

Consumer & Business Pricing Addendum

This addendum contains important product and pricing information. Please retain for your records.

Effective June 29, 2012[†]

Overdraft Item Paid^{1, 2, 3, 4}

Item Amount

\$15.00 or less

\$15.00 per item

\$15.01 or greater

\$35.00 per item

Overdraft Item Returned (NSF)^{1, 2, 3}

Item Amount

\$15.00 or less

\$15.00 per item

\$15.01 or greater

\$35.00 per item

[†] Effective August 1, 2012 for Consumer Standard Savings and Star Savers Club.

¹ For insertion into the *Consumer Pricing Information* (February 1, 2012) and *Business Pricing Information* (January 1, 2012) brochures.

² Consumer Products only: If the available balance at the end of the business day is or would be overdrawn \$9.99 or less, no fee will apply. For overdrawn balances \$10.00 or greater, an overdraft item paid and/or overdraft item returned fee(s) may be assessed. The daily maximum fees charged is 3 overdraft items paid and 3 overdraft items returned; a maximum total of 6 per day.

³ Business Checking, Non-Profit Checking, and Business Savings & Money Market - Overdraft Item Paid or Returned (NSF)- Fees are subject to a daily maximum of 6 overdraft items paid and 6 overdraft items returned, a maximum total of 12 per day.

⁴ Addendum to *What You Need To Know About Overdrafts and Overdraft Fees* notice.

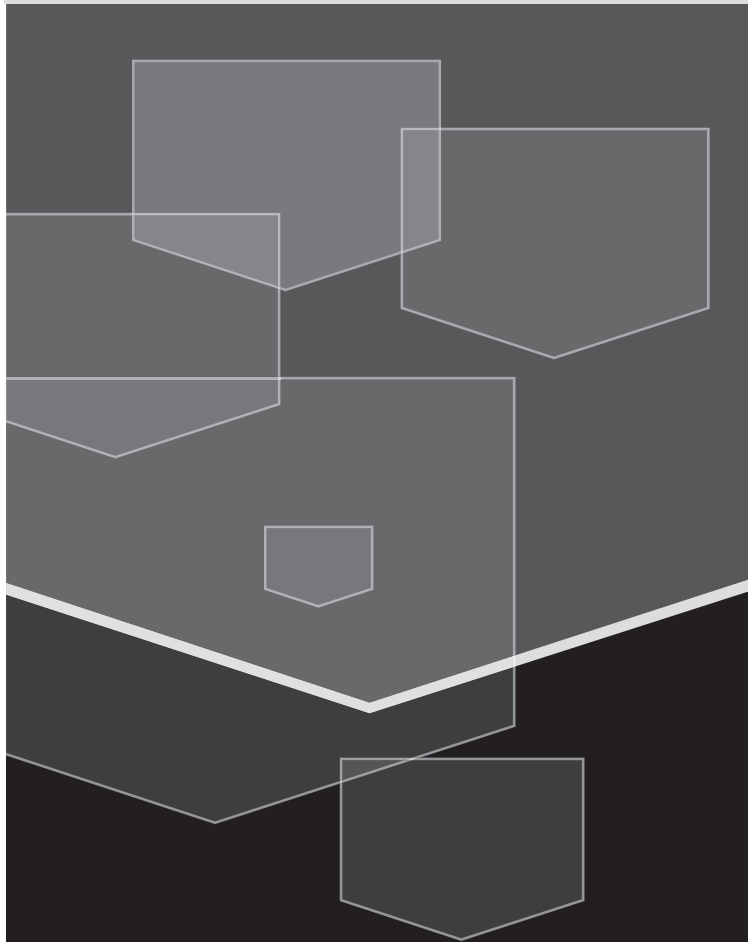


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Consumer Pricing Information



