treat all people fairly. We believe in recognizing, understanding, and respecting differences among all people. We follow all federal and state laws and regulations which prohibit discrimination. We do not discriminate based on any prohibited basis.

What you need to know

Thank you for contacting us with your concerns regarding the upcoming closure of the Wells Fargo McGuire Circle branch located at 415 E. Belt Blvd Richmond, VA 23224. This was not an easy decision or one that we take lightly. We continually evaluate our branch network, and make adjustments based on changing customer needs, market factors, and economic trends. This process leads to both expansion and consolidations.

While branches continue to be important in serving our customers' needs, we're finding that consumers increasingly use digital tools for transactions such as check deposits. As a result, more transactions are happening outside the branch.

We value having you as a customer and will keep you informed of any changes that may impact your everyday banking.

The McGuire Circle branch will be open until 12:00 p.m. on January 25, 2023. After that, you can visit us at our Spring Rock Green branch located at 7202 Midlothian Turnpike North Chesterfield, VA 23225, approximately three miles away. You can also go to [wellsfargo.com/locator](https://www.wellsfargo.com/locator) to search for other nearby branches.

We apologize for any frustration or inconvenience this upcoming closure may cause, and for any inconvenience prior temporary closures (like those related to Covid-19) may have caused.

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]

[REDACTED]
[REDACTED]
October 22, 2022

Wells Fargo
420 Montgomery Street
San Francisco, CA 94104

To Whom It May Concern:

I have been a client of Wells Fargo, Satyr Hill Branch (Baltimore, MD) since Wells Fargo took over Wachovia. Immediately I was very pleased with the customer service and level of services available. Both of my children benefited from the college checking accounts linked to my account. The Ways to Save has been a wonderful way to save money on a regular basis.

At the end of September/beginning of October, I needed to stop in the lobby to obtain a check register. The lobby was closed! The drive-thru was open but there were long lines. So I waited a few days and returned, only to find out it was still closed! I then went to the next nearest branch, obtained what I needed, and questioned why my branch was closed. The response was, "I don't know; maybe they didn't have enough tellers."

At that point I realized that my safe deposit box was not available if I needed to get into it. Two months earlier I needed to obtain my car title within 24 hours of purchasing a new car. If this occurred when the bank was closed I may have not been able to purchase the car. This is unacceptable!

Even now the bank itself is closed and you must schedule an appointment to meet inside the building with a banker. Again, I have NO access to my safe deposit box and was never notified of this issue. Unacceptable!!! This is NOT customer service! This was not the branch's decision, it came from corporate.

On October 16, 2022, I went to the ATM at Satyr Hill. I noticed a posting on the drive-thru window stating that October 29 would be the last day for the drive-thru. What if I never saw that sign? How would I know? Again where is the communication from corporate?

I called the branch Monday, October 17. No one answered. I called again and it was transferred to Customer Service. It was suggested to make an appointment to talk to a banker at the branch. The earliest appointment was Friday, October 21 at 3:00 pm. Again, what if I needed to

get into my safe deposit box?

The banker was very gracious. She explained that starting October 31 the lobby would be open with regular hours. Thank goodness. But the drive-thru would be closed permanently. That is a big inconvenience to many.

On a different matter, I had a Line of Credit with Wells Fargo. I was informed at least twice by mail that the Line of Credit would end June 2022 and I would only be able to make monthly payments on the final amount. I paid off the Line of Credit this month. However when I received the updated amount online it showed I still owed \$0.07! Meeting with the banker, I provided her with the \$0.07 and when she called to see how to close the account she was informed I needed to pay \$50 to end the lien on my account. I spoke to the representative, [REDACTED] and she was curt explaining that I needed to pay this to remove the lien. I had never had to do this before with Wells Fargo or other banks. I told her I refused and she rudely said that is fine but the lien will remain.

I believe that Wells Fargo should have mentioned this overriding cost in the letters sent. Personally with all the issues I have had lately, it would behoove Wells Fargo to forego this charge and end the lien without cost to me (or others in my situation). I would appreciate a response to this request.

Thank you for your time and assistance with my concerns.

Sincerely,

[REDACTED]
[REDACTED]



BALTIMORE MD 212

22 OCT 2022 PM 7 L

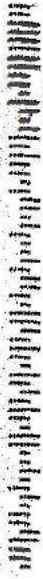
WELLS FARGO
SAN ANTONIO, TX
00E4935

OCT 28 2022
LML

Wells Fargo
420 Montgomery St
San Francisco, CA 94104

MAC
ATTENTION: This item was DELAYED due to an
incorrect address and/or lack of valid postal address
Code. PLEASE PROVIDE THE SENDER YOUR
CORRECTED ADDRESS INFORMATION. If you received this
item in error, please call 1-800-771-0789, Opt 1 or
e-mail usps.com/efv-welshjko.com

Customer Service 104-129859





atn.

