

# INSIGHT

Helping You  
Reach Your Goals

WINTER 2012



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## The Power of a Strong Relationship

2011 was a challenging year characterized by gyrating financial markets, concerns over a stalled U.S. economy and an escalating debt crisis throughout Europe. Against this backdrop, it's easy to see why many investors are worried and confused.

We can't predict the future, but we can help you navigate through today's environment. With this in mind, we continued to convey valuable information—from tax planning to investment and borrowing strategies—designed to help keep your money working for you.

During these times, it's also important to reflect on the company you keep. We're proud of the recognition we've received and for our reputation as a safe, stable, and financially strong institution. Going forward, we will continue to invest in our capabilities to ensure we deliver the best advice, service and solutions.

We thank you again for your business, trust, and confidence. On behalf of everyone at U.S. Bank and U.S. Bancorp Investments, Inc. we'd like to extend our very best wishes for a happy new year.

### U.S. BANK—EARNING HIGH MARKS IN 2011

- #1 most admired superregional bank in the U.S. by *Fortune* magazine, March 2011
- #5 most admired management in the world by *Fortune* magazine, March 2011
- Most reputable bank in the country by the Reputation Institute survey
- Best bank in the U.S. by *Euromoney* magazine, July 2011
- #1 ranked commercial bank in customer experience survey by Forrester's
- #1 most trusted bank in consumer protection by Ponemon Institute
- U.S. Bank won the prestigious 2011 Spirit of America Award from United Way. The award recognizes the company with the most comprehensive partnership with the United Way in the U.S. to strengthen communities.
- U.S. Bancorp ranked one of the world's 50 safest banks by *Global Finance*, August 2011

### We're proud to be among Barron's top 40 wealth managers

*Barron's* magazine ranked U.S. Bank Wealth Management No.16 in its 2011 list of the "Top 40 Wealth Managers" in the United States. The annual ranking is based on assets under management in accounts of \$5 million or more as of June 30, 2011.

"We are thrilled with the *Barron's* ranking," said Mark Jordahl, President of U.S. Bank Wealth Management. "U.S. Bank has made a significant investment in its wealth management business since 2008, and the *Barron's* ranking speaks to the success that our advisors are having in serving the needs of our clients."

—Sept. 19, 2011, *Barron's* magazine

See important disclosures on page 4

# New and improved client investment website simplifies your life

## INFORMATION YOU WANT, WHEN YOU WANT IT

U.S. Bancorp Investments, Inc. is excited to introduce Investments Connect Online, our powerful investment website designed to help make your life easier. At [onlineinvesting.usbank.com](http://onlineinvesting.usbank.com) you will find account information, plus research and tools—everything you need to connect to your investments anytime, anywhere.

The new site is intuitive and easy to navigate. It is now more convenient for you to review your account, download forms and access market information and investor education. And it's available to you from your home, work or phone whenever it's convenient for you!

## FEATURES

With Investments Connect Online you can:

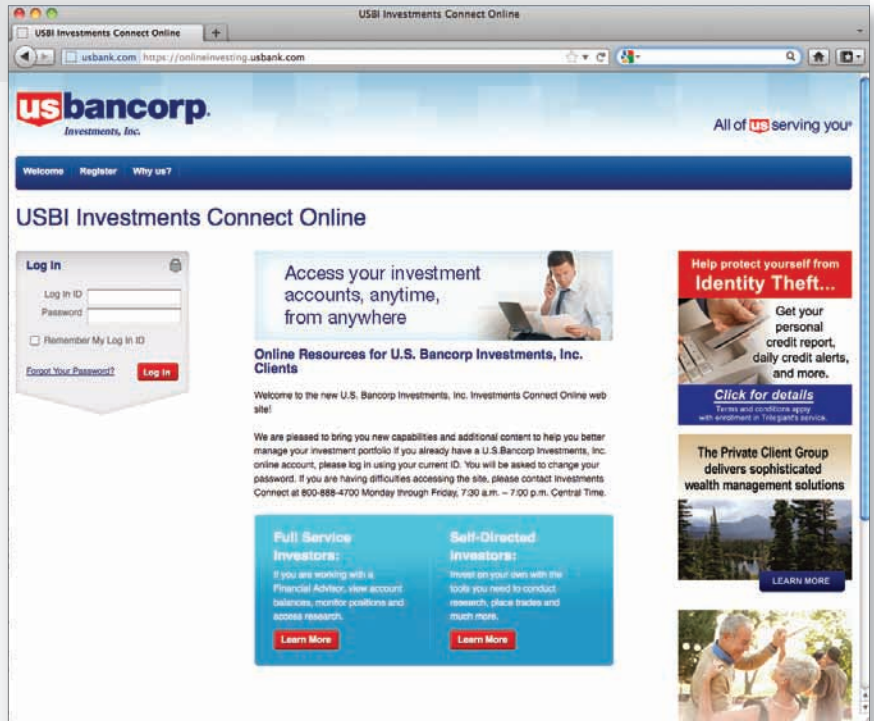
- View account information, including account asset allocation and unrealized and realized gains/losses
- Obtain real-time quotes, market news and research
- Access educational material and financial calculators
- Check trade order status
- Access the site via your mobile device (standard data charges by your mobile service provider may apply)
- Create watch lists
- Download activity to Quicken® and Excel®
- Access statements, order confirmations and 1099s

