



453 7<sup>th</sup> Street  
Des Moines, IA 50309

Bankers Trust has received the following written comments from the public for the current year and prior two calendar years specifically related to the Bank's performance in helping to meet the community credit needs.

[redacted],

Thank you for sharing feedback regarding our recent branch hour changes. Bankers Trust understands the importance of convenience, especially when considering our hours of operations. That's why we periodically assess our branch hours to ensure they are meeting the needs of our customers and community. I understand our most recent branch hour changes may have impacted you and I apologize for any inconvenience you may have experienced. Please know that we offer various methods to do your banking, including online and mobile banking. Additionally, our ATMs are available 24/7 and can assist you with making a deposit, withdrawing cash, or making a transfer. Please contact me if you have any additional comments or concerns.

Thank you,

**Lisa Baker | SVP Consumer Services Senior Manager**

---

West Des Moines Branch Feedback

"The change in week day hours is inconvenient for people working from home until 5"

[redacted],

Thank you for sharing feedback regarding our termination of service at Walnut Ridge. Bankers Trust understands the importance of convenience, especially when considering accessibility to our branch offices. We are continually assessing our ability to meet the needs of our customers and community. While unsatisfied with our termination of service at Walnut Ridge, this was something outside Bankers Trust's control. As a result of the Coronavirus pandemic, Bankers Trust was not allowed access to the facility for the protection of the residents. The Bank was then informed that other team members of Walnut Ridge facility would occupy the previous space Bankers Trust utilized. Notice was provided to residents informing them that our services would cease and that they could continue to Bank with us at our Clive office located at 11111 University Avenue.

We offer various methods to do your banking, including online and mobile banking. Additionally, our ATMs are available 24/7 and can assist you with making a deposit, withdrawing cash, or making a transfer.

Please contact me if you have any additional comments or concerns.

Thank you,

**Lisa Baker | SVP Consumer Services Senior Manager**

---

Walnut Ridge Feedback

“WE CHANGED BANKS BECAUSE THEY CAME TO WALNUT RIDGE WHEN WE MOVED THERE AND WERE DISAPPOINTED WHEN THAT SERVICE WAS DISCONTINUED.”

[redacted],

Thank you for sharing feedback regarding our recent branch hour changes. Bankers Trust understands the importance of convenience, especially when considering our hours of operations. That's why we periodically assess our branch hours to ensure they are meeting the needs of our customers and community. I understand our most recent branch hour changes may have impacted you and I apologize for any inconvenience you may have experienced. Please know that we offer various methods to do your banking, including online and mobile banking. Additionally, our ATMs are available 24/7 and can assist you with making a deposit, withdrawing cash, or making a transfer. Please contact me if you have any additional comments or concerns.

Thank you,

**Lisa Baker | SVP Consumer Services Senior Manager**

---

North Branch Feedback

“Change your drive up hours back to 7:30am to 6pm so that those of us like me who work 8am to 5pm and aren't working near a bank location don't have to use our lunch hour or try to make it before 5:30pm.”

[redacted],

Thank you for sharing feedback regarding our branch location and hours of operation. Bankers Trust understands the important of convenience, especially when considering accessibility to our branch offices. We are continually assessing our ability to meet the needs of our customers and community. We offer various methods to do your banking, including online and mobile banking. Additionally, our ATMs are available 24/7 and can assist you with making a deposit, withdrawing cash, or making a transfer.

Please contact me if you have any additional comments or concerns.

Thank you,

**Lisa Baker | SVP Consumer Services Senior Manager**

---

Phoenix Branch Feedback

“Location of a branch and hours of operation are limited”

[redacted],

Thank you for sharing feedback regarding our recent branch hour changes. Bankers Trust understands the importance of convenience, especially when considering our hours of operations. That's why we periodically assess our branch hours to ensure they are meeting the needs of our customers and community. I understand our most recent branch hour changes may have impacted you and I apologize for any inconvenience you may have experienced. Please know that we offer various methods to do your banking, including online and mobile banking. Additionally, our ATMs are available 24/7 and can assist you with making a deposit, withdrawing cash, or making a transfer. Please contact me if you have any additional comments or concerns.

