Public Comments for CRA



DATE RESPONDED TO Apr 02, 2024

COMPLAINT ID 00439

C3 resolved prior to submission.

Tami Badertscher added a response

Apr 02, 2024 @ 9:35 AM (PDT)

DETAILS MSA DATA RESPONSE

CONTACT

First Name	
Last Name	
Business Name	
Customer Phone #	
Customer Address	

DETAILS

Complaint Type Consumer

Account Number

Branch of Account Spectrum - 1430

Division/Region	Northeast AZ - Arizona
Nature of Complaint	Branch closure unhappiness
Description - Include details of any steps taken/Desired Outcome	*Client is upset that the Spectrum branch has closed *Client states she received an impersonal and unhelpful letter apologizing for any inconvenience caused by the closure
Resolution Details	
Source of Complaint	Customer
Agency Case Number	
Process Point of Complaint	Performing Servicing
Products/Services	Branch Services
Reporting Category	CRA - Branch
Line of Business	Branch
Associated Regulations	CRA
Attachments	Fwd_ Consumer Complaint -
Date/Time Received	Mar 28, 2024 @ 11:00 PM (PDT)
Complaint Owner	Tami Badertscher
Has this complaint been resolved?	Yes
Contact Method	Telephone
INFORMATION	
Submitted By	Demi Stano
Responded By	Tami Badertscher
Date/Time Submitted	Apr 02, 2024 @ 7:51 AM (PDT)
Last Updated By	Tami Badertscher
Date/Time Last Updated	Sep 13, 2024 @ 11:56 AM (PDT)
Approval Status	Pending
Form Submitted	WAFD Complaint Portal (External Submission)

MSA DATA

MSA Detail

Tract Income Level

Upper

Underserved or Distressed Tract

No

2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income

\$99,000

2023 Estimated Tract Median Family Income

\$128,007

2020 Tract Median Family Income

\$102,059

Tract Median Family Income %

129.30

Tract Population

4356

Tract Minority %

13.77

Tract Minority Population

600

Track Income Level Upper

Population Demographic

Not Majority Minority

DETAILS

Date/Time Responded To	Apr 02, 2024 @ 9:34 AM (PDT)
Date Needed By	
Response	C3 resolved prior to submission.
Root Cause	Other - N/A
Attachments	
LBS Conversion Related	No
Vendor	No
Vendor Name	
Complaint as Defined	
Escalated	No
Escalation	
Mobile/OLB Update Related	No
viobile/OLB opuate Related	IVO

ComplaintNumber	C2023-3825
Other Agencies's case#	
Nature of Complaint: *	CRA - Branch - Branch Closure/Closed Branch ATM
Description *	
	***Client states he is confused and upset his branch closed
	***Client states he was told an atm would be left in the area
	***Client states no ATM was left and now he has to drive 2+ hours for in person help
	***Client states as time passes he feels OLB has gone downhill
	***Client states its more trouble than transferring banks
Source *	Customer >
Process Point of	
Complaint:	Performing Servicing
Contact Method *	Telephone 💙

March 10, 2023

Via U.S. Mail



RE: Branch Consolidation

Dear Valued Customer:

WAFD Bank (the "Bank"), is responding to your recent concerns regarding the Angel Fire branch being closed and having to go to another branch for your banking.

We reviewed your concerns and value your feedback. The Bank does regret any inconvenience you may encounter by having to go to another branch for your banking. The Bank's branch staff are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit. We thank you for reaching out to us and appreciate your business.

Sincerely,

Tami Badertscher

Consumer Compliance Complaint Analyst

Tami Badertacher

ComplaintNumber	C2022-3401
Other Agencies's case#	
Nature of Complaint: *	CRA - Flowing Wells Relocation
Description *	Client states * He was recently informed the Flowing Wells branch would be moving *He does not like that it moving *He feels as if WaFd is abandoning West and North Tucson *The other branches are far away, are on busy streets that make them hard to get to, or are located in inconvenient parts of town *He wants us to maintain the ATM at the current location
Source *	Customer ▼
Process Point of Complaint:	NA 🕶
Contact Method *	Telephone 🕶

Via U.S. Mail



RE: Branch Relocation

Dear Valued Customer:

Washington Federal Bank (the "Bank") is responding to your recent concerns regarding the branch being relocation and having to go to another branch for your banking.

The Bank does regret any inconvenience you may encounter by having to go to another location for your banking. Bank personnel are committed to delivering a great client service experience and look forward to assisting you with your banking needs at whichever branch you may visit. We also appreciate your feedback regarding the ATM and have forwarded it to the appropriate Bank personnel.

We thank you for reaching out to us and appreciate your business.

Sincerely,

Brent Rose

Consumer Compliance Officer