## GO GREEN!

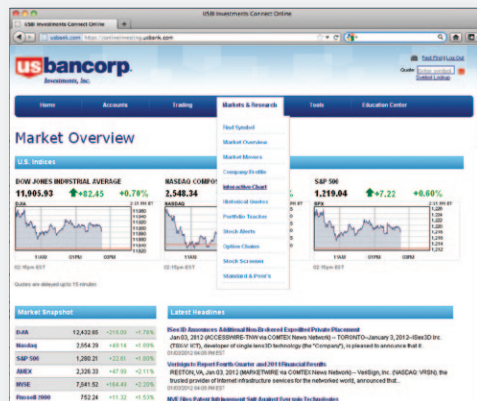
If you would like to receive prospectuses and proxies electronically, click on the Get Green with US link on the Holdings page and Useful Links section.

## REGISTER TODAY!

If you have previously accessed the online investment site, you can log on to the new



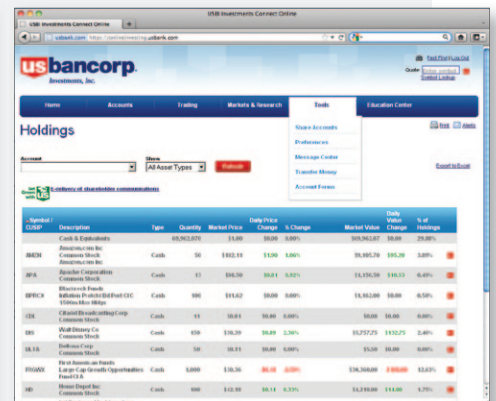
**INVESTMENTS CONNECT ONLINE** Experience for yourself what other customers have been noticing about the new site. Log on today to [onlineinvesting.usbank.com](http://onlineinvesting.usbank.com).



View a real-time summary of the day's markets and browse current headlines.

website as usual. If you are new to the investment site you can register easily by following the steps on the "Register" tab. All users will be prompted to accept the online user agreement and real-time quote agreement the first time you visit the site.

If you do not currently have an investment account with U.S. Bancorp Investments, now may be the perfect time to consider it. You may choose to work with a Financial



Compare the daily performance of your account's investment holdings.

Advisor or perform your own research and trades. Visit Investments Connect Online and click on "Why us" to learn the benefits of investing with U.S. Bancorp Investments and get started today!

If you have any questions about accessing the new site, please contact your Financial Advisor or call Investments Connect Live at 800-888-4700 from 7:30 a.m. to 7:00 p.m. Central Time, Monday through Friday.

See important disclosures on page 4

# Mobile Banking: Take US with you and bank anywhere

## **EASY TO SET UP. EASY TO USE. 100% SECURE.**

As a client of The Private Client Group, you have easy access to manage your deposit accounts when you set up Mobile Banking. You can download the app or visit [m.usbank.com](http://m.usbank.com) from your web-enabled mobile device to get started. You are protected from fraud loss and unauthorized use of your account with the U.S. Bank Risk-Free Guarantee<sup>1</sup> so you can bank anywhere with confidence.

## **WITH MOBILE BANKING YOU CAN:**

- **Check deposit balances, find ATM and branch locations.** Easily monitor your finances with balance and transaction inquiries and using our zip code finder or current location feature<sup>2</sup> you can quickly locate an ATM or branch.
- **Receive reminders and alerts.** Set up text message reminders to let you know when a payment is due or when your balance is low.
- **Pay bills and people, too.** Never miss a payment while you are on vacation. Pay bills or make payments to your U.S. Bank Loans and Credit Card accounts. Don't miss a birthday or graduation while you are away—you can use U.S. Bank Pay a Person to send money to family or friends, too. It's free!<sup>3</sup>
- **Deposit checks.** Use the camera feature on your iPhone or Android smartphone to make a deposit directly into your U.S. Bank checking or savings account with DepositPoint.<sup>4</sup>

## **GO MOBILE WITH US**

Simplify your life and learn more about the advantages of Mobile Banking with US at [usbank.com/mobile](http://usbank.com/mobile), or before you leave town, bring your smartphone or tablet to your nearest branch and one of our bankers will be happy to help you set up mobile and online banking. You can also contact 24-Hour Banking at 800-US BANKS (800-872-2657).



