
From: Robinson, Patricia A.

Sent: Tuesday, February 9, 2021 10:39 AM

To: 'Powell, Laurie A' <Laurie.Powell@occ.treas.gov>; 'Hershberger, Todd A' <todd.a.hershberger@clev.frb.org>

Subject: Correction page to Jan. 26, 2021 Branch Action Supplement

Laurie and Todd,

Attached is a replacement page correcting an address in the Explanation column for the planned branch closing identified as number 12—BBVA USA branch at 5990 Chalkville Mountain Rd., Birmingham, AL 35235 (Jefferson County). The “Location of Closing Branch” column had the correct address, but the “Explanation” column had inadvertently stated the address as 5590 Chalkville Mountain Rd. . . . The attached page has the corrected address in the Explanation column.

Best regards,
Pat

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Number	Location of Closing Branch	Location of Branch Receiving the Deposits of the Closing Branch	Radial Distance Between the Branches (footnote 1)	Explanation
10	PNC Bank branch at: 2000 Meadow Lake Dr. Birmingham, AL 35242 (Shelby County)	BBVA USA branch at: 104 Inverness Plz. Birmingham, AL 35242 (Shelby County)	0.97 mile	The closing PNC Bank branch, located at 2000 Meadow Lake Dr., Birmingham, AL, has a drive-thru with 2 lanes and a drive-up ATM. Both locations front the main traffic corridor of US Highway 280. The receiving BBVA USA branch, located at 104 Inverness Plaza, Birmingham, AL, is a four-minute driving distance (1.2 miles) from the closing branch. It has a drive-thru with 4 lanes and a drive-up ATM. There are major retailers along both sides of this highway, and the receiving branch is at a signalized intersection in front of Inverness Plaza Shopping Mall. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
11	BBVA USA branch at: 1950 US-31 Birmingham, AL 35244 (Shelby County)	BBVA USA branch at: 1789 Montgomery Hwy. S Birmingham, AL 35244 (Jefferson County)	2.07 mile	The closing BBVA USA branch, located at 1950 US-31, Birmingham, AL, is an end cap (footnote 2) location with a drive-thru with 1 lane. The receiving BBVA USA branch, located at 1789 Montgomery Hwy. S, Birmingham, AL, is a five-minute driving distance (2.3 miles) from the closing branch on the same traffic corridor. It is a corner location with a drive-thru with 3 lanes in the parking lot of a shopping center, and adjacent and across from other shopping centers. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
12	BBVA USA branch at: 5990 Chalkville Mountain Rd. Birmingham, AL 35235 (Jefferson County)	PNC Bank branch at: 3501 Roosevelt Blvd. Birmingham, AL 35235 (Jefferson County)	2.55 mile	The closing BBVA USA branch, located at 5990 Chalkville Mountain Rd., Birmingham, AL, has a drive-thru with 4 lanes. The receiving PNC Bank branch, located at 3501 Roosevelt Blvd., Birmingham, AL, is a nine-minute driving distance (3.9 miles) from the closing branch. It has a drive-thru with 4 lanes and a drive-up ATM, and is in the parking lot of a major retail area with numerous national retailers and restaurants. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
13	BBVA USA branch at: 28000 US-98 Daphne, AL 36526 (Baldwin County)	PNC Bank branch at: 2211 US Hwy. 98 Daphne, AL 36526 (Baldwin County)	1.75 mile	The closing BBVA USA branch, located at 28000 US-98, Daphne, AL, has a drive-thru with 4 lanes and is off from the main road. The Daphne community is on the eastern side of Mobile Bay; and Highway 98 is the main north / south corridor. The receiving PNC Bank branch, located at 2211 US Hwy. 98, Daphne, AL, is a four to five-minute driving distance (1.8 miles) from the closing location, and has a drive-thru with 3 lanes. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional on and off season traffic from the closing branch.
14	BBVA USA branch at: 2009 Beltline Rd. SW Decatur, AL 35603 (Morgan County)	PNC Bank branch at: 1715 Beltline Rd. SW Decatur, AL 35601 (Morgan County)	0.49 mile	The closing BBVA USA branch, located at 2009 Beltline Rd. SW, Decatur, AL, is an end cap and has a drive-thru with 4 lanes and a drive-up ATM. The receiving PNC Bank branch, located at 1715 Beltline Rd. SW, Decatur, AL, is less than a two-minute driving distance (0.62 miles) from the closing branch. It is a stand-alone building and has a drive-thru with 3 lanes and a drive-up ATM. The branches are on either side of the Decatur Shopping Mall, on the same side of the road. The Mall has big box retail, and a number of smaller retailers, and fast food restaurants. On the other side of the receiving branch, as well as across the road, are national retailers and a grocery store. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
15	BBVA USA branch at: 404 Well St. NE Decatur, AL 35601 (Morgan County)	PNC Bank branch at: 2004 6th Ave. SE Decatur, AL 35601 (Morgan County)	2.24 mile	The closing BBVA USA branch, located at 404 Well St. NE, Decatur, AL, has a drive-thru with 4 lanes and a drive-up ATM. The receiving PNC Bank branch, located at 2004 6th Ave. SE, Decatur, AL, is less than a six-minute driving distance (2.43 miles) from the closing branch. It is on the main traffic corridor (6th Ave. also being US Hwy 31) with national and local retailers both north and south of the branch, and has a drive-thru with 3 lanes and a drive-up ATM. Based on an analysis of customer patterns and other data, there will be ample capacity to handle the additional traffic from the closing branch.
16	BBVA USA branch at: 1263 W Main St. Dothan, AL 36301 (Houston County)	BBVA USA branch at: 2872 W Main St. Dothan, AL 36305 (Houston County)	1.50 mile	The closing BBVA USA Dothan Main branch, located at 1263 W Main St., Dothan, AL, has a drive-thru with 3 lanes. The Dothan market is in southeastern Alabama within 20 miles of both Georgia and Florida. The receiving BBVA USA Dothan West Branch, located at 2872 W Main St., Dothan, AL, is less than a four-minute driving distance (1.5 miles) from the closing branch. It is a larger building with a drive-thru with 4 lanes and is a corner location on 2 traffic corridors that have significant retailers, restaurants, churches, medical offices, and hotels. Based on an analysis of customer patterns and other data, there will be ample capacity between the receiving branch and another BBVA USA branch within 5 miles of the closing location.