Consumer Pricing Information

Effective February 11, 2019

Personal Banking

Something for everyone

All U.S. Bank personal checking accounts¹ include:

- Online Banking with free credit score access²
- Mobile Banking
- Mobile Check Deposit³
- Preferred rates on new auto loans, home equity loans or lines, and other personal loans
- Bill Pay⁴
- Zelle® person-to-person payments⁵
- Email and text alerts⁶
- U.S. Bank Visa® Debit Card

We’re ready to help 24 hours a day, 7 days a week – get in touch.

Branch and ATM Locations
More than 3,000 branches in 25 states
Access to more than 4,700 U.S. Bank ATMs
No surcharges at more than 28,000 MoneyPass® ATMs⁷

usbank.com

Text GET APP to 872265
800.USBANKS (872.2657)
We accept relay calls.
Outside the U.S. 503.401.9991 (call collect)

1. A minimum deposit of $25 is required to open a U.S. Bank personal checking account.
2. Free credit score access, Alerts and Score Simulator through TransUnion’s CreditView™ Dashboard are available to U.S. Bank Online Banking customers only. Alerts require a TransUnion database match. It is possible that some enrolled members may not qualify for the Alert functionality. Free credit score access is not available in the U.S. Bank Mobile App. The free VantageScore® credit score from TransUnion® is for educational purposes only and not used by U.S. Bank to make credit decisions.
3. Eligibility requirements and restrictions apply. Please refer to the Online and Mobile Financial Services Agreement for more information.
4. Safe Debit Accounts are not eligible for recurring payments or Express Delivery and can only pay billers listed in our system who accept electronic payment.
5. Recipients must have an eligible bank account in the U.S. Terms and conditions apply. Zelle® and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.
6. For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.
7. If a Non-U.S. Bank ATM Transaction fee applies, U.S. Bank will assess a fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Please refer to the section titled “Miscellaneous Checking, Savings or Money Market Fees” for a summary of ATM Transaction fees. Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass® Network. To find MoneyPass ATM locations, please visit www.moneypass.com.
<table>
<thead>
<tr>
<th>Checking Package Options</th>
<th>Platinum Checking</th>
<th>Gold Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Opening Deposit¹</td>
<td>$25</td>
<td>$25</td>
</tr>
<tr>
<td>Monthly Maintenance Fee</td>
<td>$24.95</td>
<td>$14.95</td>
</tr>
</tbody>
</table>
| Requirement to Waive Monthly Maintenance Fee | No Monthly Maintenance Fee with one of the following:  
- $25,000 in combined personal deposits, credit balances² with U.S. Bank and/or investments³ through U.S. Bancorp Investments OR  
- Personal trust relationship with U.S. Bank Wealth Management | No Monthly Maintenance Fee with one of the following:  
- An open U.S. Bank personal loan, line or credit card⁴ |
| Interest Tiers² | $0 - $2,499  
2,500 - $9,999  
$10,000 and above | None |
| ATM Transactions | No U.S. Bank fee for U.S. Bank ATM Transactions  
No U.S. Bank fee for Non-U.S. Bank ATM Transactions⁴ | No U.S. Bank fee for U.S. Bank ATM Transactions  
No U.S. Bank fee charged on first two Non-U.S. Bank ATM Transactions per statement period (Non-U.S. Bank ATM Transaction fees apply after two)⁴ |
| Paper Statement Fee | $2.00 Paper Statement Fee⁵ is waived.⁶ | $2.00 Paper Statement Fee⁵ is waived.⁶ |
| Additional Features | Easy Checking accounts with no monthly maintenance fees.²  
Free U.S. Bank Logo Checks on initial check order or 50% discount on other personal designs. 50% discount on re-orders (U.S. Bank logo or personal).  
No U.S. Bank fee for photocopy requests of checks and paper statements.  
50% off annual Safe Deposit Box rental fee.  
25 no commission trades² with a new Self Directed brokerage account through our affiliate, U.S. Bancorp Investments.*  
No annual fee on a U.S. Bank Home Equity Line of Credit.  
Eligible for the U.S. Bank Customer Credit with a new or existing U.S. Bank Personal Checking Package, or with an existing first mortgage with U.S. Bank.² Take 0.25% of the loan amount and deduct it from the mortgage closing costs, up to a maximum of $1,000.¹⁰  
No annual fee on U.S. Bank Individual Retirement Accounts (IRAs).¹¹  
No fees for Overdraft Protection Transfers. | Two Easy Checking accounts with no monthly maintenance fees.²  
Eligible for the U.S. Bank Customer Credit with a new or existing U.S. Bank Personal Checking Package, or with an existing first mortgage with U.S. Bank.² Take 0.25% of the loan amount and deduct it from the mortgage closing costs, up to a maximum of $1,000.¹⁰  
No Overdraft Protection Transfer Fee¹² when a transfer is made from a linked deposit account (U.S. Bank consumer savings account, money market, or a secondary checking account). |

¹. Accounts opened through online, mobile or phone banking must have an opening deposit or the account will close after 30 days. Once the opening deposit has been made, to keep an account open it must have a balance or deposit/withdrawal activity. An account will automatically close if it has a zero balance and no deposit/withdrawal activity for four consecutive months.

