



## **Written Comments**

### **Current and Prior Two Calendar Years**

In compliance with the Community Reinvestment Act (CRA), the CRA Public File must contain copies of Written Comments for each of the prior two calendar years.

[REDACTED]

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**From:** We Care  
**Sent:** Monday, January 6, 2025 3:07 PM  
**To:** [REDACTED]  
**Cc:** We Care  
**Subject:** RE: Tomahawk Closing

Hello [REDACTED]

We appreciate your feedback and thank you for taking the time to share your concerns with us.

The analysis of branch locations, their transaction trends and strategic fit, is an ongoing process at Associated and throughout the banking industry. Accordingly, we recently completed an evaluation of our retail footprint to ensure our network is ideally positioned for future success, especially as it pertains to evolving customer banking preferences and the changing regulatory and competitive environment. As a result, we decided to close this location. Customers will continue to have access to their account(s) through other area branches. Our online and mobile banking also allows them to access and manage their accounts anytime, anywhere. Customers can even deposit checks by using Associated Snap Deposit™ within our mobile app.

Our Customer Care team is available at 800-236- 8866 Monday through Friday, 7 a.m. to 9 p.m. CT and Saturday, 8 a.m. to 5 p.m. CT.

We apologize for your disappointment in our decision and appreciate your understanding.

Thank you for the opportunity to serve you.

Kind regards,



[REDACTED]  
(Pronouns: they, them)  
Customer Care Specialist | We Care

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**From:** [REDACTED]  
**Sent:** Monday, January 6, 2025 12:22 PM  
**To:** We Care <WeCare@associatedbank.com>  
**Subject:** Tomahawk Closing

I would like to express my disappointment of the upcoming closing of the Tomahawk WI branch. The staff have always been wonderful and helpful. Having to drive to neighboring cities for in-person assistance is quite inconvenient. I realize phone and digital banking is available but the personal touch is lost. Down sizing would surely be preferable to closing.

Sincerely,  
[REDACTED] saddened customer.

[REDACTED]

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**From:** We Care  
**Sent:** Friday, January 26, 2024 6:50 PM  
**To:** [REDACTED]  
**Subject:** RE: Excellent Customer Service

Hello [REDACTED]

Thank you for taking the time to share your feedback. We have both the feedback regarding the branch closures and the compliment for [REDACTED] filed on your behalf.



[REDACTED]  
Pronouns: He, Him, His  
Customer Care Senior Specialist | We Care  
Mail Stop [REDACTED]  
[REDACTED]

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**From:** [REDACTED]  
**Sent:** Thursday, January 25, 2024 1:21 PM  
**To:** We Care <WeCare@associatedbank.com>  
**Subject:** Excellent Customer Service

**WARNING - ASSOCIATED BANK EXTERNAL EMAIL ALERT**



Make sure this email is legitimate before you click links or open attachments.  
If you're not sure, use the "Report Phishing" button to report it to the Cyber Defense Center.

Good afternoon, I am a private banking client of Associated Bank and have been a customer for ~25 years. I believe it is important to support local and regional banks. One of the aspects I most value in banking with Associated Bank is the people, especially those in the branches that I interact with regularly. I am disappointed that you closed the LaSalle Street location and learned yesterday that the 200 E Randolph location now will also close. I went to the 200 E Randolph location branch yesterday and had the pleasure of interacting with [REDACTED]. Employees like [REDACTED] are the reason I bank with Associated Bank. He greeted me when I came in (and it did not hurt that he complimented my hair!), asked how he could help and provided exceptional customer service. He asked about any loan needs, if I was interested in a CD, and in general made very good conversation. I sincerely hope that Associated Bank will retain this valuable and personable employee, and that once 200 E Randolph closes, I can find [REDACTED] at another location within your bank. I recognize fantastic employees when I encounter them, and I hope Associated Bank does as well. Warm regards, [REDACTED]

[REDACTED]  
Partner  
[REDACTED]  
[REDACTED]  
[REDACTED]

[REDACTED]

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**From:** We Care  
**Sent:** Monday, January 29, 2024 6:03 PM  
**To:** [REDACTED]  
**Subject:** RE: So upset and sad about the McFarland, WI branch closing

Hello [REDACTED]

Thank you for providing the compliment and feedback. We have filed both on your behalf.