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Whether you are traveling across the state or across the globe, Mobile Banking with U.S. Bank provides convenient, risk-free, 24/7 access to accounts from your smartphone or tablet. Learn more at [usbank.com/mobile](http://usbank.com/mobile).

An advertisement for U.S. Bank mobile banking. It features the U.S. Bank logo (a red shield with 'US' in white) in the top left. Below the logo is the text 'U.S. Bank Internet and Mobile Banking'. In the center, a hand holds a smartphone displaying the mobile banking app interface. The bottom half of the ad has a dark blue background with the word 'Always' in white script and 'OPEN' in large, bold, red block letters. Below this, it says 'Do your banking anywhere. Search "U.S. Bank Mobile" in your app store or go to [usbank.com/online](http://usbank.com/online) for more information.' At the very bottom, it says 'usbank.com/online' and 'Mobile/Internet connectivity is required. U.S. Bank Member FDIC.' There is a small number '4030' in the bottom right corner of the ad.

## **U.S. BANK MOBILE BANKING CUSTOMERS SPEAK OUT ONLINE:**

*"...So, I just downloaded the @usbank mobile app... AND IT ROCKS!!!"*

*"...I literally just fell in love with the U.S. Bank mobile banking app..."*

*"...iPhone App for @usbank. Take a picture of front and back of check and hit send. Money in account 30 seconds later..."*

U.S. Bank scored #1 in Online Overall Customer Experience comparing the top 10 banks in the country in a 2011 survey by Keynote Systems.

<sup>1</sup>Report unauthorized use promptly. Certain conditions and limitations apply. <sup>2</sup>This feature is available for U.S. Bank Mobile app for iPhone/iPad and Android. <sup>3</sup>This feature requires enrollment in Internet Bill Pay. For more information visit [usbank.com/billpay](http://usbank.com/billpay). <sup>4</sup>This feature requires enrollment in DepositPoint™, which includes meeting eligibility requirements. There is a \$.50 fee per deposited item. For more information call 1-800-US BANKS.

Deposit products and services offered by U.S. Bank, Member FDIC.

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## Consider the High Cost of Debt

During the recession, credit—in the form of credit cards, car loans, mortgages, business loans, and more—wasn't always easy to get. For instance, many credit card companies canceled some customers' cards, reduced credit limits, and raised interest rates.

At the same time, many people worked hard to pay off debt and cut spending. In fact, U.S. credit card debt actually decreased dramatically from an all-time high of \$973.6 billion in August 2008 to a low of \$779.6 billion in April 2011.

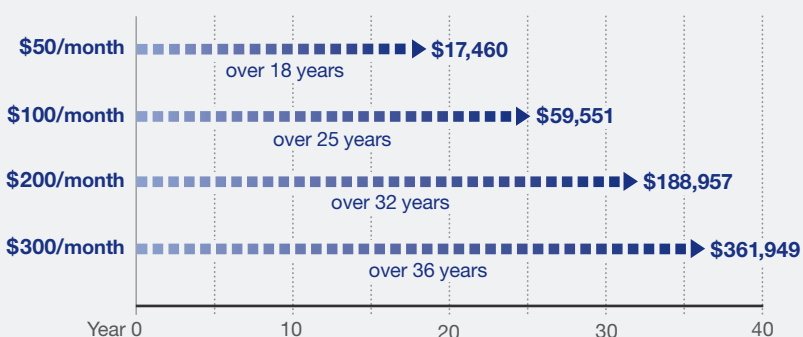
### WHY YOU SHOULD KEEP DEBT LOW

Of course, not all debt is bad. A home mortgage, for example, helps build long-term equity and may offer tax advantages. That said, there's an opportunity cost involved with all debt. That's the lost opportunity to do other things with that money, like invest it.

Let's look at how your money could potentially grow if it was invested instead of spent on credit card interest. We'll

### WHAT IF YOU INVESTED THE MONEY YOU CURRENTLY SPEND ON DEBT? SEE HOW IT CAN GROW OVER TIME.

Potential growth of monthly investments



Calculated using a 5% average annual return, compounded monthly.

use a conservative five percent average annual return over the "years to payoff". See the chart above.

### READY TO MAKE A CHANGE?

If you're ready to pay off your debt, start with the debt with the highest interest rate first. Pay as much as you can on the principal until it's paid off.

Then use the money you were paying on that debt to tackle the next one. If you need help creating a plan, contact your financial professional.

—Principal Funds

All of **us** serving you™

Not a Deposit	Not FDIC Insured	Not Guaranteed by the Bank
May Lose Value	Not Insured by Any Federal Government Agency	

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