

Section 8 - Public Comments

Public Comments

Per 12 C.F.R. Part 25.43 (a)(1) the Public File must include all written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law;

The Public Comments applicable in this section as of April 1, 2024 are attached on the subsequent pages.

2/12/2021

Email: **Questions or Comments:**

Registering my extreme disappointment in this move. The L Street drive through has been very convenient both as an individual customer and as the employee of a business customer who has to make frequent trips. The Haymarket location and lack of drive through is going to be very inconvenient and significantly less accessible. I live in far West Lincoln and the 84th/Holdrege drive through location is not useful to me.

Dear [REDACTED]

Thank you for contacting FNBO.

We appreciate you taking the time to bring your concerns to our attention. We take all customer correspondence seriously, and you may rest assured that your message has been shared with the appropriate department.

If you need further assistance, please contact us at 1-800-642-0014, or send a secure message through the Online Message Center.

Sincerely,

Brenda H.
Customer Care Senior Specialist

From [REDACTED] <[REDACTED]@[REDACTED].com>

Sent: Wednesday, October 4, 2023 3:38 PM

To: [REDACTED] <[REDACTED]@[REDACTED].com>

Cc: [REDACTED] <[REDACTED]@[REDACTED].com>

[REDACTED] <[REDACTED]@[REDACTED].com>

Subject: Complaint - [REDACTED] - [REDACTED] - [REDACTED]

Hi [REDACTED]

I am reaching out to you to file additional complaints today on behalf of [REDACTED], my client who received word in the community that the Huron, SD, retail branch was closing before receiving any official communication from FNBO. To date she has still received no official written communication.

[REDACTED] called me by phone today, and she is "not happy" with the branch closure, specifically with how it has not been communicated to her as a customer, and ATM access.

I had checked with Lisa [REDACTED] who confirmed the branch ATM will be removed at year end and customers are to be referred to an All Point ATM located at Fair City Foods in Huron. I discussed this with [REDACTED]. Today [REDACTED] stated that she does not frequent Fair City Foods, but she did go there the other day. She found the ATM by the liquor department with an "OUT OF ORDER" sign on it. This is not a 24 hour store and the ATM is located inside the building. [REDACTED] made the following comments regarding ATM access:

- "No way to leave your customers with no access to 24/7 ATM"
- "Not all customers want cash during business hours"

[REDACTED]'s primary use of the retail branch was to withdraw cash. She expressed frustration about driving 25 miles to the nearest branch in Woonsocket, especially with South Dakota winter conditions. While we were talking I checked into availability of an ATM at Woonsocket and learned there is not one. This did not help the situation. She made comments about banking and society as a whole trending away from providing any kind of service.

[REDACTED] also noted that she was in a board meeting recently at which the bank that the organization was using (not FNBO) was charging them fees that they were unaware of. As the discussion was directed toward finding a new institution, [REDACTED] advised not to go to FNBO because they are closing down. After the meeting another attendee reached out to her to confirm which bank was closing because she needed to let her husband know, as he has farm accounts there (at FNBO).

Her closing comments were that this is "an abandoning of customers in Huron" and that "word should not have leaked out onto the street before they tell their customers."

Please let me know what additional information you might need to file this complaint.

Thank you!

[REDACTED]

[REDACTED]

[REDACTED]

IMPORTANT NOTICE: The information contained in this electronic transmission and any attachment(s) is proprietary, confidential and/or subject to legally enforceable protection(s). It is intended solely for the addressee(s) identified above. If you are not an addressee, or responsible for delivering this transmission to an addressee, you have received this message in error and you are strictly prohibited from further reading, disclosing, copying, distributing or using this information in any manner. Failure to abide by these instructions may subject you to liability. If you believe you have received this message in error, please first notify the sender by return electronic transmission and then destroy this and all copies of the message and any attachment(s). The company accepts no liability for actions taken on the basis of the content of this communication unless that content is subsequently confirmed in writing. Electronic transmissions are not scanned for response deadlines or legal demands; please use an alternative form of communication. If you would like to review our privacy notice, you may do so at www.fnbo.com/privacy-policy. Thank you.

From: [REDACTED] <[REDACTED]@[REDACTED].com>
Sent: Monday, September 25, 2023 1:04 PM
To: [REDACTED] <[REDACTED]@[REDACTED].com>
Subject: [External] FNB News

The news travels fast, [REDACTED]. One of the persons at [REDACTED] yoga sessions works at FNB and she told her last Wednesday that they'd been told that day that Huron's bank is closing and everything's being moved to Woonsocket. Did it surprise me? Not really, because the manager is from Woonsocket and also works there at the bank. And, there is rarely anyone in the bank the few times I enter their doors. However, does this mean there are more customers of FNB in the Woonsocket area than in Huron or the surrounding area? Are they expecting us Huron customers to run to Woonsocket whenever we need banking services? Are they keeping an ATM in Huron? I still have a small account at Wells Fargo; Andriana tells me I should move my banking to [REDACTED] where she banks, but no, I don't want to change banks again. Actually, I do have a very small account (to me) at [REDACTED]. But I'm not sure I like this deal either. Your dept takes good care of me and I've made the transition from [REDACTED] to you. Change isn't always easy for us "oldsters". You know, I have actually expected WF to close their Huron bank for years now and yet they remain. Don't know if the immigrant population and the fact that WF is nationwide keeps them here? Sure wish that FNBO could/would grow their clientele in this area and north to Redfield/Aberdeen/Watertown/Pierre etc. Well, that's my "steam" for the day. Got a meeting to attend soon.

Thanks for all you do, [REDACTED]

[REDACTED]