Minnesota

Effective February 1, 2012

All of  serving you®



Package Checking Options*

	Platinum Checking	Gold Checking	Silver Checking
Minimum Opening Deposit	\$25	\$25	\$25
Monthly Maintenance Fee	<ul style="list-style-type: none"> • \$17.95 with online statements¹, OR • \$19.95 with paper statements¹ 	<ul style="list-style-type: none"> • \$10.95 with online statements¹, OR • \$12.95 with paper statements¹ 	<ul style="list-style-type: none"> • \$6.95 with online statements¹, OR • \$8.95 with paper statements¹
Requirement to Waive Monthly Maintenance Fee	No Monthly Maintenance fee with complete package and one of the following: <ul style="list-style-type: none"> • \$25,000 in combined personal deposit, investment and/or credit balances² OR • Relationship with U.S. Bank Trust Services 	No Monthly Maintenance fee with complete package and one of the following: <ul style="list-style-type: none"> • Auto-pay to a U.S. Bank personal loan, line or credit card,⁵ OR • Auto-invest monthly to a U.S. Bancorp Investment account, OR • Combined monthly direct deposit totaling \$500+, OR • Average account balance⁶ of \$2,500 	No Monthly Maintenance fee with complete package and one of the following: <ul style="list-style-type: none"> • \$25+ monthly auto-transfer to a Package Money Market Savings, OR • Combined monthly direct deposit totaling \$500+, OR • Average account balance⁶ of \$1,500
Interest Tiers	\$0 - \$2,499 \$2,500 - \$9,999 \$10,000 and above ³	None	None
ATM Transactions	Free for all ATMs ⁴	<ul style="list-style-type: none"> • Free at U.S. Bank ATMs • Two free non-U.S. Bank ATM transactions⁴ in a statement period (Non-U.S. Bank ATM fees apply after two) 	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ⁴ apply)

For a complete list of checking account features and benefits refer to the U. S. Bank Personal Banking Solutions brochure.

* A Package Checking account and Package Money Market Savings and/or a U.S. Bank Credit Card must be opened with the same accountholder names on each account to be eligible for a Personal Banking Package and its benefits. To continue eligibility for the Package benefits, the qualifying accounts must remain open, active and in good standing. Qualifying accounts include the Package Checking account opened with either a Package Money Market Savings or a U.S. Bank Credit Card. If the savings or credit card is closed or transferred to a different non-qualifying product, the Package Checking account will be converted to an Easy Checking account. If the Package Checking account is closed or transferred to a different non-qualifying product, the Package Money Market Savings will be converted to a Standard Savings account.

¹ Additional fees apply for Statements with Check Images and Statements with Check Return; refer to reverse side for pricing information.

² Combined deposit balances include the average monthly collected balances for personal checking, savings, money market, CDs, IRAs and HSAs. Outstanding credit balances include personal purpose loans (some indirect not included), U.S. Bank Home Equity Loans, Home Equity Line of Credit, Premier Line, U.S. Bank Home Mortgage and U.S. Bank Credit Cards. U.S. Bancorp Investments, Inc., balances include the aggregate minimum daily balance of all investment types held through the statement period.

³ Variable rate account, interest rates are determined at the bank's discretion and can change at any time. See the Current Deposit Rates for disclosures on rates, compounding and crediting, and other balance information.

⁴ An additional surcharge fee will be applied by the ATM owner, unless they are participating in the MoneyPass® network.

⁵ Automatic payment monthly from the Gold Checking to a personal loan, line of credit or credit card. Does not include student loans and some indirect loans.

⁶ Average account balance for Gold or Silver Checking is determined by adding the balance at the end of each calendar day during the statement period, up until and not including the last two business days of the statement period, and dividing that sum by the number of days used. Business days are Monday through Friday; federal holidays are not included.

Investment products and services available through U.S. Bancorp Investments, Inc., member FINRA and SIPC, a wholly owned brokerage subsidiary of U.S. Bancorp and an affiliate of U.S. Bank. NOT FDIC INSURED. NO BANK GUARANTEE. MAY LOSE VALUE. U.S. Bank is not responsible for and does not guarantee the products, services or performance of its affiliates.