[REDACTED]  
Pronouns: He, Him, His  
Customer Care Senior Specialist | We Care  
[REDACTED]

**From:** [REDACTED]  
**Sent:** Saturday, January 27, 2024 10:13 AM  
**To:** We Care <WeCare@associatedbank.com>  
**Subject:** So upset and sad about the McFarland, WI branch closing

**WARNING - ASSOCIATED BANK EXTERNAL EMAIL ALERT**



Make sure this email is legitimate before you click links or open attachments.

If you're not sure, use the "Report Phishing" button to report it to the Cyber Defense Center.

To Associated Bank Corporate Members,

I am very upset and sad that you have decided to close our Associated Bank branch in my community of McFarland, WI. The staff there are wonderful and [REDACTED] the Manager, is exceptional at her job. I am not a stranger when I go to that bank, they are trustworthy, and I know I will get help on anything I need. We are a thriving community and deserve a branch that is local and cares about its customers like they do. Now we will be forced to drive 15" away into Madison, where we are just another body coming through the door. I am so confused on this decision; every time I'm in the Lobby, it is busy. Please reconsider this bad decision for your loyal customers. This is a wonderful branch with excellent employees, and it would be a great loss to our community.

Sincerely and Sadly,

[REDACTED]

[REDACTED]

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**From:** We Care  
**Sent:** Friday, February 2, 2024 8:32 AM  
**To:** [REDACTED]  
**Cc:** We Care  
**Subject:** RE: general feed back

Hello [REDACTED]

Thank you for your e-mail. We appreciate your feedback and thank you for taking the time to share your concerns with us.

We shall submit a complaint regarding your concerns about branch closures and the difficulty you experienced while using our website. We value your feedback as this allows us to review for improvements in our products and services.

Please accept our sincere apology for any inconvenience this may have caused.

Should you have any additional questions or concerns, please feel free to contact our Customer Care Team at 800-236-8866, Monday through Friday, 7 a.m. to 9 p.m. CT, and Saturday, 8 a.m. to 5 p.m. CT.

Kind regards,



[REDACTED]  
(Pronouns: they, them)  
Customer Care Specialist | We Care

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**From:** [REDACTED]  
**Sent:** Thursday, February 1, 2024 10:48 AM  
**To:** We Care <WeCare@associatedbank.com>  
**Subject:** general feed back

Today I went on your website to get some information. I am not an associated member but was interested in learning what your cd rates are or what other options you would have had for monies that I wanted to do something with. I was unsure if cd's or something else would fit my need. In googling your bank I discovered that you are in the process of closing a lot of branches. The fact that you had eliminated a branch in my town was concerning,. The fact that I couldn't figure out what your cd rates were by looking on your website was also a deterrent to doing business with Associated. My sister is an Associated member and she is the reason that I decided to check you out. I have a considerable amount sitting in a low interest rate bearing account with a different bank and wanted to see what you had to offer. A suggestion I would have would be to have your website a little more user friendly and your rates more accessible

Thank you for your time.

[REDACTED]

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**From:** We Care  
**Sent:** Thursday, February 15, 2024 6:44 PM  
**To:** [REDACTED]  
**Subject:** RE: Closing

Hello [REDACTED]

Thank you for providing your feedback regarding the branch closure. A complaint has been filed on your behalf.

[REDACTED]  
Pronouns: He, Him, His  
Customer Care Senior Specialist | We Care  
[REDACTED]

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

From: [REDACTED]  
Sent: Thursday, February 15, 2024 6:24 PM  
To: We Care <WeCare@associatedbank.com>  
Subject: Closing

WARNING - ASSOCIATED BANK EXTERNAL EMAIL ALERT:

Make sure this email is legitimate before you click links or open attachments. If you're not sure, use the "Report Phishing" button to report it to the Cyber Defense Center.

I am so disappointed that you are closing the McFarland associated branch. Last Friday I was there and the place was filled with in person customers. Such a sad business decision. [REDACTED]

Sent from my iPhone



## Request Details

Service request: Complaint/Feedback CC

The Service Request Number is: [REDACTED]

### Service Request Information

Customer Name [REDACTED]  
CIF Number [REDACTED]  
Tax ID Number [REDACTED]  
Address Line 1 [REDACTED]  
Address Line 2 [REDACTED]  
City [REDACTED]  
State [REDACTED]  
Zip [REDACTED]

### COMPLAINT DETAILS

Type of Complaint Mail/Email  
Complaint Received By Customer Care  
Method Received Email

### ADDITIONAL INFORMATION

Is this a Service Complaint? No  
Branch #, if service provided by branch

If ATM, enter branch #  
or location

IN FULL SENTENCES DESCRIBE THE

CUSTOMER'S CONCERN

Comments Customer Writes "First, you  
dropped convenient, nearby  
branches I've used.... now, your  
services are screwed-up....maybe  
you ought to throw in the towel, pack  
your bags and retreat to Green Bay?"