². Variable rate account. Interest rates are determined at the bank’s discretion and can change at any time. Speak to a banker for current deposit rates, disclosures on rates, compounding and crediting, and other balance information.

³. Combined deposit balances include the average monthly collected balances for U.S. Bank personal checking, savings, money markets, CDs and IRAs. Outstanding credit balances include balances on U.S. Bank Premier Line, home mortgages, home equity loans and lines of credit, personal and purpose loans and credit cards. Investment balances include the aggregate minimum daily balance of all investment types held through the statement period with U.S. Bancorp Investments.

⁴. Transactions at Non-U.S. Bank ATMs may be assessed ATM Transaction fees that are disclosed in the section titled ‘Miscellaneous Checking, Savings or Money Market Fees.’ Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass Network. To find MoneyPass ATM locations, please visit www.moneypass.com.

⁵. Additional fees may apply for Statements with Check Images and Statements with Check Return. Check Images are available with Paper or eStatements. Check Return is only available with Paper Statements.

⁶. Additional fees may apply for Statements with Check Images and Statements with Check Return. Check Images are available with Paper or eStatements. Check Return is only available with Paper Statements. Accounts with the Senior customer indicator receive $1.00 discount per statement cycle for Statement with Check Return fee and the Statement with Check Images fee is waived.

⁷. If enrolled in paper statements, your statement will show a $2.00 Paper Statement Fee which will then be reversed as part of being a being a Gold or Platinum Checking Package customer.

⁸. Requirement to Waive Monthly Maintenance Fee is waived.

⁹. Combined deposit balances include the average monthly collected balances for U.S. Bank personal checking, savings, money markets, CDs and IRAs. Outstanding credit balances include balances on U.S. Bank Premier Line, home mortgages, home equity loans and lines of credit, personal and purpose loans and credit cards. Investment balances include the aggregate minimum daily balance of all investment types held through the statement period with U.S. Bancorp Investments.

¹⁰. The U.S. Bank Customer Credit is calculated as 0.25% of the loan amount. The maximum customer credit amount is $1,000. For an existing U.S. Bank home mortgage, the maximum refinance customer credit is $300 and may only be applied once per property within a 12-month period. Certain mortgages may not be eligible for stated credits. Offer may not be combined with any other mortgage offers.

¹¹. No annual fee on U.S. Bank Individual Retirement Accounts (IRAs) when a transfer is made from a linked deposit account (U.S. Bank consumer savings account, money market, or a secondary checking account).

¹². Two Easy Checking accounts with no monthly maintenance fees.²  
Eligible for the U.S. Bank Customer Credit with a new or existing U.S. Bank Personal Checking Package, or with an existing first mortgage with U.S. Bank.² Take 0.25% of the loan amount and deduct it from the mortgage closing costs, up to a maximum of $1,000.¹⁰  
No Overdraft Protection Transfer Fee¹² when a transfer is made from a linked deposit account (U.S. Bank consumer savings account, money market, or a secondary checking account).

¹³. Investment and insurance products and services including annuities are:  
NOT A DEPOSIT • NOT FDIC INSURED • MAY LOSE VALUE •  
NOT BANK GUARANTEED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

*For U.S. Bancorp Investments: Investment products and services are available through U.S. Bancorp Investments, the marketing name for U.S. Bancorp Investments, Inc., member FINRA and SIPC, an investment adviser and a brokerage subsidiary of U.S. Bancorp and affiliate of U.S. Bank.

For U.S. Bank: U.S. Bank is not responsible for and does not guarantee the products, services, or performance of U.S. Bancorp Investments.  
**For U.S. Bancorp Investments: Investment products and services are available through U.S. Bancorp Investments, the marketing name for U.S. Bancorp Investments, Inc., member FINRA and SIPC, an investment adviser and a brokerage subsidiary of U.S. Bancorp and affiliate of U.S. Bank.

For U.S. Bank: U.S. Bank is not responsible for and does not guarantee the products, services, or performance of U.S. Bancorp Investments.

Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Visit usbank.com to learn more about U.S. Bank products and services. Mortgages, Home Equity and credit products are offered by U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2019 U.S. Bank.