From: Wellsfargo [REDACTED] on behalf of Wellsfargo [REDACTED]
Sent: Wednesday, November 9, 2022 1:41 PM
To: [REDACTED]
Subject: [Secure] We're responding to your concerns



Case number:

Dear [REDACTED]

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We're sorry for any difficulty you experienced when staffing issues made it difficult to receive service at our Satyr Hill branch location. We strive to provide exceptional service, and we're sorry that we didn't meet this expectation. The information you provided is important to us, as we're always looking for ways to improve the quality of service we provide. Thank you for bringing this situation to our attention.

Your comments are very important to us. You deserve a quality financial relationship and excellent service. Each experience we share with a customer is an opportunity to demonstrate our commitment. We're sorry we haven't met your expectations with better communication. Please be assured we shared your comments with the appropriate management teams. Thank you for detailing your experience.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-888-261-2807. We're ready to help you Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

[REDACTED]
Executive Office Case Specialist
Enterprise Complaints Management Office

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Customer Information

CUSTOMER INFORMATION

ECN [REDACTED]

Survey ID [REDACTED]

Response Date 10/15/2022, 08:10 PM

Email [REDACTED]

High Value Code [REDACTED]

Customer Name [REDACTED]

Comment



NPS Comment (CSBBO):

☒ My local branch bank closed. ☒ When I tried to call another bank for help the other day there was no answer.

[REDACTED]

Impact on NPS Comment (CSBBO):

☒ I'm not computer savvy... ☒ .80 yrs old. ☒ I want to talk to someone.

From:
To: [REDACTED]
Subject: [Secure] We're responding to your concerns
Date: Wednesday, November 2, 2022 11:10:00 AM
Attachments:

Zix - Send Encrypted



Case number: [REDACTED]
Client name: [REDACTED]

Dear [REDACTED]:

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

Branches play an important part in serving our customers. The reduction in the number of branches reflects customer trends, which include customers self-servicing through the Wells Fargo Mobile App, resulting in fewer transactions being conducted in our branches.

We apologize for any inconvenience certain closures may cause our customers. We ask that customers please refer to our online or mobile branch locator to find the next closest branch, or use our mobile app and wells Fargo.com to complete their banking needs. We understand you were unable to reach the branch directly. In addition to contacting the branch directly, you may also contact our Customer Service department at 1-800-869-3557, available 24 hours a day, 7 days a week.

We know our customers value the personal connection they have with our branch bankers, and our bankers provide valued service and financial conversations to customers. At the same time, everyday tasks like deposits, withdrawals, and loan applications can be accomplished using our convenient mobile and online tools. In addition to basic account management and transaction capabilities like transfers and deposits, customers may open new accounts or apply for a mortgage, and gain insight into their personal spending and savings patterns for better financial health through our digital offerings.

As always, our bankers, mortgage consultants, and financial advisors are available in our offices and by phone to assist customers with their financial needs, including important conversations on how to build your savings and improve your credit profile. While we realize the information provided may not alleviate your frustrations, we hope this letter serves to clarify Wells Fargo's action about this matter.

What you need to know

We shared your information with the Community Reinvestment Act (CRA) Strategy and Program Management Team to make sure your concerns are documented. For more information about how Wells Fargo is involved in your community, please visit <https://www.wellsfargo.com/about/corporate-responsibility/>.

If you'd like to contact them directly, you can email them at [REDACTED].

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748 extension [REDACTED]. We're ready to help you Monday through Friday from 7:30 a.m. to 4:00 p.m. Pacific Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,

[REDACTED]
Executive Office Case Specialist
Enterprise Complaints Management Office

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/>.

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[REDACTED]