Additional Comments Contact us Email - Reply to  
Associated Connect Time windows  
to use services email

IN FULL SENTENCES DESCRIBE THE ACTION

YOU TOOK TO RESOLVE THE COMPLAINT

Resolution Comments Filed complaint

Additional Resolution  
Comments

PLEASE VIEW "PROCESSING COMPLAINTS

AND COMPLIMENTS" ON THE SORTER

COMPLAINT STATUS DEFINITIONS

Complaint Status

Manager Approving  
Escalation

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[REDACTED]

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**From:** We Care  
**Sent:** Friday, March 15, 2024 6:25 PM  
**To:** gm  
**Subject:** RE: Bank Location

[REDACTED]

Thank you for your feedback regarding the branches, we have filed your feedback and forwarded it the appropriate parties.




[REDACTED]

Pronouns: He, Him, His  
Customer Care Senior Specialist | We Care

[REDACTED]

[REDACTED]

**From:** [REDACTED]  
**Sent:** Thursday, March 14, 2024 2:51 PM  
**To:** We Care <WeCare@associatedbank.com>  
**Subject:** Bank Location

**WARNING - ASSOCIATED BANK EXTERNAL EMAIL ALERT**  
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Greetings,

I have been a customer since the Gladstone days at Central and Foster in Chicago since the bank was built. (Trailer days).

I still have my original account there (late 70's) as does my son and wife. I have moved to Homer Glen, IL in 1995 which is next to the large SW suburb of Orland Park, IL.

I have another Checking bank down here but the service there has deteriorated since my bank merged with another one.

My recently combined bank has closed two local bank buildings during the consolidation and for some reason kept the older crappy facility. One of these banks (now available) is an excellent newer building located at Wolf Rd. and 143rd St. has numerous safe deposit boxes in a large modern vault. It's a turn key facility built by First Midwest Bank.

I think it would be a grand opportunity for Associated Bank to open a facility in Orland Park that would serve the southwest Chicago suburbs Palos, Orland, Homer Glen and Lockport.

Please pass this thought on to corporate.

[REDACTED]

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**From:** We Care  
**Sent:** Monday, April 15, 2024 7:01 PM  
**To:** [REDACTED]  
**Subject:** RE: Closure of branch

[REDACTED]

I do apologize about the inconvenience of the loss of your local branch. We have filed a complaint on your behalf.

[REDACTED]

Pronouns: He, Him, His  
Customer Care Senior Specialist | We Care

[REDACTED]

-----Original Message-----  
From: [REDACTED]  
Sent: Monday, April 15, 2024 10:55 AM  
To: We Care <WeCare@associatedbank.com>  
Subject: Closure of branch

WARNING - ASSOCIATED BANK EXTERNAL EMAIL ALERT:  
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Very very disappointed that the branch office at Hwy 53/Eddy Lane in Eau Claire closed quietly without any notice to customers.

Now to navigate downtown to use an ATM or Kwik Trip ATM

Really really upset about this.

Not long ago when I was in the branch office and the new one was being built on London road staff reassured me they weren't closing So much more convenient than traveling downtown or to the other side of town.

We do exist on the north end

Unhappy,

[REDACTED]

Sent from my iPad

[REDACTED]

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**From:** We Care  
**Sent:** Tuesday, April 30, 2024 5:20 PM  
**To:** [REDACTED]  
**Subject:** RE:

Hello [REDACTED]

I do apologize about the loss of your local branches, and we do understand how the lack of local service can impact local communities. We have filed a complaint on your behalf.



[REDACTED]  
Pronouns: He, Him, His  
Customer Care Senior Specialist | We Care  
[REDACTED]

---

**From:** [REDACTED]  
**Sent:** Tuesday, April 30, 2024 4:22 PM  
**To:** We Care <WeCare@associatedbank.com>  
**Subject:**

**WARNING - ASSOCIATED BANK EXTERNAL EMAIL ALERT**



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I have been with Associated Bank for many years! I am getting really pissed trying to find a bank. You used to have branches in grocery stores, they are gone. You open a branch bank and then it is closed. I have a US bank right up the road from me and it is looking favorable for me to switch all my banking there. How much do you think people are going to put up with?????

