Business Banking

U.S. Bank Business Essentials® Pricing Information

Effective August 10, 2026

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

Branch and Self-Service
- Branches in more than 25 states
- One of the largest ATM networks in America
- No surcharges at MoneyPass® Network ATMs[1]

usbank.com

Text GET APP to 872265

Business Service Center 800-673-3555
Business Hours:
Monday – Friday 8 a.m. to 8 p.m. CST
Saturday 8 a.m. to 6 p.m. CST

800-USBANKS (872-2657)
We accept relay calls.
Within the U.S., TDD all areas 800-685-5065
Outside the U.S. 503-401-9991 (call collect)

1. **ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction conductedat the Non-U.S. Bank ATM. This means that you may be charged more than one ATM Transaction fee at a Non-U.S. Bank ATM during a single ATM session. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen.
ATM Surcharge. Non-U.S. Bank ATM owners may apply a surcharge fee on ATM transactions at their ATMs. U.S. Bank participates in MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select "Visit the MoneyPass locator" at the bottom of our ATM locator search results to be taken to the MoneyPass website. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please call us at 800-USBANKS (872-2657) for a refund of the surcharge fee. However, a Non-U.S. Bank ATM Transaction Fee may be assessed on transactions at a MoneyPass ATM.

Deposit products are offered by U.S. Bank National Association. Member FDIC. Credit products are offered by U.S. Bank National Association and are subject to credit approval. ©2026 U.S. Bank

U.S. Bank Business Essentials®

CHECKING ACCOUNT(S)*	
Minimum Opening Deposit[1]	$25
Monthly Maintenance Fee	$0
Transactions[2]	
Electronic deposits, electronic withdrawals, ATM transactions, Elavon payment processing credits and chargebacks, electronic transfers, ACH, debit card purchases[3]	$0
Deposits and withdrawals made with a banker/teller at a branch and paper checks written on the account[3]	25 per statement cycle included, then $0.50 each
Cash Deposit Fee[4]	25 units per statement cycle included, then $0.35 per $100
Check Order Discount[5]	50% off first check order up to $50
Standard Mobile Check Deposit[6] **Transactions**	No Charge

* See the U.S. Bank *Your Deposit Account Agreement* for additional disclosures applicable to deposit accounts. To view the *Your Deposit Account Agreement*, please visit **usbank.com/ydaa** or visit your local branch. Other conditions and restrictions may apply. Terms may change without notice. For the most current information about packages and benefits available, go to usbank.com or contact your banker.

* U.S. Bank Business Essentials Visa and U.S. Bank Business Essentials Plus Visa Signature offer the Business Essentials Earning Bonus when paired with a Qualifying Business Checking Account. Eligibility for, and the applicable level of, the Business Essentials Earning Bonus is based on business-level ownership of a Qualifying Business Checking Account and meeting applicable Qualifying Balance requirements as determined under the credit card rewards program terms. Business-level ownership means the qualifying business checking account and the U.S. Bank Business Essentials Visa or U.S. Bank Business Essentials Plus Visa Signature are owned by the same business entity and operate under the same Tax Identification Number (TIN). The Business Essentials Earning Bonus applies only to U.S. Bank Business Essentials Visa and U.S. Bank Business Essentials Plus Visa Signature rewards program and does not provide additional discounts or fee waivers on deposit accounts.

Qualifying Business Checking Accounts include the following new and/or existing account types: U.S. Bank Business Essentials®, U.S. Bank Gold Business Checking, Gold Business Checking with Interest and U.S. Bank Platinum Business Checking.

See Business Essentials Visa Card and Business Essentials Plus Visa Signature Card for additional information specific to the credit card details.

Qualifying balances are based on balances held in one or more Qualifying Business Checking Accounts owned by the same business and may be combined across such accounts for purposes of determining eligibility.

Balance calculations used to determine the Business Essentials Earning Bonus apply only to the credit card rewards program and do not affect interest rates, fees, or benefits on your deposit accounts or other U.S. Bank products.

Balances held in other U.S. Bank products, investment, trust and/or consumer accounts are not eligible for the Business Essentials Earning Bonus under this program.