Thank you,

**Lisa Baker | SVP Consumer Services Senior Manager**

---

Clive Branch Feedback

"Change hours back to what they were prior to April of 2022"

**From:** Don Coffin

**Subject:** Re: Senior Banking

Please know it was a difficult decision for Bankers Trust to decide to discontinue on-site services at Edgewater at year-end, and we understand this decision impacts many residents. This was truly a business decision, and we didn't come up with a way that makes sense to continue services, even one day per week or per month.

Please rest assured we will still be available to serve your banking needs in a variety of ways. While Bankers Trust's last day on-site will be Thursday, Dec. 29, 2022, we have 12 Central Iowa locations that each provide exceptional customer service. Our West Des Moines branch is just three miles away at 620 S 60<sup>th</sup> St, and Luann will continue working full-time at the Clive branch, located at 11111 University Avenue.

Bankers Trust also offers a variety of tools and services to help our customers manage their finances conveniently, without having to go into a branch. These include:

- Using online banking, which you can register for at [www.BankersTrust.com](http://www.BankersTrust.com).
- Accessing your accounts through the Bankers Trust mobile app.
- Reaching our 24/7 automated phone system, Easy Access, at [1 \(800\) 932-3279](tel:18009323279) or our Customer Service team at [1 \(800\) 362-1688](tel:18003621688).
- Using one of Bankers Trust's 75,000 in-network ATMs.
- Learning about a variety of finance-related topics at our Education Center at <https://education.bankerstrust.com/>.

If you would like help setting up any of these tools, please reach out to Luann prior to year end. They are easy to use and I'm sure she would spend time with you to get you comfortable with them.

We are grateful you put your trust in us and hope to continue serving all your banking needs. Thank you for being a loyal customer.

Thank you,  
Don

---

**From:** [redacted]  
**To:** Don Coffin  
**Subject:** Senior Banking

**This Message Is From an Untrusted Sender**

You have not previously corresponded with this sender.

Mr Coffin,

As a customer of Bankers Trust since 1980 I am very disappointed that the bank is leaving, not only our facility Edgewater, but many others. Some of our residents are not willing to learn online banking or have the means to travel to a branch bank. It would be tremendous if we had your services even twice a month. Have no knowledge why you are leaving unless is for the "bottom line".

Some of my concerns are related to not only a customer but my late husband, [redacted], was responsible for the [redacted] account and several others and a member of the Bank Board for numerous years. Am sure this does not fit into your equation but does mine.

Regards.

[redacted]

**From:** Emily Abbas

**Subject:** Thank you for providing feedback

[redacted],

Thank you for sharing your feedback in a recent survey sent to you by Bankers Trust. The decision to discontinue on-site banking services at Edgewater was not made lightly, and we understand it impacts \ residents. Please know we are still here to serve all your banking needs in a variety of ways, as we have 12 Central Iowa locations dedicated to providing excellent customer service. Our nearest branch is just three miles away at 620 S 60<sup>th</sup> St. in West Des Moines, and Luann will continue working full-time at the Clive branch, located at 11111 University Avenue.

Additionally, Bankers Trust offers a variety of tools and services to help you manage your finances when it is most convenient for you. You can:

- Register for online banking at [www.BankersTrust.com](http://www.BankersTrust.com).
- Access your accounts through the Bankers Trust mobile app, available for Android and Apple devices.
- Reach our 24/7 automated phone system, Easy Access, at 1 (800) 932-3279 or our Customer Service team at 1 (800) 362-1688.
- Use one of Bankers Trust's 75,000 in-network ATMs.
- Learn about a variety of finance-related topics at our Education Center at <https://education.bankerstrust.com/>.

We hope to continue serving your banking needs and appreciate you choosing to bank with Bankers Trust. You can find more information about our products, services, locations and more at [www.BankersTrust.com](http://www.BankersTrust.com).

Thank you for understanding.

Emily

---

#### Edgewater Feedback

"Branch Closure - Edgewater. Good customer service and very convenient access at Edgewater. People were very nice and helpful especially when they come to Edgewater. Please do not discontinue having a rep come to Edgewater. Two days a week is wonderful but even 1 day a week would be workable."

[redacted],

Thank you for reaching out. Bankers Trust has enjoyed serving the Edgewater community on-site for many years, and it has been our pleasure to assist with your banking needs. Please know that while we made the business decision to discontinue our on-site services at Edgewater at the end of this year, Bankers Trust is still available to serve your banking needs. We have discussed limiting services vs. closing that location and while it is hard to leave such a wonderful community, we have made the decision to close that Bankers Trust office.

