

## U.S. Bank Wire Reference Guide

Welcome to U.S. Bank! Use this document to reference important information related to wires starting May 27, 2023.

### WIRE PROCESSING

The following guide provides helpful details you will need to know for wire processing at U.S. Bank.

TOPIC	DETAILS
<b>Incoming Wires – Domestic and International</b>	Starting May 27, begin using your new 12-digit U.S. Bank account number for incoming wires.  Note: After your account(s) transition to U.S. Bank, if you use your old Union Bank® account number and routing number, incoming wire transfers will still be processed for 90 days.
<b>Incoming International Wires – SWIFT BIC</b>	Starting May 27, the SWIFT BIC used for incoming international wires is changing. To allow for prompt processing of your wire transfers, update all partners to use the following:  <b>Swift BIC Identifier:</b> USBKUS44IMT  <b>Bank Name and Address:</b> U.S. Bank N.A., 800 Nicollet Mall, Minneapolis, MN United States
<b>Repetitive Wire/Repeat Code – Voice Only</b>	Starting May 27, repeat codes or repetitive wire transfers via voice will be cancelled and not supported in the future.
<b>Future Dated Wires – Branch or Voice Initiated</b>	All future dated Union Bank branch or voice-initiated wires with an execution date past May 26 will not be accepted.
<b>Domestic and International Wire Transfer Fees</b>	U.S. Bank wire fees differ from those at Union Bank. Fees for incoming and outgoing wires vary based on your relationship at U.S. Bank. As communicated previously, refer to your Consumer Pricing Information disclosure or Business Pricing Information disclosure for additional information. The fee will also be communicated when you initiate a wire transfer. Fee information can be viewed at <a href="https://usbank.com/union-bank">usbank.com/union-bank</a> .  Note: Additional fees may be deducted from the wire transfer amount by other financial institutions involved in the wire transfer process.
<b>Foreign Currencies</b>	U.S. Bank offers foreign currencies that can be used to initiate an international wire. Please contact a banker for a full list of supported foreign currencies.
<b>Wire Room Calls not Accepted</b>	Starting May 30, wires initiated by consumer or business customers (not signed up for voice services) calling directly to the wire room to initiate a wire transfer will no longer be supported.

*Over, please*

TOPIC	DETAILS
<b>Digital Wire Transfers</b>	<p>For those with online access:</p> <ul style="list-style-type: none"> <li>• Digital domestic wires are supported via online banking and mobile.</li> <li>• International wires products will no longer be supported via online banking or mobile. You can initiate international wires by visiting a branch, calling the Japanese Customer Service Unit, or the Business Service Center.</li> <li>• Wire limits have been revised. New limits will display when a new online banking or mobile wire is initiated.</li> <li>• The current wire processing cut off time for online banking and mobile is 2:30 p.m. U.S. Pacific Time.</li> <li>• Eligibility requirements and restrictions have been revised for digital wire transfers. You must have an active account for a minimum of 180 days before you are eligible for digital wire functionality. Please refer to the Digital Services Agreement at <a href="https://usbank.com/DSA">usbank.com/DSA</a> for more information.</li> </ul>
<b>Inbound and Outbound Wire Transfers Notifications</b>	<p>Starting May 27, consumer wire notifications will no longer be supported via fax or phone. If you wish to receive information regarding an inbound wire transfer, you may obtain information through your online banking or mobile account, by calling 24-Hour Banking, Japanese Customer Service Unit, or by visiting a branch. You may also opt-in for a wire notification via U.S. mail by calling 24-Hour Banking, Japanese Customer Service Unit, or by visiting a branch. Fees apply, please refer to the Consumer Pricing Information disclosure for details.</p> <p>Business accounts are automatically setup for mail wire notification. Fees apply, please refer to the Business Pricing Information disclosure for details. If you wish to modify this service, please call 24-Hour Banking, Japanese Customer Service Unit, Business Service Center, or visit a branch.</p>
<b>Funds Transfer Authorization</b>	<p>If you have a Funds Transfer Authorization on file at Union Bank, this document is no longer valid starting May 27.</p>
<b>How to Handle Union Bank Hard Tokens</b>	<p>If you have a Union Bank issued Secure ID hard token, it will no longer be supported starting May 27.</p>
<b>How to Handle Union Bank Soft Tokens</b>	<p>If you have a Union Bank issued soft token application, it will no longer be supported starting May 27. Please remove the soft token application from your computer or mobile device.</p>
<b>How to Handle Union Bank Test Key</b>	<p>If you have a Union Bank issued test key, it will no longer be valid starting May 27.</p>
<b>Standing Transfers Orders – Domestic and International</b>	<p>Starting May 27, Standing Transfer Orders will be cancelled and no longer supported. As alternative options, domestic wires may be sent via online banking or mobile, branch, 24-Hour Banking, Japanese Customer Service Unit, or the Business Service Center.</p>
<b>Automated Standing Wires (AST) Drawdowns</b>	<p>Starting May 27, Automated Standing Wire Drawdowns will be cancelled and no longer supported.</p>
<b>Receiving a Fedwire Drawdown – Inbound/Reverse</b>	<p>Starting May 27, if you receive a Fedwire 1031 drawdown debiting a business account, contact the sender of the request and provide them your new 12-digit U.S. Bank account number.</p> <p>If you receive a drawdown debiting a consumer account, this service will be cancelled and no longer supported.</p>