

Banking When and Where You Need It 24 Hours a Day, 7 Days a Week

Personal Solutions... Convenient Access...

U.S. Bank has a single goal. To surpass your expectations when it comes to offering first-rate banking products, easy, all-around access to your money and best in class service.

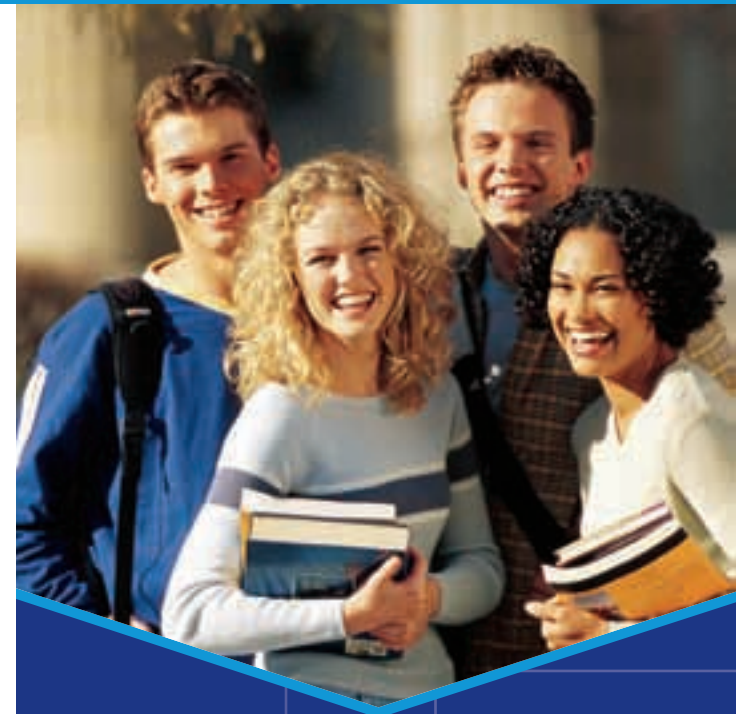


We know you want to bank on your terms. So, choose from more than 2,850 branches throughout 24 states and 5,200 ATMs where you need them most. Plus, access at MoneyPass® ATMs. Live telephone bankers 24 hours a day. Or online, anytime at usbank.com. And if that's not enough – only U.S. Bank ensures your banking experience will be the best you've ever enjoyed.

We proudly present our student products and services on the following pages – and look forward to having your U.S. Banker create a solution just for you.

All of **us** serving you™

| | |
|--------------------------|-------------------------------------------------------------------|
| Your Local Branch | More than 2,850 branches in 24 states |
| Online | usbank.com |
| ATMs | More than 5,200 U.S. Bank ATMs Access at 13,000 MoneyPass ATMs |
| By Phone | |
| Cincinnati | 513-632-4141 |
| Denver | 303-585-8585 |
| Milwaukee | 414-765-4636 |
| Minneapolis/St. Paul | 612-US BANKS (612-872-2657) |
| Portland | 503-US BANKS (503-872-2657) |
| St. Louis | 314-425-2000 |
| Student Loan Center | 800-242-1200 |
| All Other Areas | 800-US BANKS (800-872-2657) |
| Outside the U.S. | 503-401-9991 (call collect) |
| TDD - All Areas | 800-685-5065 |



Checking
Savings
Credit Cards
Loans

All of **us** serving you™



usbank.com/studentbanking

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

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U.S. Bank Student Checking Benefits Just for You

While U.S. Bank offers a wide range of checking accounts, we've created one just for you, a student on the go! You can enjoy:

Free Checking¹

Enjoy no minimum balance and no monthly maintenance fee.

Four Free Non-U.S. Bank ATM Transactions per Month²

When you're on the go, you'll have four free non-U.S. Bank ATM transactions per month.

Free U.S. Bank ATM Transactions³

Enjoy unlimited use of the more than 5,200 U.S. Bank ATMs nationwide.

Free Internet Banking, Bill Pay and Online Statements

Enjoy the ease of managing your accounts online. Pay bills, receive online statements and sign up for email alerts, so you always know what's in your account.