1. To keep the deposit account open you must have a balance and deposit/withdrawal activity. An account will automatically close if it has a zero balance and no deposit/withdrawal activity for four consecutive months. Closure of the U.S. Bank Business Essentials® deposit account will result in closure of the associated Payment Processing Services.
2. Transactions are all deposits and withdrawals made from your account. This includes deposits and other credits, checks paid, and other debits, ACH, electronic transfers, signature and PIN-based purchases made with a U.S. Bank Business Visa Debit Card.
3. Certain transactions may have additional service fees. Refer to the additional sections in this document or contact your Business Banker for complete pricing information.
4. Cash deposit units are calculated by dividing each cash deposit amount by 100 and rounding the resulting value to a whole number. To determine rounding, less than $.50/$50 is rounded down and more than or equal to $.50/$50 is rounded up. Any deposit less than $150 equals one unit. Examples: $782 equals 8 units, $440.52 equals 4 units. Cash unit allowance applicable to all cash deposits in branch and through U.S. Bank partner ATMs, cash unit allowance not applicable to Cash Vault product.
5. Discount applies to business products offered by Deluxe Corporation™. Discount does not apply to eChecks. The offer can be used in online or mobile banking, at a branch or by calling Deluxe. Additional sales tax and shipping fees may apply.
6. Eligibility requirements and restrictions apply. Please refer to the *Digital Services Agreement for more information*.

U.S. Bank Business Essentials®

CHECKING ACCOUNT(S)* *(Continued)*	
Online and Mobile Banking	No Charge
Online, Email, Mobile Text Alerts[1]	No Charge
ATM Transactions[2]	
U.S. Bank ATMs	No ATM Transaction fees[3]
Non-U.S. Bank ATMs	ATM Transaction fees apply[4]
Electronic Statement - No Check Images[5]	No Charge
Paper Statement[6] (per statement cycle)	
No Check Images	$6.50
Front & Back Check Images	$9.00

1. For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. Please be advised the alerts may not be sent immediately.
2. ATM Transaction means each requested withdrawal, balance inquiry, fund transfer, or deposit.
3. U.S. Bank has established alliances to expand ATM convenience. These partner ATMs display the U.S. Bank logo and are included in the definition of a U.S. Bank ATM.
4. **ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. This means that you may be charged more than one ATM Transaction fee at a Non-U.S. Bank ATM during a single ATM session. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen.
   ATM Surcharge. Non-U.S. Bank ATM owners may apply a surcharge fee on ATM transactions at their ATMs. U.S. Bank participates in MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select "Visit the MoneyPass locator" at the bottom of our ATM locator search results to be taken to the MoneyPass website. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please call us at 800-USBANKS (872-2657) for a refund of the surcharge fee. However, a Non-U.S. Bank ATM Transaction Fee may be assessed on transactions at a MoneyPass ATM.
5. Pricing for electronic statements through U.S. Bank online banking only. Pricing for electronic statements through SinglePoint® or SinglePoint® Essentials may vary.
6. For the checking account, customers are automatically enrolled in paper statements. To avoid the paper statement fee, log into online banking to opt in to paperless statements.

U.S. Bank Business Essentials®

PAYMENT PROCESSING SERVICES*			
Application/Boarding Fee[1]	No Charge		
Annual Account Fee	No Charge		
Software – Includes Reporting and Support Package			
Monthly SaaS Mobile	No Charge		
Monthly Terminal	No Charge		
Hardware[2]			
Next Day Air (rush)	$40		
Mobile Card Reader			
First Mobile Card Reader – Moby5500	Included		
Additional Card Reader(s) – Moby5500	$89		
Terminal			
Axium DX8000 Monthly Rental (per unit)	$15		
Security Program – PCI Basic[3]	Included		
Chargeback Fee (per occurrence)	$35		
Paper Statement Fee[4] **(per month)**	$10		
NSF Fee	No Charge		
Transaction Fees[5]	Rate	and	Per Item
Key Entered	3.50%		$0.15
Tap/Insert	2.60%		$0.10
Online Payments	2.90%		$0.30
PIN/PIN Less Debit[6]	2.60%		$0.10
Authorization Fees[7] (per authorization)			
Voice Authorization – Touchtone, Operator Assisted, Voice Referral or Voice Authorization with AVS	$0.85		
Gift Cards[8]			
Quantity 100	$249.99		
Quantity 250	$329.99		
Quantity 500	$439.99		
Quantity 1,000	$554.99		
Quantity 2,500	$1,029.99		
Quantity 5,000	$1,687.99		

* Cards Accepted: American Express, Discover (BC Card, DinaCard), Mastercard Credit, Mastercard Debit, Union Pay Credit, Visa Credit, Visa Debit.