Deposit Products Offered by U.S. Bank Member FDIC

Consumer Pricing Information

Checking Options

	Premium Checking	Easy Checking	Student Checking	Electronic Transfer Account (ETA) ⁹	Health Savings Account (HSA)
Minimum Opening Deposit	\$25	\$25	\$25	\$0	\$0
Monthly Maintenance Fee	<ul style="list-style-type: none"> \$10.95 with online statements¹, OR \$12.95 with paper statements¹ 	<ul style="list-style-type: none"> \$6.95 with online statements¹, OR \$8.95 with paper statements¹ 	\$0	\$3 Requires direct deposit of federal benefit or federal payroll payment.	\$2.50
Requirement to Waive Monthly Maintenance Fee	No Monthly Maintenance fee with average account balance ⁷ of \$5,000 OR Account holder(s) age 65 or greater.	No Monthly Maintenance fee with average account balance ⁷ of \$1,500 OR combined monthly direct deposit totaling \$500+	No Monthly Maintenance fee for full time students ⁸	None	\$2,500 average account balance ⁷
Interest Tiers	\$0 - \$999 \$1,000 - \$9,999 \$10,000 - \$49,999 \$50,000 - \$99,999 \$100,000 and above ³	None	None	None	\$0 - \$999 \$1,000 - \$1,999 \$2,000 - \$4,999 \$5,000 - \$9,999 \$10,000 - \$24,999 \$25,000 - \$49,999 \$50,000 and above
ATM Transactions	Free for all ATMs ⁴	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ⁴ apply)	<ul style="list-style-type: none"> Free at U.S. Bank ATMs Four free non-U.S. Bank ATM transactions⁴ in a statement period (Non-U.S. Bank ATM fees apply after four) 	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ⁴ apply)	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ⁴ apply)

For a complete list of checking account features and benefits refer to the U. S. Bank Personal Banking Solutions brochure.

¹ Additional fees apply for Statements with Check Images and Statements with Check Return; refer to reverse side for pricing information.

² Combined deposit balances include the average monthly collected balances for personal checking, savings, money market, CDs, IRAs and HSAs. Outstanding credit balances include personal purpose loans (some indirect not included), U.S. Bank Home Equity Loans, Home Equity Line of Credit, Premier Line, U.S. Bank Home Mortgage and U.S. Bank Credit Cards. U.S. Bancorp Investments, Inc., balances include the aggregate minimum daily balance of all investment types held through the statement period.

³ Variable rate account, interest rates are determined at the bank's discretion and can change at any time. See the Current Deposit Rates for disclosures on rates, compounding and crediting, and other balance information.

⁴ An additional surcharge fee will be applied by the ATM owner, unless they are participating in the MoneyPass[®] network.

⁵ Automatic payment monthly from the Gold Checking to a personal loan, line of credit or credit card. Does not include student loans and some indirect loans.

⁶ Average account balance for Gold or Silver Checking is determined by adding the balance at the end of each calendar day during the statement period, up until and not including the last two business days of the statement period, and dividing that sum by the number of days used. Business days are Monday through Friday; federal holidays are not included.

⁷ Average account balance for Premium, Easy Checking and Health Savings Account is calculated by adding the balance at the end of each calendar day in the statement period and dividing that sum by the total number of calendar days within the statement period.

⁸ Full time student enrolled in high school, trade school or university.

⁹ Requires a direct deposit of federal benefit or federal payroll; other state and county direct deposits are accepted in addition to federal direct deposits. ATM Card only, no checks issued and no third party transactions accepted. Refer to ETA Sales Sheet for additional benefits and features.

Investment products and services available through U.S. Bancorp Investments, Inc., member FINRA and SIPC, a wholly owned brokerage subsidiary of U.S. Bancorp and an affiliate of U.S. Bank. NOT FDIC INSURED. NO BANK GUARANTEE. MAY LOSE VALUE. U.S. Bank is not responsible for and does not guarantee the products, services or performance of its affiliates.