Whether you stop by one of our 12 Central Iowa locations or take advantage of one of the following tools and services, rest assured you will still receive exceptional customer service.

1. Register for online banking at [www.BankersTrust.com](http://www.BankersTrust.com).
2. Access your accounts through the Bankers Trust mobile app, available for Android and Apple devices.
3. Reach our 24/7 automated phone system, Easy Access, at 1 (800) 932-3279 or our Customer Service team at 1 (800) 362-1688.
4. Use one of Bankers Trust's 75,000 in-network ATMs.
5. Learn about a variety of finance-related topics at our Education Center at <https://education.bankerstrust.com/>.

You can find more information about our products, services, locations and more by talking through your options with Luann in the coming weeks or by visiting [www.BankersTrust.com](http://www.BankersTrust.com). Thank you for trusting us to serve your banking needs, and know we hope to continue serving you in the future.

Thank you,  
Emily

---

**From:** [redacted]  
**To:** Don Coffin  
**Subject:** Closing a location

**This Message Is From an Untrusted Sender**

You have not previously corresponded with this sender.

I am deeply disappointed in the Bankers Trust decision to close the satellite location at Edgewater. Many of our residents, long time BT customers, are limited in their ability to come to the bank.

I ask that you reconsider this decision. A reduction in hours is possible without a complete abandonment of your service.

Thank you for your consideration.

[redacted]  
Edgewater Resident

Sent from my iPhone

[redacted]:

Thank you again for reaching out and for your patience in my reply, as we have gone back and talked through how this could work. Please know it was a difficult decision for Bankers Trust to decide to discontinue on-site services at Edgewater at year-end, and we understand this decision impacts many residents. This was truly a business decision, and we didn't come up with a way to continue services, even one day per week.

Please rest assured we will still be available to serve your banking needs in a variety of ways. While Bankers Trust's last day on-site will be Thursday, Dec. 29, 2022, we have 12 Central Iowa locations that each provide exceptional customer service. Our West Des Moines branch is just three miles away at 620 S 60<sup>th</sup> St, and Luann will continue working full-time at the Clive branch, located at 11111 University Avenue. I agree that she is fantastic!

Bankers Trust also offers a variety of tools and services to help our customers manage their finances conveniently, without having to go into a branch. These include:

- Using online banking, which you can register for at [www.BankersTrust.com](http://www.BankersTrust.com).
- Accessing your accounts through the Bankers Trust mobile app.
- Reaching our 24/7 automated phone system, Easy Access, at 1 (800) 932-3279 or our Customer Service team at 1 (800) 362-1688.
- Using one of Bankers Trust's 75,000 in-network ATMs.
- Learning about a variety of finance-related topics at our Education Center at <https://education.bankerstrust.com/>.

We are grateful you put your trust in us and hope to continue serving all your banking needs.

Thank you,  
Emily

---

**From:** [redacted]

**To:** Don Coffin

**This Message Is From an Untrusted Sender**

You have not previously corresponded with this sender.

Mr. Coffin,

I am writing to ask if reconsideration might be made for Bankers Trust having a presence at Edgewater.

I understand business issues as well as workforce issues but I also understand the way Bankers Trust has always done business and is community focused.

You would know that Edgewater has gone from not having an ATM here to, in January, having no banking opportunities on site. This is a dramatic and serious issue for many of us who live at Edgewater but especially for residents who do not drive.

The guidance, professional advice and customer service Luann Warren provides, as was true for her predecessor, helps residents and contributes to the wonderful reputation Bankers Trust enjoys.

I would ask if reconsideration might be given to having some presence at Edgewater, perhaps one day a week. The value of access to cash and the insightful professionalism of Luann creates a core of your customer base that would deeply appreciate Bankers Trust being at Edgewater.

Thank you for your consideration.

[redacted]

[redacted]:

Thank you again for reaching out and for your patience in my reply, as we have gone back and talked through how this could work. Please know it was a difficult decision for Bankers Trust to decide to discontinue on-site services at Edgewater at year-end, and we understand this decision impacts many residents. This was truly a business decision, and we didn't come up with a way to continue services, even one day per week.