Queue Detail

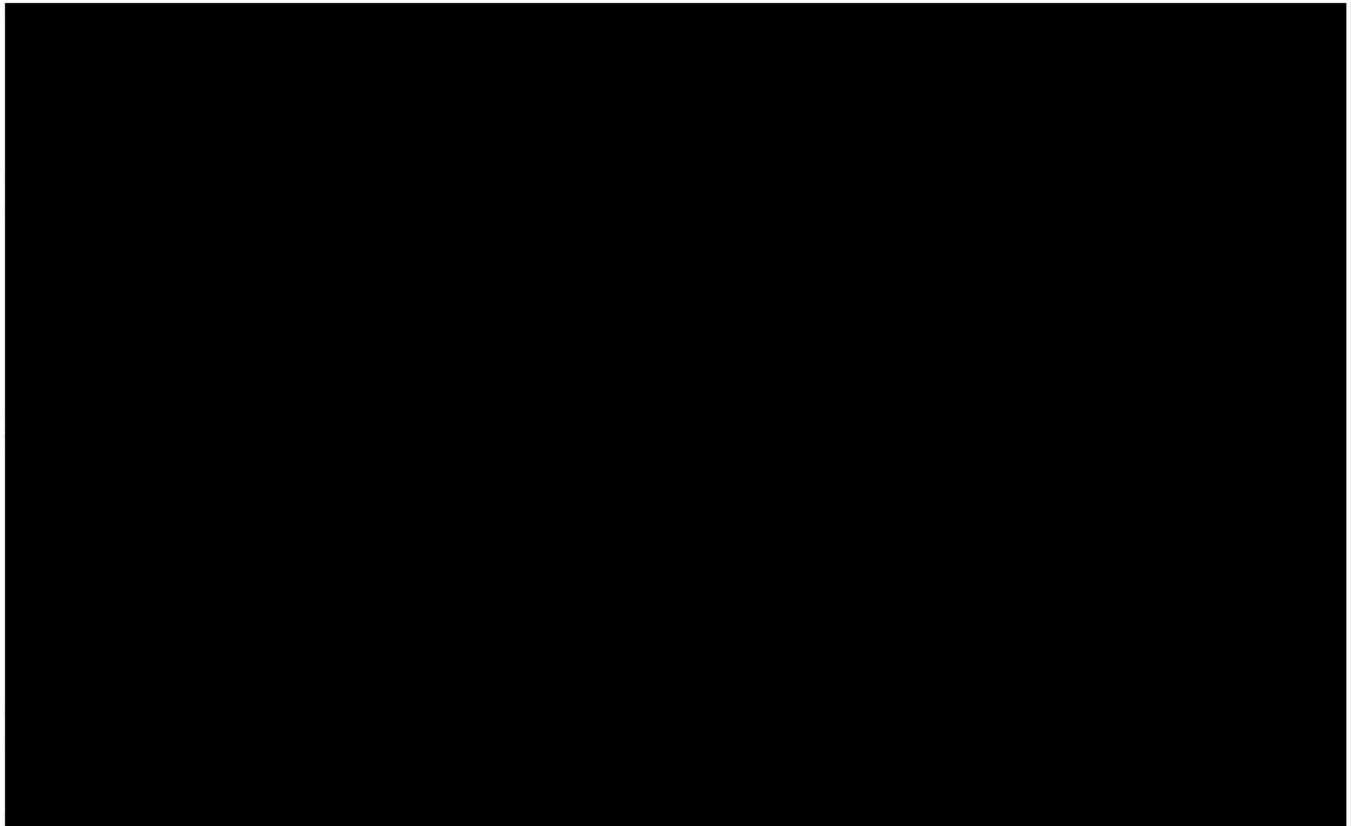


Complaints Review



Customer Communication

My branch is closing There are not enough employees I have been physically in the branch and on line trying to make an appointment to close my lock box No one answers the phone and on line it say no appointments available I am very frustrated I have opened a lock box at another bank because of inability to access my documents at WF I do not want my friends or family to experience the levels of frustration I experienced with the wait and the banks policies I might add the teller was very pleasant



From: WellsFargoLineofBusinessExecutiveOffice
Sent: Friday, September 30, 2022 12:09 PM
To: [REDACTED]
Subject: We're responding to your concerns



Case number [REDACTED]

Dear [REDACTED]:

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We appreciate the time you've taken to provide us with your comments. At Wells Fargo, we pride ourselves on developing and maintaining quality relationships and strive to consistently deliver the exemplary service we know our customers deserve.

We apologize that a branch located in your area is short in staff and had to close on a business day. Please be assured we will thoroughly review the circumstances and take appropriate action to make sure our level of service does not fall short again. Your concerns have been documented.

Please note that you are able to visit another Wells Fargo branch in your area. I recommend that you make an appointment before visiting a branch. To find a branch near you, visit wellsfargo.com/locator.

1. Visit wellsfargo.com.
2. In the Find ATMs/Locations field enter your zip code or City and State and select "Go".
3. Select the banking location you desire.
4. Select the "Make An Appointment" link. Please note: If the link does not appear, this service is not available at this location.
5. On the Make an Appointment screen, select the "Schedule a new appointment" radio button.
6. Select the reason for your appointment.
7. Confirm the prefilled branch location or search for another branch and select "Continue".
8. Choose the date and time in which you wish to meet and select "Continue".
9. Enter your contact information, and select "Continue".
10. Verify and confirm the details of your appointment and click or tap "Confirm Appointment".

In addition, I was unable to locate a Lock Box account. If you still need assistance with a Lock Box account, please make an appointment to speak with a branch representative regarding this matter.