Deposit Products Offered by U.S. Bank Member FDIC

Consumer Pricing Information

Savings & Money Market Account Options*

	Package Money Market Savings	Elite Money Market	Money Market	Standard Savings	Goal Savings	Star Savers Club ⁶	Limited Savings
Minimum Opening Deposit	\$25	\$100	\$100	\$25	\$0, with a minimum \$25 automatic monthly transfer from a U.S. Bank checking account, per statement cycle ⁵	\$25	\$50
Monthly Maintenance Fee	\$0	\$10	\$10	\$4	\$0	\$0	\$3
Requirement to Waive Monthly Maintenance Fee	None	\$10,000 minimum daily ledger balance ³	\$1,000 minimum daily ledger balance ³ or \$2,500 average monthly collected balance ⁴	\$300 minimum daily ledger balance ³ or \$1,000 average monthly collected balance ⁴	None	None	\$50 minimum average ledger balance ⁷
Interest Tiers ¹	\$0 - \$1,499 \$1,500 - \$9,999 \$10,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$499,999 \$500,000 and above	\$0 - \$9,999 \$10,000 - \$24,999 \$25,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$499,999 \$500,000 and above	\$0 - \$999 \$1,000 - \$9,999 \$10,000 - \$24,999 \$25,000 and above	Single Tier	\$0 - \$999 \$1,000 - \$9,999 \$10,000 - \$24,999 \$25,000 and above	\$0 - \$499 \$500 - \$999 \$1,000 - \$4,999 \$5,000 - \$9,999 \$10,000 and above	Single Tier
ATM Transactions	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ² apply)	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ² apply)	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ² apply)	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ² apply)	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ² apply)	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ² apply)	N/A

***Federal Regulations Governing Savings and Money Market Transaction Limitations.** Preauthorized withdrawals (transfers by telephone, wire or PC, overdraft protection, automatic payments) and transfers or withdrawals by check, debit card or similar order payable to third parties are limited to a combined total of six per account cycle as prescribed by federal regulations governing savings and money market accounts. Transactions which exceed federal regulations will be charged \$15 per transaction. If account limitations are continuously exceeded, this savings account will be closed and converted to an Easy Checking account as required by federal regulations. Savings and Money Market accounts are also subject to the Misc. and Other Fees; see reverse for additional details.

¹ Variable rate account, interest rates are determined at the bank's discretion and can change at any time. See the Current Deposit Rates for disclosures on rates, compounding and crediting, and other balance information.

² An additional surcharge fee will be applied by the ATM owner, unless they are participating in the MoneyPass[®] network.

³ The daily ledger balance is the balance at the end of each business day, equal to the beginning balance for that day plus the current business day credits, minus the current business day debits. Business days are Monday through Friday; federal holidays are not included.

⁴ The average monthly collected balance is calculated by adding the principal in the account for each calendar day in the statement period and dividing that figure by the total number of calendar days in the statement period.

⁵ Must have U.S. Bank checking account to qualify.

⁶ Account will be converted to Standard Savings when minor reaches 18 years of age.

⁷ Average ledger balance is calculated by adding the balance at the end of each calendar day in the statement period and dividing that sum by the total number of calendar days within the statement period.

Consumer Pricing Information

Miscellaneous Checking, Savings or Money Market Fees

Account Closing	
Early Account Closure (within 180 days of account opening)	\$25.00
HSA External Transfer/Closing Fee	\$30.00
Negative Balance Closing Fee	\$30.00

ATM Fees

U.S. Bank ATM Transaction	no charge
Copy of Mini Statement at ATM	\$1.00
Copy of Full Statement at ATM	\$1.50

Non-U.S. Bank ATM Transaction¹

(including withdrawals, balance inquiries, denied transactions, funds transfers, and deposits)	\$2.50
Express Delivery Fee (for new or replacement card)	\$25.00
International Processing Fee - U.S. Dollars	2% of transaction
International Processing Fee - Intl Currency	3% of transaction

Check Card Fees

Check Card Cash Advance Fee ²	\$2.00
Replacement Card Fee ³	\$5.00
Express Delivery Fee (for new or replacement card)	\$25.00
International Processing Fee - U.S. Dollars	2% of transaction
International Processing Fee - Intl Currency	3% of transaction

Check Collection (incoming/outgoing)	\$30.00 + direct cost
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Counter Checks	\$2.00 per check
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DepositPoint™⁴

(Mobile Remote Deposit Capture)	\$.50 per deposited item
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Dormant Account (per month)	\$5.00
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Excessive Deposited Items Fee

(for checks deposited in excess of 50 per statement cycle)	\$0.25 per check
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Missing Identification Number/TIN Number

Restraint Fee (60 days after opening)	\$20.00
Close Fee (75 days after opening)	\$30.00

Overdraft Item Paid⁵

Item Amount	
\$20.00 or less	\$10.00 per item
\$20.01 or greater	\$33.00 per item

Miscellaneous Checking, Savings or Money Market Fees (cont'd)

Overdraft Item Returned (NSF)⁵

Item Amount	
\$20.00 or less	\$10.00 per item
\$20.01 or greater	\$33.00 per item

Extended Overdraft Fee

(Charged beginning on the 8th calendar day and each week thereafter if the available account balance remains below zero.)	\$25 per week
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Overdraft Protection Transfer Fee⁶

	\$10.00
For Gold Package Checking	\$5.00
For Platinum Package Checking	waived

Photocopy Requests

Copy of Check, or other items	\$2.00 per item
Copy of Statement	\$6.00 per statement

Returned Deposited Items or Cashed Check	\$19.00
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Statement Fees (Per Statement Cycle)

Returned Statement	\$5.00
(For the second or subsequent months statements are returned undeliverable to us. No charge for Private Client Group customers.)	