Please rest assured we will still be available to serve your banking needs in a variety of ways. While Bankers Trust's last day on-site will be Thursday, Dec. 29, 2022, we have 12 Central Iowa locations that each provide exceptional customer service. Our West Des Moines branch is just three miles away at 620 S 60<sup>th</sup> St, and Luann will continue working full-time at the Clive branch, located at 11111 University Avenue. I agree that she is fantastic!

Bankers Trust also offers a variety of tools and services to help our customers manage their finances conveniently, without having to go into a branch. These include:

- Using online banking, which you can register for at [www.BankersTrust.com](http://www.BankersTrust.com).
- Accessing your accounts through the Bankers Trust mobile app.
- Reaching our 24/7 automated phone system, Easy Access, at 1 (800) 932-3279 or our Customer Service team at 1 (800) 362-1688.
- Using one of Bankers Trust's 75,000 in-network ATMs.
- Learning about a variety of finance-related topics at our Education Center at <https://education.bankerstrust.com/>.

We are grateful you put your trust in us and hope to continue serving all your banking needs.

Thank you,  
Emily

---

**From:** [redacted]

**To:** Don Coffin

**This Message Is From an Untrusted Sender**

You have not previously corresponded with this sender.

Mr. Coffin,

I am writing to ask if reconsideration might be made for Bankers Trust having a presence at Edgewater.

I understand business issues as well as workforce issues but I also understand the way Bankers Trust has always done business and is community focused.

You would know that Edgewater has gone from not having an ATM here to, in January, having no banking opportunities on site. This is a dramatic and serious issue for many of us who live at Edgewater but especially for residents who do not drive.

The guidance, professional advice and customer service Luann Warren provides, as was true for her predecessor, helps residents and contributes to the wonderful reputation Bankers Trust enjoys.

I would ask if reconsideration might be given to having some presence at Edgewater, perhaps one day a week. The value of access to cash and the insightful professionalism of Luann creates a core of your customer base that would deeply appreciate Bankers Trust being at Edgewater.

Thank you for your consideration.

[redacted]



**From:** Don Coffin

**Subject:** Re: Senior Banking

Please know it was a difficult decision for Bankers Trust to decide to discontinue on-site services at Edgewater at year-end, and we understand this decision impacts many residents. This was truly a business decision, and we didn't come up with a way that makes sense to continue services, even one day per week or per month.

Please rest assured we will still be available to serve your banking needs in a variety of ways. While Bankers Trust's last day on-site will be Thursday, Dec. 29, 2022, we have 12 Central Iowa locations that each provide exceptional customer service. Our West Des Moines branch is just three miles away at 620 S 60<sup>th</sup> St, and Luann will continue working full-time at the Clive branch, located at 11111 University Avenue.

Bankers Trust also offers a variety of tools and services to help our customers manage their finances conveniently, without having to go into a branch. These include:

- Using online banking, which you can register for at [www.BankersTrust.com](http://www.BankersTrust.com).
- Accessing your accounts through the Bankers Trust mobile app.
- Reaching our 24/7 automated phone system, Easy Access, at [1 \(800\) 932-3279](tel:18009323279) or our Customer Service team at [1 \(800\) 362-1688](tel:18003621688).
- Using one of Bankers Trust's 75,000 in-network ATMs.
- Learning about a variety of finance-related topics at our Education Center at <https://education.bankerstrust.com/>.

If you would like help setting up any of these tools, please reach out to Luann prior to year end. They are easy to use and I'm sure she would spend time with you to get you comfortable with them.

We are grateful you put your trust in us and hope to continue serving all your banking needs. Thank you for being a loyal customer.

Thank you,  
Don

---

**From:** [redacted]  
**To:** Don Coffin <[DCoffin@bankerstrust.com](mailto:DCoffin@bankerstrust.com)>  
**Subject:** Senior Banking

**This Message Is From an Untrusted Sender**

You have not previously corresponded with this sender.

Mr Coffin,

As a customer of Bankers Trust since 1980 I am very disappointed that the bank is leaving, not only our facility Edgewater, but many others. Some of our residents are not willing to learn online banking or have the means to travel to a branch bank. It would be tremendous if we had your services even twice a month. Have no knowledge why you are leaving unless is for the "bottom line".