Messages Exchanged

11/02/2024 12:16:06 PM CST [REDACTED]

Read

Thank you for your inquiry.

I'm sorry for any inconvenience. Unfortunately, we are unable to order checks free of charge.

If I can be of any further assistance, please do not hesitate to respond to this message or call our Customer Care Department at 1-800-236-8866. Our hours are Monday-Friday, 7am-9pm, and Saturdays, 8am-5pm. Have a wonderful day and thank you for banking at Associated.

[REDACTED]  
Customer Care Online Specialist

11/01/2024 7:55:04 AM CST [REDACTED]

[REDACTED] and I received the letter about the local branch in Neillsville, WI closing. It's going to be very inconvenient for us. If we need to go to the bank we will have to travel round trip 70 miles. I will need checks ordered. So if you want us to stay with your bank and we have been with you for a long time, I request checks with no charge. Simplicity here in town offers no charge for checks. So it's up to you. I do believe that this is the least you can do for us since our years with your bank. Please let me know ASAP. So I know whether to switch to simplicity.  
Thank you

Created by: [REDACTED]

Status: Closed

Creation time: 11/01/2024 7:55:04 AM CST

Last action time: 11/02/2024 4:55:02 PM CST

[REDACTED]

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**From:** We Care  
**Sent:** Monday, November 18, 2024 6:54 PM  
**To:** [REDACTED]  
**Subject:** RE: Keep our branch open!!!

Hello [REDACTED]

I do apologize about the community impact but unfortunately we cannot stop it. However, we have filed a complaint on your behalf.



[REDACTED]  
Pronouns: He, Him, His  
Customer Care Senior Specialist | We Care  
[REDACTED]

---

**From:** [REDACTED]  
**Sent:** Friday, November 15, 2024 8:42 AM  
**To:** We Care <WeCare@associatedbank.com>  
**Subject:** Keep our branch open!!!

**WARNING - ASSOCIATED BANK EXTERNAL EMAIL ALERT**



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Hello! You sent me an email explaining the many benefits and yet you are closing my branch in Neillsville. Look at a map. Thus branch is the center hub of at least 10 communities. It should be appreciated for the large area it serves not closed down!

My name is [REDACTED] and I beg you to look into this and to reconsider this decision. We need our bank!

Sent from my Galaxy

[REDACTED]  
From:  
Sent:  
To:  
Subject:

We Care  
Thursday, November 21, 2024 10:09 AM  
[REDACTED]  
RE: Keep our branch open!!!

Hello [REDACTED]

We will certainly get the additional information added to your complaint.



[REDACTED]  
Pronouns: He, Him, His  
Customer Care Senior Specialist | We Care  
[REDACTED]  
[REDACTED]

From [REDACTED]  
Sent: Wednesday, November 20, 2024 12:37 PM  
To: We Care <WeCare@associatedbank.com>  
Subject: RE: Keep our branch open!!!

**WARNING - ASSOCIATED BANK EXTERNAL EMAIL ALERT**

Make sure this email is legitimate before you click links or open attachments.  
If you're not sure, use the "Report Phishing" button to report it to the Cyber Defense Center.

Dear We Care,  
Obviously you have not looked at the impact close enough. Neillsville sits in the center of a dozen communities that will now have to drive a distance. And I will not have a way to pay my rent. Stupid landlord won't Zelle.

I work in retail and have asked several of my customers who bank there how they feel, and most of them said that they are just going to switch to one of the other 3 who are in town. Way to go!

Sincerely  
[REDACTED]

Sent from my Galaxy

----- Original message -----

From: We Care <[WeCare@associatedbank.com](mailto:WeCare@associatedbank.com)>

Date: 11/18/24 6:57 PM (GMT-06:00)

To: [REDACTED]

Subject: RE: Keep our branch open!!!

Hello [REDACTED]

I do apologize about the community impact but unfortunately we cannot stop it. However, we have filed a complaint on your behalf.