Statements with Check Images⁷	\$2.00
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Statements with Check Return⁷	\$6.00
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Paper Statement (Student Checking Only)	\$2.00
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Other Service Fees

Account Balancing and Research	\$30.00/hour
1 hour minimum	

Cashier's Check	\$7.00
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IRA Annual Fee for Plan Balances Below \$25,000

(Education IRA Plan Balances Below \$5,000)	\$30.00
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IRA External Transfer/Closing Fee per IRA Plan	\$30.00
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Legal Charges

Garnishments	\$100.00
Tax Levy & Child Support	\$75.00

Other Service Fees (cont'd)

Personal Money Order	\$5.00
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Safe Deposit Box Fees

Late Payment (per month)	\$10.00
Lock Drilling	\$150.00
Invoice Fee	\$10.00

Stop Payment

6-month duration	\$30.00
12-month duration	\$40.00
24-month duration	\$50.00

Traveler's Cheques (single-signer) ⁸	2% of purchase
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Wire Transfer

Incoming (domestic)	\$20.00
Incoming (international)	\$25.00
Outgoing (domestic)	\$30.00
Outgoing (international)	\$50.00
Tracer (domestic)	\$15.00
Tracer (international)	\$25.00

Foreign Checks/Currency Fees

Checks Deposited in Foreign Currency on Foreign Banks

Checks on Canadian Banks	\$0.25
Checks on Select Countries/Banks*	\$1.00

Checks over \$10,000 USD equivalent or by arrangement	Collection Basis
Checks on all other Countries/Banks	Collection Basis

Returned Check Fee ⁹	\$25.00
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Return rate subject to sell rates in effect on return date.

*Contact International Banking at 612-303-7400 for more information.

Checks Deposited in U.S. Dollars on Foreign Banks

Checks on Canadian Banks	\$0.25
Checks on Select Countries/Banks*	\$50.00

Checks over \$10,000 or by arrangement**	Collection Basis
Checks on all other Countries/Banks**	Collection Basis

**Check subject to review by International Banking.

Returned Check Fee ⁹	\$25.00
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*Contact International Banking at 612-303-7400 for more information.

Consumer Pricing Information

Foreign Checks/Currency Fees (cont'd)

Foreign Check Collection⁹ (incoming/outgoing)

Courier Fee (per check)	\$45.00
Initiation Fee (per check)	\$40.00
Returned Check Fee ⁹	\$25.00
Tracer Fee	\$25.00
Fee collected on all checks presented, paid and unpaid.	

Foreign Currency

Purchase

Next Day Delivery	\$10.00
Next Day Priority Delivery	\$12.00

Sold

Shipping Charge	\$10.00
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Foreign Draft Purchase

Next Day Delivery	\$12.00
Next Day Priority Delivery	\$15.00
Processing Fee	\$20.00
Stop Payment Orders	\$25.00

Traveler's Cheques in Foreign Currency

Next Day Delivery	\$12.00
Next Day Priority Delivery	\$15.00

¹Accounts with a Student customer indicator receive four free non-U.S. Bank transactions per statement cycle. ATMs not identified as "U.S. Bank" ATMs may assess a surcharge fee. Other ATM owners will assess additional surcharge fees unless the ATM owner is a participating member of the MoneyPass[®] Network. To find MoneyPass ATM locations, please visit www.moneypass.com.

²\$2.00/fee assessed when performing a cash advance at the teller of any financial institution that accepts Visa[®].