Some of my concerns are related to not only a customer but my late husband, [redacted], was responsible for the [redacted] account and several others and a member of the Bank Board for numerous years. Am sure this does not fit into your equation but does mine.

Regards.

[redacted]

[redacted],

Thank you for sharing feedback regarding our recent branch hour changes. Bankers Trust understands the importance of convenience, especially when considering our hours of operations. That's why we periodically assess our branch hours to ensure they are meeting the needs of our customers and community. I understand our most recent branch hour changes may have impacted you and I apologize for any inconvenience you may have experienced. Please know that we offer various methods to do your banking, including online and mobile banking. Additionally, our ATMs are available 24/7 and can assist you with making a deposit, withdrawing cash, or making a transfer. Please contact me if you have any additional comments or concerns.

Thank you,

**Lisa Baker | SVP Consumer Services Senior Manager**

---

West Des Moines Branch Feedback

"The change in week day hours is inconvenient for people working from home until 5"

[redacted],

Thank you for sharing feedback regarding our termination of service at Walnut Ridge. Bankers Trust understands the importance of convenience, especially when considering accessibility to our branch offices. We are continually assessing our ability to meet the needs of our customers and community. While unsatisfied with our termination of service at Walnut Ridge, this was something outside Bankers Trust's control. As a result of the Coronavirus pandemic, Bankers Trust was not allowed access to the facility for the protection of the residents. The Bank was then informed that other team members of Walnut Ridge facility would occupy the previous space Bankers Trust utilized. Notice was provided to residents informing them that our services would cease and that they could continue to Bank with us at our Clive office located at 11111 University Avenue.

We offer various methods to do your banking, including online and mobile banking. Additionally, our ATMs are available 24/7 and can assist you with making a deposit, withdrawing cash, or making a transfer.

Please contact me if you have any additional comments or concerns.

Thank you,

**Lisa Baker | SVP Consumer Services Senior Manager**

---

Walnut Ridge Feedback

“WE CHANGED BANKS BECAUSE THEY CAME TO WALNUT RIDGE WHEN WE MOVED THERE AND WERE DISAPPOINTED WHEN THAT SERVICE WAS DISCONTINUED.”

**From:** Emily Abbas

**Subject:** Thank you for providing feedback

[redacted],

Thank you for sharing your feedback in a recent survey sent to you by Bankers Trust. The decision to discontinue on-site banking services at Edgewater was not made lightly, and we understand it impacts \ residents. Please know we are still here to serve all your banking needs in a variety of ways, as we have 12 Central Iowa locations dedicated to providing excellent customer service. Our nearest branch is just three miles away at 620 S 60<sup>th</sup> St. in West Des Moines, and Luann will continue working full-time at the Clive branch, located at 11111 University Avenue.

Additionally, Bankers Trust offers a variety of tools and services to help you manage your finances when it is most convenient for you. You can:

- Register for online banking at [www.BankersTrust.com](http://www.BankersTrust.com).
- Access your accounts through the Bankers Trust mobile app, available for Android and Apple devices.
- Reach our 24/7 automated phone system, Easy Access, at 1 (800) 932-3279 or our Customer Service team at 1 (800) 362-1688.
- Use one of Bankers Trust's 75,000 in-network ATMs.
- Learn about a variety of finance-related topics at our Education Center at <https://education.bankerstrust.com/>.

We hope to continue serving your banking needs and appreciate you choosing to bank with Bankers Trust. You can find more information about our products, services, locations and more at [www.BankersTrust.com](http://www.BankersTrust.com).

Thank you for understanding.

Emily

---

#### Edgewater Feedback

"Branch Closure - Edgewater. Good customer service and very convenient access at Edgewater. People were very nice and helpful especially when they come to Edgewater. Please do not discontinue having a rep come to Edgewater. Two days a week is wonderful but even 1 day a week would be workable."

[redacted],

Thank you for sharing feedback regarding our recent branch hour changes. Bankers Trust understands the importance of convenience, especially when considering our hours of operations. That's why we periodically assess our branch hours to ensure they are meeting the needs of our customers and community. I understand our most recent branch hour changes may have impacted you and I apologize for any inconvenience you may have experienced. Please know that we offer various methods to do your banking, including online and mobile banking. Additionally, our ATMs are available 24/7 and can assist you with making a deposit, withdrawing cash, or making a transfer. Please contact me if you have any additional comments or concerns.