[REDACTED]

Pronouns: He, Him, His

Customer Care Senior Specialist | We Care

[REDACTED]

[REDACTED]

---

From: [REDACTED]

Sent: Friday, November 15, 2024 8:42 AM

To: We Care <[WeCare@associatedbank.com](mailto:WeCare@associatedbank.com)>

Subject: Keep our branch open!!!

**WARNING - ASSOCIATED BANK EXTERNAL EMAIL ALERT**



Make sure this email is legitimate before you click links or open attachments.

If you're not sure, use the "Report Phishing" button to report it to the Cyber Defense Center.

Hello! You sent me an email explaining the many benefits and yet you are closing my branch in Neillsville. Look at a map. This branch is the center hub of at least 10 communities. It should be appreciated for the large area it serves not closed down!

My name is [REDACTED] and I beg you to look into this and to reconsider this decision. We need our bank!

Sent from my Galaxy

\*\*\*\*\* NOTICE \*\*\*\*\*

This e-mail and attachment(s) may contain information that is privileged, confidential, and/or exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, or copy of this message is strictly prohibited. If received in error, please notify the sender immediately and delete/destroy the message and any copies thereof. Although Associated Banc-Corp and/or its affiliates (collectively "Associated") attempt to prevent the passage of viruses via e-mail and attachments thereto, Associated does not guarantee that either are virus-free, and accepts no liability for any damage sustained as a result of any such viruses.

Any federal tax advice contained in this communication (including any attachments) is not intended or written to be used or referred to in the promoting, marketing, or recommending of any entity, investment plan or agreement, nor is such advice intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties under the Internal Revenue Tax Code.



[REDACTED]

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**From:** We Care  
**Sent:** Wednesday, December 18, 2024 7:00 PM  
**To:** [REDACTED]  
**Subject:** RE: Bank closing

Hello [REDACTED]

I do apologize about the inconvenience of the branch closing. We have filed a complaint on your behalf. Unfortunately we cannot stop the closure.

[REDACTED]  
Pronouns: He, Him, His  
Customer Care Senior Specialist | We Care  
[REDACTED]

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

**From:** [REDACTED]  
**Sent:** Tuesday, December 17, 2024 11:33 AM  
**To:** We Care <WeCare@associatedbank.com>  
**Subject:** Bank closing

**WARNING - ASSOCIATED BANK EXTERNAL EMAIL ALERT:**

Make sure this email is legitimate before you click links or open attachments. If you're not sure, use the "Report Phishing" button to report it to the Cyber Defense Center.

I hear you are closing the Tomahawk, WI branch; Please don't. I'm retired on a fixed income and having a bank near my home is more than just a convenience. I have banked there for more than several years, building working relationships and trust with staff members. I'll have to travel over 20 miles if I stay with Associated; or change banks to keep my banking in Tomahawk (I have no wish to do that).

Thank you for listening,  
[REDACTED]

[REDACTED]

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**From:** We Care  
**Sent:** Friday, December 1, 2023 5:16 PM  
**To:** [REDACTED]  
**Cc:** We Care  
**Subject:** RE: Eau Claire Eddy Lane branch

Hello [REDACTED]

We understand your concerns and apologize for any additional frustration caused by our response. We understand the closure of the Eddy Location is concerning to customers, but also wish to provide an accurate response.

Please accept our sincere apology for this situation.

Kind regards,

[REDACTED]  
(Pronouns: they, them)  
Customer Care Specialist | We Care  
Mail Stop # [REDACTED]  
[REDACTED] Direct | [REDACTED] Fax

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

**From:** [REDACTED]  
**Sent:** Friday, December 1, 2023 3:25 PM  
**To:** We Care <WeCare@associatedbank.com>  
**Subject:** Re: Eau Claire Eddy Lane branch

**WARNING - ASSOCIATED BANK EXTERNAL EMAIL ALERT:**

Make sure this email is legitimate before you click links or open attachments. If you're not sure, use the "Report Phishing" button to report it to the Cyber Defense Center.

The stilted language you used in your reply proves you do not care about your customers. Although I understood every word, I am insulted by your quick dismissal of my comments. Your downtown Eau Claire location is awful and almost entirely inaccessible. At the very least, you should not close the easily accessible Eddy Lane location until you solve the problem of downtown accessibility. You also should not dismiss the needs of elderly customers who have sizable amounts of money and do not choose to use ATMs and impersonal digital banking. If you truly cared, you would survey your customers to find out what they want, instead of looking at supposed "trends" and suppositions. Please pass this on to your superiors.

