

## Written Comments

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 is listed below. Any comment or response that reflects adversely on the good name or reputation of a specific person, excluding the bank, will be removed from this document under specific provisions of law.

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**From:** Bob Dickerson  
**Sent:** Monday, May 6, 2024 7:01 AM  
**To:** Duane Dewey  
**Subject:** CRA Downgrade  
**Importance:** High

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Dear Mr. Dewey,

I hope this letter finds you well. My name is Bob Dickerson, and I am writing to you in my capacities as the Board Chair of the [National Community Reinvestment Coalition](#) and as the Executive Director of Building Alabama Reinvestment. Our coalition is dedicated to fostering significant advances in community reinvestment through partnerships and dialogue between community development organizations and financial service providers across the state of Alabama.

It has come to our attention that Trustmark Bank's overall Community Reinvestment Act (CRA) performance evaluation rating has recently been downgraded from "Satisfactory" to "Needs to Improve." This downgrade appears to reflect the extent and nature of evidence relating to discriminatory and illegal credit practices within your institution. Such findings are deeply concerning, not only for the well-being of the communities you serve but also for the reputation and operational effectiveness of Trustmark Bank.

For several years, Building Alabama Reinvestment has been committed to establishing a relationship with Trustmark Bank to assist in delivering and enhancing your CRA products and services within Alabama. Our consortium includes over 40 nonprofit organizations that are well-equipped to support your efforts in improving your CRA rating. These organizations have a proven track record of making significant impacts within their communities, particularly in areas that align with the goals of the CRA.

Furthermore, we have extended invitations to Trustmark Bank for the past few years to attend our annual Building Alabama Reinvestment Conference. This event provides an invaluable opportunity for financial institutions to engage directly with a wide array of community development organizations. Such interactions are not only beneficial for fostering understanding and collaboration but are also crucial for identifying practical ways in which banks can improve their CRA performance.

In light of these considerations, I would like to propose a meeting to discuss how Trustmark Bank and Building Alabama Reinvestment can collaborate more closely to address the issues highlighted in your CRA evaluation. Please let me know your availability for such a discussion, as I am eager to explore ways in which we can work together to benefit the communities we both serve.

Thank you for your attention to this matter. I look forward to the possibility of a fruitful partnership that can lead to impacted by your services.

Sincerely,  
Bob Dickerson  
Board Chair, National Community Reinvestment Coalition  
Executive Director, Building Alabama Reinvestment



**From:** Granville Tate  
**Sent:** Tuesday, May 14, 2024 5:05 PM  
**To:** Bob Dickerson  
**Subject:** Trustmark National Bank, Jackson, MS

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Dear Mr. Dickerson,

Good afternoon. My name is Granville Tate, and I am the Chief Administrative Officer at Trustmark National Bank. Duane Dewey asked me to contact you in response to your email letter to him on May 6. Duane welcomes the opportunity to meet with you in Birmingham to discuss Trustmark's commitment to serve the housing, community, and economic development needs of communities across our footprint, including Alabama. I am happy to facilitate the meeting and to include some of my colleagues at Trustmark. I understand from talking with Eula Jackson that Trustmark has participated in the annual Building Alabama Reinvestment Conference you mentioned and is scheduled to do so again this year. We look forward to learning about both the NCRC and BAR.

Sincerely,  
Granville Tate, Jr.

Granville Tate, Jr.  
Executive Vice President  
Chief Administrative Officer

Date Reports	Date Resolve	Origin of Complaint	Nature of Complaint	Original Complaint Description	Resolution Description Summary
4/22/2025	5/7/2025	Written	Branch Closure	<p>Our systems flagged a complaint from ██████████ a resident of Meridian, Mississippi, who voiced concerns about the recent branch closure at '612 Highway 19 North, Meridian, MS 39302.' The complaint is listed below and attached:</p> <p>"For anyone who banks with Trustmark National Bank, they have a sign up at the West branch at College Park notifying the closure of the branch as of May 23rd. This leaves us to drive into downtown, or out to North Hills, or over to Highway 39 to do in-person banking. Contact them and fuss."</p>	<p>ESCALATION 1 RESOLUTION DESCRIPTION: Escalate to Tyler Walton. Escalating this issue to our retail team to ensure someone reaches out to the individual, provides alternative branch locations and banking solutions and assist the customer with their concerns.</p> <p>ESCALATION 2 RESOLUTION DESCRIPTION: Spoke with customer about other options for Meridian branches. She appreciated that the complaint was elevated and someone reached out. She indicated that she intended on using the East Meridian branch moving forward.</p>
7/17/2025	7/17/2025	Third Party	Branch Closure	<p>I received a follow up request from a Customer Service survey on the North Meridian location from ██████████ I called him to follow up and he let me know that the issue was not with anyone at the branch, but he was upset that the West Meridian location shut down. He told me that Trustmark has lost its personable touch and he's thinking about closing his accounts. He said he has been with TMK since the 70's and has always received great service, but the West branch is closest to his home, and they were the only ones with a drive thru that did not have the tubes. He said he does not like having to speak to someone through a screen. I apologized to him for the inconvenience and invited him to step inside the lobbies of our 3 locations and meet us face to face so that he feels more comfortable. He said he will do that, but he wanted it to be known that he does not agree with TMK closing down the West branch, and it is an inconvenience for him. He said he will keep his account a little longer because TMK has always been good to him and he appreciates us.</p>	<p>I apologized for ██████████ inconvenience. I let him know that we appreciate his business and would love to continue a relationship with him. ██████████ said he will come into the branch to meet us so that he will be able to put a name with a face when he interacts thru the tube. He said he doesn't know who he speaking to and that will help because he can no longer use a drive-up drive thru anymore. Customer ended the phone call satisfied and said he probably should have thought it over a little more before he submitted that follow up request.</p>