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<tr>
<th>Checking Options</th>
<th>Easy Checking</th>
<th>Student Checking(^1)</th>
<th>Safe Debit Account(^a)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Opening Deposit(^1)</td>
<td>$25</td>
<td>$25</td>
<td>$25</td>
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<tr>
<td>Monthly Maintenance Fee</td>
<td>$6.95</td>
<td>No Monthly Maintenance Fee</td>
<td>$4.95</td>
</tr>
</tbody>
</table>
| Requirement to Waive Monthly Maintenance Fee | No Monthly Maintenance Fee with one of the following:  
- Combined monthly direct deposits totaling $1,000+, OR  
- Average account balance\(^2\) of $1,500, OR  
- Account holder(s) age 65 or greater | None | Monthly Maintenance Fee cannot be waived |

Interest Tiers\(^2\) | None | None | None |

ATM Transactions | – No U.S. Bank fee for U.S. Bank ATM Transactions  
- Non-U.S. Bank ATM Transaction fees apply\(^4\) | – No U.S. Bank fee for U.S. Bank ATM Transactions  
- No U.S. Bank fee charged on first four Non-U.S. Bank ATM Transactions per statement period (Non-U.S. Bank ATM Transaction fees apply after four)\(^4\) | – No U.S. Bank fee for U.S. Bank ATM Transactions  
- Non-U.S. Bank ATM Transaction fees apply\(^4\) |

Paper Statement Fee | – $2.00 Paper Statement Fee\(^3\) applies unless enrolled in eStatements.  
- $2.00 Paper Statement Fee\(^3\) waived for account holder(s) age 65 or greater. | – $2.00 Paper Statement Fee\(^3\) applies unless enrolled in eStatements. | – No Paper Statement Fee. |

Additional Features | – $2.00 Paper Statement Fee\(^3\) waived for account holder(s) age 65 or greater.  
- No Overdraft Protection Transfer Fee\(^5\) when a transfer is made from a linked deposit account (U.S. Bank consumer savings account, money market, or a secondary checking account). | – Free first order of Student Checking Logo checks OR 50% off your first order of all other personal designs.  
- No Overdraft Protection Transfer Fee\(^5\) when a transfer is made from a linked deposit account (U.S. Bank consumer savings account, money market, or a secondary checking account). | – No checks  
- No overdraft fees  
- Discount on money orders |

### Benefits for Military and Senior Customers:

One customer benefit (Military or Senior) can be applied.

**Military Service Member (current and former)**
- All current and former members of the Armed Forces are eligible to choose any consumer checking account and the monthly maintenance fee is waived. Safe Debit Account is not eligible for the monthly maintenance fee waiver. NOTE: Please tell banker you are an active member of the military or a military veteran at time of account opening to ensure benefits.
- No fee for money orders or cashier’s checks.
- No fee for Stop Payments.
- If you obtained your U.S. Bank mortgage, loan, line of credit, or credit card prior to being called to active duty, the Servicemembers Civil Relief Act (SCRA) allows a cap of 6% on the interest rate and a waiver of all fees while you are on active military duty. Contact the Military Service Center at 800.934.9555 to request this benefit.
- $2.00 Paper Statement Fee\(^3\) waived for being a military service member.
- 50% off annual Safe Deposit Box rental fee.
- Learn more about how we serve those who serve their country at usbank.com/military.

**Seniors (age 65 or greater)**
- Free U.S. Bank logo checks on initial check order or 50% discount on other personal designs.
- 50% discount on re-orders (U.S. Bank logo or personal).
- 50% off annual Safe Deposit Box rental fee.

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1. Accounts opened through online, mobile or phone banking must have an opening deposit or the account will close after 30 days. Once the opening deposit has been made, to keep an account open it must have a balance or deposit/withdrawal activity. An account will automatically close if it has a zero balance and no deposit/withdrawal activity for four consecutive months.
2. Variable rate account. Interest rates are determined at the bank’s discretion and can change at any time. Speak to a banker for current deposit rates, disclosures on rates, compounding and crediting, and other balance information.
3. The average account balance for Easy Checking 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. Business days are Monday through Friday; federal holidays are not included.
4. Transactions at Non-U.S. Bank ATMs may be assessed ATM Transaction fees that are disclosed in the section titled “Miscellaneous Checking, Savings or Money Market Fees.” Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass\(^\circ\) Network. To find MoneyPass ATM locations, please visit www.moneypass.com.
5. Additional fees may apply for Statements with Check Images and Statements with Check Return. Check Images are available with Paper or eStatements. Check Return is only available with Paper Statements. Accounts with a Senior customer indicator receive $1.00 discount per statement cycle for Statement with Check Return fee and the Statement with Check Images fee is waived.
6. If you have linked eligible accounts, and the negative Available Balance in your checking account is $5.01 or more, the advance amount will transfer in multiples of $50.00. If however, the negative Available Balance is $5.00 or less, the amount advanced will be $5.00 and the Overdraft Protection Transfer Fee will be waived. Refer to Your Deposit Account Agreement, section titled “Overdraft Protection Plans,” for additional information.
7. Student enrolled in high school, trade college, college or university.
8. No checks issued/use of checks is not permitted. Safe Debit Account subject to terms and conditions and fees and charges for select services. Please refer to the U.S. Bank Safe Debit Account Terms and Conditions and Safe Debit Account Pricing and Information guide.
<table>
<thead>
<tr>
<th>Options1</th>
<th>Platinum Select Money Market Savings1</th>
<th>Package Money Market Savings2</th>
<th>Elite Money Market</th>
<th>Standard Savings</th>
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<tr>
<td>Requirement to Waive Monthly Maintenance Fee</td>
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<td>$300 minimum daily ledger balance4 OR $1,000 average monthly collected balance4 OR Account holder(s) under age 184</td>
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<td>Interest Tiers2</td>
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<td>Single Tier</td>
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</tr>
</tbody>
</table>