Thank you,

**Lisa Baker | SVP Consumer Services Senior Manager**

---

North Branch Feedback

“Change your drive up hours back to 7:30am to 6pm so that those of us like me who work 8am to 5pm and aren't working near a bank location don't have to use our lunch hour or try to make it before 5:30pm.”

[redacted],

Thank you for sharing feedback regarding our branch location and hours of operation. Bankers Trust understands the important of convenience, especially when considering accessibility to our branch offices. We are continually assessing our ability to meet the needs of our customers and community. We offer various methods to do your banking, including online and mobile banking. Additionally, our ATMs are available 24/7 and can assist you with making a deposit, withdrawing cash, or making a transfer.

Please contact me if you have any additional comments or concerns.

Thank you,

**Lisa Baker | SVP Consumer Services Senior Manager**

---

Phoenix Branch Feedback

“Location of a branch and hours of operation are limited”

[redacted],

Thank you for sharing feedback regarding our recent branch hour changes. Bankers Trust understands the importance of convenience, especially when considering our hours of operations. That's why we periodically assess our branch hours to ensure they are meeting the needs of our customers and community. I understand our most recent branch hour changes may have impacted you and I apologize for any inconvenience you may have experienced. Please know that we offer various methods to do your banking, including online and mobile banking. Additionally, our ATMs are available 24/7 and can assist you with making a deposit, withdrawing cash, or making a transfer. Please contact me if you have any additional comments or concerns.

Thank you,

**Lisa Baker | SVP Consumer Services Senior Manager**

---

Clive Branch Feedback

"Change hours back to what they were prior to April of 2022"

[redacted],

Thank you for reaching out. Bankers Trust has enjoyed serving the Edgewater community on-site for many years, and it has been our pleasure to assist with your banking needs. Please know that while we made the business decision to discontinue our on-site services at Edgewater at the end of this year, Bankers Trust is still available to serve your banking needs. We have discussed limiting services vs. closing that location and while it is hard to leave such a wonderful community, we have made the decision to close that Bankers Trust office.

Whether you stop by one of our 12 Central Iowa locations or take advantage of one of the following tools and services, rest assured you will still receive exceptional customer service.

1. Register for online banking at [www.BankersTrust.com](http://www.BankersTrust.com).
2. Access your accounts through the Bankers Trust mobile app, available for Android and Apple devices.
3. Reach our 24/7 automated phone system, Easy Access, at 1 (800) 932-3279 or our Customer Service team at 1 (800) 362-1688.
4. Use one of Bankers Trust's 75,000 in-network ATMs.
5. Learn about a variety of finance-related topics at our Education Center at <https://education.bankerstrust.com/>.

You can find more information about our products, services, locations and more by talking through your options with Luann in the coming weeks or by visiting [www.BankersTrust.com](http://www.BankersTrust.com). Thank you for trusting us to serve your banking needs, and know we hope to continue serving you in the future.

Thank you,  
Emily

---

**From:** [redacted]  
**To:** Don Coffin  
**Subject:** Closing a location

**This Message Is From an Untrusted Sender**

You have not previously corresponded with this sender.

I am deeply disappointed in the Bankers Trust decision to close the satellite location at Edgewater. Many of our residents, long time BT customers, are limited in their ability to come to the bank.

I ask that you reconsider this decision. A reduction in hours is possible without a complete abandonment of your service.

Thank you for your consideration.

[redacted]  
Edgewater Resident

Sent from my iPhone

September 27, 2023

Facebook Comment Regarding Bankers Trust Branching

Customer Comment: "We need a branch in Waukee!!! Soon!!!! It's been promised for at least 5 years and we still don't have one. We drive 10 miles to get to closet Bankers Trust on 50<sup>th</sup> and University east of interstate!!!"

Bank Response: "Thank you for sharing. We appreciate you trusting us with your banking needs and will take your input into consideration as we continue to evaluate our plans for future growth."



453 7<sup>th</sup> Street  
Des Moines, IA 50309

Bankers Trust has received 20 verbal comments in 2023/24 YTD regarding ATM technical issues. ATM outages occurred after the use of the deposit function. A new fleet of machines will be coming in 2024. In the interim, the deposit function has been shut off to keep the ATMs available to the community, and customers are being directed to use their local branch, online or mobile banking for deposits.