Free Check Card with Rewards⁴

U.S. Bank offers check cards with rewards to fit your needs. Earn the rewards you want just for making signature purchases (non-PIN) with your check card. The funds are always deducted directly from your checking account, so tracking is easy! The program is especially flexible... see for yourself!⁴

First Order of Checks Free⁵

With Student Checking, you'll have unlimited check writing and get your first order of checks free.

Overdraft Protection⁶

Protect yourself if your account falls below a zero balance.

To open an account, stop by your local U.S. Bank branch, call 800-720-BANK (2265), or visit usbank.com/studentbanking

Student Savings for Your Future Plans

Standard Savings

A great option for first-time savers who would like convenient access to their money while it earns interest. There is a low minimum balance with an unlimited number of deposits and up to a combined total of six pre-authorized withdrawals per account cycle.⁷

Goal Savings

Meet your goals with automatic transfers from your checking account to your savings account. Just transfer at least \$25 each month, and we'll do the rest. You can even personalize your individual accounts with names like "computer" or "spring break."

U.S. Bank Visa® Cards to Fit Your Needs

U.S. Bank College Rewards Visa®

Build good credit in your name and learn critical money management skills while you're still in school. Good credit is like money in the bank when it comes time to purchase a car, take out a loan, or even get a job. Keep in mind, late payments or exceeding your limit may damage your credit history. So, start building good credit in your name and learn important money management skills now. The U.S. Bank College Rewards Visa is an easy tool to use to help you establish credit and protect yourself against costly overdrafts when you choose the overdraft protection option.

U.S. Bank Visa Buxx® Card

Use this reloadable, prepaid card in place of cash, checks or credit cards wherever Visa debit cards are accepted worldwide, eliminating the risk of accumulating credit card debt, looking for cash and losing checks. And, parents can load the card with funds at any U.S. Bank branch, online, or over the phone.

To apply, stop by your local U.S. Bank branch, call 888-777-4444 or visit usbank.com/studentbanking

Count on **us** for education loan needs



After making use of grants, scholarships and Federal loans, there still may be unmet education expenses. That's why U.S. Bank offers the No Fee Education Loan!

No Fees

You receive the full approved loan amount.

Annual Limits

Cost of attendance less other financial aid received⁸

Low Interest Rate

Save with an interest rate as low as Prime + 1.95%⁹

Auto-Pay Discount

Save .50% with an interest rate reduction for auto-pay¹⁰

Enrollment

Part-time or more and making satisfactory academic progress in a four year undergraduate or any graduate program at an eligible college or university.



Apply or learn more at usbank.com/nofeeapp or call us at 800-242-1200

Note: Program rules and qualifications may be modified or discontinued at any time without notice.

1. All regular account opening procedures apply. \$25 minimum deposit required to open an account. Fees for non routine transactions may apply.

2. Other ATM network owners may assess a fee.

3. Transaction fees may apply when used at non-U.S. Bank ATMs as an ATM card.

4. U.S. Bank offers reward programs for check cards that can be added to any U.S. Bank personal checking account. Only non-PIN purchases qualify for rewards. Cash advances, ATM transactions and purchases made with a PIN do not qualify. All reward programs subject to change without prior notification. Earned rewards may be lost if customers choose to switch check card reward programs.

5. Free U.S. Bank logo-style checks or 50% off any other style (limit 1 box).

6. Overdraft protection is not automatic, customer must sign up for the feature. Subject to normal credit approval. Fees and eligibility requirements will apply.

7. Preauthorized withdrawals (transfers by telephone, wire or PC, overdraft protection, automatic payments or checks) are limited to a combined total of six per account cycle as prescribed by federal regulations governing savings accounts.

8. Borrowers approved for the No Fee Education Loan at the highest tier are limited to \$20,000 per year. Aggregate borrowing limits are \$50,000 in U.S. Bank private education loans and \$120,000 from all education loan programs (including private and federal education loans).

9. APR may increase or decrease after consummation. Consummation occurs upon disbursement of loan proceeds. The interest rate is variable and can therefore increase and/or decrease over the life of the loan.

10. The automatic payment is a requirement to be qualified for the interest rate reduction benefit. If the auto-payment feature is canceled, the rate reduction benefit is lost.