ATM Transactions

- No U.S. Bank fee for U.S. Bank ATM Transactions
- Non-U.S. Bank ATM Transaction fees apply4
- No U.S. Bank fee for U.S. Bank ATM Transactions
- Non-U.S. Bank ATM Transaction fees apply4
- No U.S. Bank fee for U.S. Bank ATM Transactions
- Non-U.S. Bank ATM Transaction fees apply4

Excessive Withdrawal Fee $15.00

(Charged to Savings and Money Market account when certain types of withdrawals and/or transfers exceed the allowable combined total of six per account cycle. Displayed on account statements as: Withdrawal Charge – Excess Preauth. Withdrawals)5

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1. Accounts opened through online, mobile or phone banking must have an opening deposit or the account will close after 30 days. Once the opening deposit has been made, to keep an account open it must have a balance or deposit/withdrawal activity. An account will automatically close if it has a zero balance and no deposit/withdrawal activity for four consecutive months.

2. Variable rate account. Interest rates are determined at the bank’s discretion and can change at any time. Speak to a banker for current deposit rates, disclosures on rates, compounding and crediting, and other balance information.

3. A U.S. Bank Platinum Select Money Market Savings account requires you to maintain an open U.S. Bank Platinum Checking Package with at least one common account holder on each account. The Platinum Select Money Market Savings account will be converted to a U.S. Bank Standard Savings account if the associated Platinum Checking Package is closed or transferred to a different non-qualifying product. If a Silver or Gold Checking Package also exists, the Platinum Select Money Market Savings account will be converted to a Package Money Market Savings account. NOTE: As of February 11, 2019, the Silver Checking Package will no longer be offered.

4. Transactions at Non-U.S. Bank ATMs may be assessed ATM Transaction fees that are disclosed in the section titled “Miscellaneous Checking, Savings or Money Market Fees.” Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass® Network. To find MoneyPass ATM locations, please visit www.moneypass.com.

5. A U.S. Bank Platinum Money Market Savings account requires you to maintain an open U.S. Bank Silver or Gold Checking Package with at least one common account holder on each account. The Package Money Market Savings account will be converted to a U.S. Bank Standard Savings account if the Silver or Gold Checking Package is closed or transferred to a different non-qualifying product. NOTE: As of February 11, 2019, the Silver Checking Package will no longer be offered.

6. 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.

7. 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.

8. Account will be assessed the monthly maintenance fee when the minor reaches 18 years of age. In the event the minor is not currently a signer on the account the minor must visit a branch with the custodian/guardian on the account to gain authority to access account funds.

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† Federal Regulation D limits certain types of withdrawals and transfers made from a savings or money market account to a combined total of six per account cycle. This includes withdrawals made by check or draft to third parties; debit or ATM card point-of-sale (POS) purchases; and pre-authorized withdrawals such as automatic transfers for overdraft protection and transfers made by telephone, online banking, mobile banking, bill pay, wire and facsimile. Withdrawals and/or transfers exceeding the six per account cycle allowance, will result in a $15.00 excessive withdrawal fee per transaction. If limitations are continuously exceeded, it may result in conversion to an Easy Checking account. Withdrawals and transfers made in person at a U.S. Bank branch or at an ATM are not included in the limit of six per account cycle.
5. If you have linked eligible accounts, and the negative Available Balance in your checking account is $5.01 or more, the advance amount will be $5.00 and the Overdraft Protection Transfer Fee will be waived. Refer to Your Deposit Account Agreement, section titled "Overdraft Protection Plans," for additional information.


7. Additional fees may apply for Statements with Check Images and Statements with Check Return. Check Images are available with Paper or eStatements. Check Return is only available with Paper Statements. Accounts with the Senior customer indicator receive a $2.00 per check discount per statement cycle for Statement with Check Return fee and the Statement with Check Images fee is waived.

8. Additional fees may be deducted from the transfer amount by other financial institutions involved in the payment process.