³A fee will be assessed for the replacement of a check card plastic when requested more than once within a 12-month period. Replacement check card includes those cards that are requested to replace a current check card product with the same card number. Replacement check card does not include ATM cards, check cards that are lost, stolen or expired. Replacement Card Fee will not apply to FlexPerks[®] Select Rewards, FlexPerks Travel Rewards or FlexPerks Reserve Visa[®] Check Cards.

⁴To be eligible for DepositPoint[™] you must have an open U.S. Bank Checking or Savings Account and have no more than 2 returned deposited items within the past three months and be an active U.S. Bank Internet Banking customer.

⁵In the event the available balance at the end of the business day is or would be overdrawn \$10.00 or greater, an overdraft item paid and/or overdraft item returned fee(s) may be assessed. Fees are subject to a daily maximum of 3 overdraft items paid and 3 overdraft items returned; a maximum total of 6 per day.

⁶For each day an Overdraft Protection transfer occurs, a fee will be charged to the checking account that received the transfer.

⁷Check Images and Check Return is available only with Paper Statements. Accounts with the Senior customer indicator receive \$1.00 discount per statement cycle for Statement with Check Return and Statement with Check Images fee is waived.

⁸No fee for single-signer traveler's cheques for Platinum Checking, Premium Checking and accounts with a Senior customer indicator.

⁹Any Foreign Bank fees incurred while processing will be charged to the depositor's account.

Benefits for You

Account Management Made Easy

All Packages and U.S. Bank Checking accounts are loaded with benefits to make your account work harder for you. Find these great benefits standard with every account:

Internet Banking with Internet Bill Pay

Internet Banking is the easiest way to monitor, manage and move your money anytime, anywhere. With complete access to your U.S. Bank accounts on your computer, you can check balances, view transaction history, enroll in online statements, transfer funds and more! Plus, with Internet Bill Pay, you'll never miss a payment – because all payments are guaranteed to be paid on time.¹ You can set up recurring payments, payment reminders and account alerts, and save, print and file your statements and bills for easy record keeping. Learn more at usbank.com/online.

Mobile Banking

With U.S. Bank Mobile Banking, you can bank on the go! Use your Web-enabled mobile device to stay informed and in control of your money. To get started, simply visit m.usbank.com or download the Mobile Wallet app.² Mobile Banking is convenient, 100% secure and easy-to-use. Visit usbank.com/mobile for more information.

Overdraft Protection Plans³

Overdraft Protection can help you avoid overdrawing your checking account and being charged overdraft fees by linking an eligible account. U.S. Bank lets you choose which accounts are linked for Overdraft Protection, and the order in which those accounts are accessed to transfer funds to your checking account.

Checking Account Advance⁴

This feature allows you to borrow money from your next direct deposit for short-term cash needs. No application is necessary.

U.S. Bank Visa[®] Check Card

Enjoy the convenience and safety the U.S. Bank Visa Check Card provides. Purchases are withdrawn directly from your checking account, so it's safer and more convenient than checks or cash. And, with zero fraud liability,⁵ you won't be responsible for unauthorized purchases if your card or its number is ever lost or stolen.

¹Payments are guaranteed as long as accounts are sufficiently funded, all payments information is entered correctly and the payment is scheduled to arrive by its due date.

²You may be charged access fees by your carrier, dependant upon your personal plan. Web access is needed to use Mobile Banking. Check with your carrier for details on specific fees and charges.

³Fees and qualifications apply.

⁴Certain restrictions, finance charge fees and eligibility requirements apply.

⁵U.S. Bank provides zero fraud liability for unauthorized transactions. Cardholder must notify U.S. Bank promptly of any unauthorized use. Certain conditions and limitations apply.

Deposit products offered by U.S. Bank, N.A. Member FDIC

Banking When and Where

You Need It

24 Hours a Day, 7 Days a Week

Your Local Branch	More than 3,065 branches in 25 states
Online	usbank.com m.usbank.com (mobile)
ATMs	More than 5,300 U.S. Bank ATMs Access at 20,000 MoneyPass [®] network ATMs
By Phone	800-US BANKS (872-2657)
Cincinnati	513-632-4141
Denver	303-585-8585
Milwaukee	414-765-4636
Minneapolis/St. Paul	612-US BANKS (872-2657)
Portland	503-US BANKS (872-2657)
St. Louis	314-425-2000
Outside the U.S. (call collect)	503-401-9991
TDD – All Areas	800-685-5065



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