1. Payment processing services are enabled once the customer funds their checking account with the opening deposit completed within 30 days of checking account approval. A card processing transaction must be completed within 180 days of payment processing application approval. If both enablement and a card processing transaction are not completed within the indicated timeframes, customer will need to re-apply for payment processing services.
2. **Applicable sales tax will apply.** See additional hardware options and pricing by visiting Payments Insider. If the hardware selected is not available, you will be provided with a comparable device. Rentals may result in paying more for the equipment over time as compared to purchasing. Rental equipment may be new or used and is dependent on inventory available at time of order. All used equipment is inspected and refurbished upon return before being re-deployed. Rentals are month to month and may be terminated at any time by Company. Additional provisions around the use of rental equipment can be found in the Business Essentials Payment Processing Terms of Service and Operating Agreement.
3. All companies, regardless of Transaction volume, must comply with the requirements of the Payment Card Industry Data Security Standard ("PCI DSS"). Company may be eligible for Data Breach Financial Assistance Coverage following account approval. See the U.S. Bank Business Essentials® Payment Processing Terms of Service and Operating Agreement for more information.
4. For Payment Processing Services, customers are automatically enrolled in paperless statements. Changes can be made to preferences by visiting Payments Insider.
5. Transaction Fees Rates are for all Card Acceptance types. All Card Brand Assessments will be passed through to you at cost. PayPal acceptance and rates are based on Card Present Transactions only.
6. PIN / PINLESS Debit Network Types: ACCEL/Exchange, AFFN, Alaska Option, CU24, Interlink, Maestro, NETS, NYCE, POSD, Pulse, Shazam, Star/Explore, Union Pay. A PIN/PINLess Debit Enablement Service Fee will be collected for any Interchange and Assessment savings generated through debit routing on your monthly debit transactions for Interchange Plus customers only. This monthly fee will be calculated from your actual debit transaction volume and will be a percentage of your overall debit cost savings. The PIN/PINLess Debit Enablement Service Fee collected, and the Interchange and Assessment savings will be reflected on your monthly statement.
7. An authorization code is not a guarantee of acceptance or payment of a Transaction. Receipt of an authorization code does not mean that company will not receive a Chargeback for that Transaction.
8. Additional options available. See **https://elavonpos.plasticprinters.com** for details. Using the gift card program requires the merchant processing account to be active.

U.S. Bank Business Essentials®

OTHER CHECKING ACCOUNT SERVICE FEES	
Account Balance and Research (1-hour minimum)	$80.00/hour
Audit Confirmation (per confirmation)	$25.00
Bill Pay	
Personal Online Banking	
Standard Delivery	No Charge
Express Delivery	$14.95
Business Online Banking	
Standard Plan	No Charge
Pro Plan Monthly Subscription (up to 3 users)	$15.00
Additional Pro Plan users (per user, per month)	$15.00
Standard Delivery	No Charge
Pay by Credit Card	2.90% of the transaction amount
Coin and Currency Orders	
Currency Ordered (per strap)	$1.00
Loose Currency Ordered (per $100)	$0.28
Loose Coin Ordered (per bag)	$15.00
Rolled Coin Ordered (per roll)	$0.28
Rolled Coin Ordered (per box)	$8.25
Cash Deposits	
Coin Deposited (per roll)	$0.28
Fed Ready Coin Deposit (per bag)	$4.50
Loose Mixed Coin Deposit (per bag)	$12.00
Branch Cash Forward Non-Compliant Fee[1]	$15.00
Supplies	
Disposable Deposit Bag	$0.30
Locking Deposit Bag	$35.00
Non-locking Zippered Deposit Bag	$9.00
Cashier's Checks/Official Checks[2]	$10.00
Checks Cashing for Non-Customers	
Checks drawn on U.S. Bank	$10.00
Copy of Check, Deposit or Withdrawal	
First two copies	No Charge
Each additional copy	$2.00
Counter Checks	$2.00
Deposits Requiring Non-Routine Handling (per hour)	$25.00

1. The Non-Compliant BCF deposit fee is applicable only to Branch Cash Forward clients.
2. Applies when a business customer elects to pay fee on behalf of a non-customer presenter of check.

NOTE: The above list includes only the most common fees associated with business accounts and does not include all possible service charges. Please contact your Business Banker for complete pricing information about Treasury Management, International Banking, or other U.S. Bank products and services not listed here. Fees are subject to change without notice.