We hope your concerns were addressed in this response and we look forward to assisting you in the near future.

How to contact us

We appreciate the time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748 extension [REDACTED] Monday through Friday from 7:00 a.m. to 5:30 p.m. Mountain Time. We accept telecommunications relay service calls.

Sincerely,


Executive Office Case Specialist
Enterprise Complaints Management Office

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From: WellsFargoLineofBusinessExecutiveOffice
Sent: Tuesday, October 25, 2022 10:02 AM
To: [REDACTED]
Subject: We're responding to your concerns



Case number:

Dear [REDACTED]:

We shared your information with the Community Reinvestment Act (CRA) Strategy and Program Management Team to make sure your concerns are documented. For more information about how Wells Fargo is involved in your community, please visit <https://www.wellsfargo.com/about/corporate-responsibility/>.

If you'd like to contact them directly, you can email them at [REDACTED].

How to contact us

We appreciate the time and effort you took to contact us. If you have questions, please contact us at 1-844-819-4748 extension [REDACTED] Monday-Tuesday and Thursday-Friday from 7:00 a.m. to 5:30 p.m. Mountain Time. We accept telecommunications relay service calls.

Sincerely,

[REDACTED]
Executive Office Case Specialist
Enterprise Complaints Management Office

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0/10

[Redacted] lii

September 19, 2022, 9:29 AM EST

2 views 0 subscriptions

[Redacted]

Customer Information

CUSTOMER INFORMATION

[Redacted]	[Redacted]
Customer Type	Consumer
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]

INTERACTION INFORMATION

[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
Account Type	CreditCard
[Redacted]	[Redacted]
[Redacted]	[Redacted]

CONTACT REQUESTED - INFORMATION

[Redacted]	[Redacted]
[Redacted]	[Redacted]

[Redacted]

Comment

DigitalEmail Overall Satisfaction Comment (00)

This has nothing to do with the online service. I live in Slatington, PA and Wells Fargo has closed almost every branch office in the area. I am likely to end my relationship with Wells Fargo very soon. I do not understand all these closings. Wells Fargo is making my staying with the bank for decades simply unlikely since there is no branch within 10 miles of me. Why?

[Redacted]

Issues Experienced Comment (00)

Why are you closing all of your branch offices in my area?

[Redacted]

[Redacted]

From: Wellsfargo [REDACTED]
Sent: Tuesday, September 27, 2022 3:54 PM
To: [REDACTED]
Subject: [Secure] We're responding to your concerns



Case number [REDACTED]

Dear [REDACTED]:

Thank you for your patience while we looked into your concerns. We've completed our research and are ready to share our findings.

We have researched your concern and confirmed a complaint you submitted about Wells Fargo branches. We assure you that we have taken your concerns seriously and made every effort to provide a timely response to your complaint.

What you need to know

We know the importance of having a Wells Fargo branch near your place. Our research has confirmed that there are Wells Fargo branches available to service your banking needs that is within ten miles from your address. We have listed below the four nearest branches together with their respective addresses:

- Wells Fargo Schnecksville Branch – 4825 Route 309, Schnecksville, PA 18078
- Wells Fargo Northampton Branch – 1840 Main St. Northampton, PA 18067
- Wells Fargo Schadt Avenue Branch – 1155 Schadt Ave. Whitehall, PA 18052
- Wells Fargo Cedar Crest Boulevard Branch – 1601 N Cedar Crest Blvd, Allentown, PA 18104

If you wish to know more information about the list of branches available on a specific area, you can visit <https://www.wellsfargo.com/locator/> and simply put your zip code. If you need some help in navigating the page, you can go to <https://www.wellsfargo.com/help/locations/>.

Aside from visiting the branches, Wells Fargo also have an online banking which can be accessed through your phone by logging in to your Wells Fargo app. Our Everyday Banking is available 24 hours a day 7 days a week for any concerns you might have on your Wells Fargo account. You can call 1-800-TO-WELLS (1-800-869-3557) for assistance.

Service apology

We apologize for any unsatisfactory service you may have received regarding this matter. We hope the details contained in this letter have adequately addressed your concerns. We certainly regret if your experience did not reflect our standards. We are constantly reviewing and revising our practices and procedures to improve the customer's experience, and we appreciate your feedback.

How to contact us

We appreciate your time and effort you took to contact us. If you have questions, please contact us at 1-855-931-2468. We're ready to help you Monday through Friday from 7:00 a.m. to 4:00 p.m. Central Time. We accept telecommunications relay service calls.

If you have a problem reading any attachment to this communication (if applicable), please reach out to me as indicated above for assistance.

Sincerely,


Executive Office Case Specialist
Enterprise Complaints Management Office

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