[REDACTED]

> On Dec 1, 2023, at 2:57 PM, We Care <WeCare@associatedbank.com> wrote:

>

> Dear [REDACTED]

>

> We appreciate your feedback and thank you for taking the time to share your concerns with us.

>

> The analysis of branch locations, their transaction trends and strategic fit, is an ongoing process at Associated and throughout the banking industry. Accordingly, we recently completed an evaluation of our retail footprint to ensure our network is ideally positioned for future success, especially as it pertains to evolving customer banking preferences and the changing regulatory and competitive environment. As a result, we decided to close this location. Customers will continue to have access to their account(s) through other area branches. Our online and mobile banking also allows them to access and manage their accounts anytime, anywhere. Customers can even deposit checks by using Associated Snap Deposit(tm) within our mobile app. Our Customer Care team is available at 800-236- 8866 Monday through Friday, 6 a.m. to 10 p.m. CT and Saturday, 8 a.m. to 7 p.m. CT.

>

> We apologize for your disappointment in our decision and appreciate your understanding.

>

> Thank you for the opportunity to serve you.

>

> Kind regards,

>

> [REDACTED]

> (Pronouns: they, them)

> Customer Care Specialist | We Care

>

>

> -----Original Message-----

> From: [REDACTED]

> Sent: Thursday, November 30, 2023 8:14 PM

> To: [REDACTED]

> Subject: Eau Claire Eddy Lane branch

>

> My husband, [REDACTED], and I received a letter saying our local Associated Bank branch is closing in March. What an awful decision! We have been banking at the same location, through several bank name changes, for 40 years. If you close this location, we have to drive several miles to do business at a different Associated Bank location. Not only that, the Grand Avenue location has been surrounded by ongoing construction for many months and is inconvenient and almost inaccessible. You should close that location. The other suggested branch on London Road is also several miles away for anyone who lives on the north side of Eau Claire.

>

> We DO NOT DO digital banking. If we are forced to drive several miles every time we need banking services, we will have to consider moving our money to a more helpful bank. I hope we will not have to do that. We have checking, savings, automatic deposits, and mortgage accounts through your bank. Very disappointed in your decision to ignore the entire north side of Eau Claire. What can I do to change your mind?

>

> [REDACTED]  
> [REDACTED]  
> [REDACTED]

> \*\*\*\*\* NOTICE\*\*\*\*\*

>

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> Any federal tax advice contained in this communication (including any attachments) is not intended or written to be used or referred to in the promoting, marketing, or recommending of any entity, investment plan or agreement, nor is such advice intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties under the Internal Revenue Tax Code.

>

[REDACTED]

---

**From:** We Care  
**Sent:** Friday, December 29, 2023 4:06 PM  
**To:** [REDACTED]  
**Cc:** We Care  
**Subject:** RE:

**Categories:** OS Working

Hello [REDACTED]

Thank you for your e-mail. We appreciate your feedback and thank you for taking the time to share your concerns with us.

The analysis of branch locations, their transaction trends and strategic fit, is an ongoing process at Associated and throughout the banking industry. Accordingly, we recently completed an evaluation of our retail footprint to ensure our network is ideally positioned for future success, especially as it pertains to evolving customer banking preferences and the changing regulatory and competitive environment. As a result, we decided to close this location. Customers will continue to have access to their account(s) through other area branches. Our online and mobile banking also allows them to access and manage their accounts anytime, anywhere. Customers can even deposit checks by using Associated Snap Deposit™ within our mobile app. Our Customer Care team is available at 800-236- 8866 Monday through Friday, 6 a.m. to 10 p.m. CT and Saturday, 8 a.m. to 7 p.m. CT.

We apologize for your disappointment in our decision and appreciate your understanding.

Thank you for the opportunity to serve you.

Kind regards,



[REDACTED]  
(Pronouns: they, them)  
Customer Care Specialist | We Care

**From:** [REDACTED]  
**Sent:** Friday, December 29, 2023 12:07 PM  
**To:** We Care <WeCare@associatedbank.com>  
**Subject:**

Hi. I just wanted to let you know how disappointed I was to hear you were closing your Hamel Illinois branch after such a short time. Rural areas rely on services such as yours, and elderly people need them locally. The employees at this branch are great, so helpful. Please reconsider closing this branch!!!