U.S. Bank Business Essentials®

OTHER CHECKING ACCOUNT SERVICE FEES (continued)	
Dormant Account (per month)	$5.00
Legal Charges (tax levy/garnishment)	$100.00
Money Service Business Fee (per statement cycle)	$150.00
Overdraft Paid Fees[1] Item Amount	
$5.00 or less	No Charge
$5.01 or greater	$36.00
Overdraft Protection Transfer Fee[2] (per day)	$12.50
Via a U.S. Bank Credit Card or Business Reserve Line	
Returned Deposited Items	
Returned Check (per item)	$17.00
Redeposited Item (per item)	$10.00
Returned Deposited Item Special Instructions Maintenance	
First Account (per month)	$15.00
Each Additional Account (per month)	$8.00
Returned Statement Fee	
Upon the second or subsequent months statements returned undeliverable to us	$5.00
Statement Services (per statement)	
Copy of Analyzed Statement[3]	$12.00
Snap Shot Statement[4]	$12.00
Service Analysis Statement[5]	$6.50
Copy of Non-Analyzed Statement[6]	$6.50
Stop Payment (on check)	$35.00
24-Month Duration	

1. In the event the Available Balance at the end of the business day is or would be overdrawn $5.01 or more and the transaction paid is $5.01 or more, an Overdraft Paid Fee may be assessed for each item. In the event the Available Balance at the end of the business day is or would be overdrawn $5.00 or less, an Overdraft Paid Fee will not be assessed. U.S. Bank limits the number of charges to a daily maximum of three Overdraft Paid Fees per day, no matter how many items we pay on your behalf.
2. Refer to *Your Deposit Account Agreement*, section titled "Overdraft Protection Plans," under "Business Banking Overdraft Protection" for additional information.
3. You can request a copy of your periodic statement at any time. Account analysis is the method of fee processing and reporting for business checking accounts. Analyzed accounts use account analysis to detail fees. Fees are charged to the account once per month.
4. The Snap Shot Statement can be requested at any time. This statement mirrors activity on the account since the last statement cycle. For example: A normal business statement cycle ends the last day of the month. If the last statement cycle date is May 31st, and you request a Snap Shot Statement on June 10th, your requested Snap Shot Statement will show activity beginning May 31st through June 10th.
5. You can request an additional copy of the "Service Analysis Statement" details. This section can be found in your periodic statement under "Analysis Service Charge Detail". In this section, you can find information such as (but not limited to) wire fees, statement fees and/or transaction fees.
6. You can request an extra copy of your periodic statement at any time. Your account is considered non-analyzed when fees are charged to the account on a daily basis, as applicable.

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U.S. Bank Business Essentials®

OTHER CHECKING ACCOUNT SERVICE FEES (continued)

U.S. Bank Business ATM and Debit Card Fees	
ATM Transaction (each withdrawal, balance inquiry, funds transfer or deposit)	
U.S. Bank ATM Transaction[1]	No Charge
Non-U.S. Bank ATM Transaction[2] (International or Domestic)	$3.00
Debit Card Cash Advance Fee[3]	$2.00
International Processing Fee – U.S. Dollars	3% of transaction
International Processing Fee – Intl Currency	3% of transaction
ACH Transfers	
Outgoing Digital ACH Domestic	$1.00
Outgoing Digital ACH Domestic – Same Day	$3.00
Instant Payment	
Outgoing Digital	$3.00
Wire Transfers[4]	
Wire Monthly PIN Maintenance	No Charge
Wire Advice – mail	$12.00
Wire Advice – fax	$11.00
Wire Advice – phone	$40.00
Wire Advice – email	$7.00
Domestic Wires	
Incoming Fedwire[5]	$14.00
Incoming FedwireCTP[5]	$16.00
Outgoing Wires – Branch Repetitive & Non-Repetitive	$40.00
Outgoing Wires – Digital Non-Repetitive	$30.00
Voice Wires – Repetitive	$45.00
Voice Wires – Non-Repetitive	$50.00
Internal Wire Incoming[6]	$7.00
Internal Wire Outgoing[6]	$11.00
International Wires	
Incoming Wires	$20.00
Outgoing Wires	
Digital U.S. Dollar	$45.00
FX & U S. Dollar – Repetitive & Non-Repetitive	$75.00
Enhanced Payments	
Enhanced Payment Monthly Subscription	$25.00
Standard ACH	$0.50
Same-Day ACH	$1.70
Domestic Wire	$16.00
International Wire – U.S. Dollars	$35.00
Instant Payments	$0.75

1. U.S. Bank has established alliances to expand ATM convenience. These partner ATMs display the U.S. Bank logo and are included in the definition of a U.S. Bank ATM.
2. **ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. This means that you may be charged more than one ATM Transaction fee at a Non-U.S. Bank ATM during a single ATM session. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen.
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   Non-U.S. Bank ATM Transaction Fee may be assessed on transactions at a MoneyPass ATM.
3. $2.00 fee assessed when performing a cash advance at the teller of any financial institution that accepts Visa.
4. Deposits received in a foreign currency by wire-transfer must be converted to U.S. dollars prior to being credited to your account. U.S. Bank will convert your funds at a retail exchange rate established by U.S. Bank on the business day when such exchange is processed based on factors such as market conditions and risk, economic and business factors. The exchange rate will include our profit, fees, costs and charges. See the Foreign Currency section of the *Your Deposit Account Agreement* for more information.
5. The originating financial institution determines the payment instructions included with the wire. The Incoming Fedwire CTP (Customer Transfer Plus) has expanded payment instructions fields while Incoming Fedwire does not.
6. An internal domestic wire transfer (incoming and outgoing) is where both the debit and credit accounts are held within U.S. Bank.

NOTE: The above list includes only the most common fees associated with business accounts and does not include all possible service charges. Please contact your Business Banker for complete pricing information about Treasury Management, International Banking, or other U.S. Bank products and services not listed here. Fees are subject to change without notice.

U.S. Bank Business Essentials®

OTHER CHECKING ACCOUNT SERVICE FEES - CASH MANAGEMENT TOOLS

SinglePoint® Essentials Online Banking[1]	
Previous Day Summary and Detail Monthly Maintenance – Up to 3 Accounts	$18.95
ACH Monthly Maintenance per Customer	$12.00
ACH Transactions (per item)	$0.50
Positive Pay Fraud Protection Monthly Maintenance per customer	$23.00
Wire Transfer Monthly Maintenance per customer	$12.00
Domestic Wire (per wire)	$16.00
International Wire (per wire)	$35.00
Token (required for ACH & Wires)	No Charge
Mobile SinglePoint	No Charge
Outgoing Real Time Payment (per payment)	$0.75
Deposit Express[1]	
Monthly Maintenance	$45.00
Scanner Workstation Monthly Maintenance per Station	
First Scanner workstation	No Charge
Each additional workstation	$27.50
Checks Deposited (per item)	
Up to 50 items	No Charge
51 items and Above	$0.25
Mobile Check Deposits[2]	$0.40
Check Scanner	
Check Scanner[3]	$400.00
Check Scanner Warranty Upgrade (Optional)	$75.00
Deposit Express – Mobile Only	
Monthly Maintenance	$10.00
Mobile Checks Deposited (per item)	$0.50
Business Savings Sweep	
Savings Sweep One Time Set Up Fee per Account	$50.00
Monthly Maintenance Fee[4]	$45.00

1. Pricing reflective of customer having a U.S. Bank Business Essentials ® Checking Account.
2. Charged for each mobile check deposited regardless of total volume of scanner and mobile checks.
3. Free with 2-year Deposit Express scanner service agreement. Early termination fees apply.
4. Business savings sweep monthly maintenance is in addition to the saving account monthly maintenance fee. This fee is per account and bills to the connected checking account.

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U.S. Bank Business Essentials®

OTHER CHECKING ACCOUNT SERVICE FEES - FOREIGN CHECKS/CURRENCY FEES

Checks Deposited in Foreign Currency on Foreign Banks

All checks subject to review. If item must be processed on a collection basis, U.S. Bank will disclose additional fees prior to assessing. See Foreign Check Collection section for potential fees.

Return rate subject to sell rates in effect on return date.

Foreign Check Collection (incoming/outgoing)	
Courier Fee (per check)	$55.00
Initiation Fee (per check)	$55.00
Returned Check Fee	$35.00
Canadian Checks Deposited (each)	$6.00
Foreign Currency Check Deposit – Select Countries	$12.00
Fee collected on all checks presented, paid and unpaid. Additional fees assessed by Foreign Banks will be deducted from the check proceeds. Exchange rate adjustments will apply on each item at the time of processing.	
Foreign Currency	
Purchase	
Foreign Exchange Fee (Admin Fee) *	$10.00
Next Day Priority Delivery (optional)	$15.00
Sold	
Foreign Exchange Fee (Admin Fee) *	$10.00

*Charged for transactions of $300 U.S. Dollars or less, or for currency purchases returned within seven days, regardless of the dollar amount.

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