Personal Banking

Consumer Pricing Information

Effective November 10, 2025

Something for everyone

All U.S. Bank personal checking accounts[1] include:

- Mobile and online banking with free credit score access[2]
- Mobile check deposit[3]
- Bill pay[4]
- Send, receive and request money with Zelle®[5]
- Email and text alerts[6]
- U.S. Bank Visa® Debit Card

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

Branch and self-service[7] ATM locations

- Branches in more than 25 states
- One of the largest ATM networks in America
- Access your accounts at thousands of additional partner[8] ATMs nationwide
- No surcharges at MoneyPass® Network ATMs[9]
- Find a branch or ATM near you in the app or at **locations.usbank.com**

usbank.com

800-USBANKS (872-2657)
We accept relay calls.
Outside the U.S. 503-401-9991 (call collect)

Scan here with your mobile device to download the **U.S. Bank Mobile App**

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 and mobile banking clients. Alerts require a TransUnion database match. It is possible that some enrolled members may not qualify for the alert functionality. 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. For more information, you can view the *Digital Services Agreement* at **usbank.com/dsa**.
4. Safe Debit accounts are not eligible for automatic payments or expedited delivery and can only pay billers listed in our system who accept electronic payment.
5. To send or receive money with Zelle®, both parties must have an eligible checking or savings account. 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. Please be advised that the alerts may not be sent immediately.
7. Self-service devices enable consumers to select and conduct banking services.
8. 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.
9. **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.

EQUAL HOUSING LENDER

Deposit products are offered by U.S. Bank National Association. Member FDIC. Mortgage, home equity and credit products are offered by U.S. Bank National Association and are subject to credit approval. ©2025 U.S. Bank. The U.S. Bank Visa Debit Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc.

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CHECKING ACCOUNT OPTIONS

	U.S. BANK SMARTLY® CHECKING	SAFE DEBIT ACCOUNT[1]
Minimum Opening Deposit[2]	$25	$25
Monthly Maintenance Fee	$12	$4.95
Requirement to Waive Monthly Maintenance Fee	Monthly Maintenance Fee is waived the first 2 statement periods[3] Monthly Maintenance Fee waiver will continue with one of the following: • Combined monthly direct deposit totaling $1,500+, or • Average account balance of $1,500 or greater,[4] or • Account owner on a U.S. Bank Smartly™ Visa Signature® Card[5], or • Account owner on an eligible small business checking account[6]	Monthly Maintenance Fee cannot be waived
Interest Tiers[7]	less than $5,000 $5,000 to $24,999.99 $25,000 to $49,999.99 $50,000 to $99,999.99 $100,000 and above	
ATM Transactions	• No ATM transaction fees at U.S. Bank ATMs • Non-U.S. Bank ATM transaction fees apply[8,9]	• No ATM transaction fees at U.S. Bank ATMs • Non-U.S. Bank ATM transaction fees apply[8,9]

1. 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.
2. Accounts opened through online, mobile or phone banking must have an opening deposit, or the account will close after 30 calendar days. Once the opening deposit has been made, to keep an account open it must have a positive 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.
3. For newly opened U.S. Bank Smartly Checking accounts, the Monthly Maintenance Fee is waived for the first 2 statement periods from the account open date.
4. The average account balance 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.
5. The U.S. Bank Smartly™ Visa Signature® Card must be open, in good standing (not past due or over the limit) on the closing date of the billing cycle to earn and redeem rewards and benefits, and you are an account owner. If the U.S. Bank Smartly™ Visa Signature® Card is closed at any time, you will no longer be eligible for the Monthly Maintenance Fee waiver associated with this card. No limitation on the number of U.S. Bank Smartly Checking accounts that can receive this benefit.
6. Eligible small business checking accounts include business Silver, Gold, Platinum, Premium, Non-Profit Checking accounts and U.S. Bank Business Essentials® Checking. The Monthly Maintenance Fee waiver is applicable when an account owner maintains an eligible small business checking account, open and in good standing (not in the process of closing).
7. Variable rate account. The interest rates and Annual Percentage Yields (APYs) are variable, determined at the bank's discretion and can change at any time, including after the account is opened. Speak to a banker for current deposit rates, disclosures on rates, compounding and crediting, and other balance information.
8. **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.
9. When changing checking account types, corresponding Non-U.S. Bank ATM transaction fee waivers will become available on the first day of the next statement period. ATM transaction fee waivers are only applicable for your U.S. Bank Smartly Checking accounts.

The creditor and issuer of the U.S. Bank Smartly™ Visa Signature® Card is U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc. Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2025 U.S. Bank.

CHECKING ACCOUNT OPTIONS *(Continued)*

	U.S. BANK SMARTLY CHECKING	SAFE DEBIT ACCOUNT[1]
Greenlight Account	• Complimentary Greenlight account, a family money app for kids and teens with debit card(s)[2]	
Savings Account	Monthly Maintenance Fee is waived on all U.S. Bank Smartly® Savings accounts	
Additional Features	• U.S. Bank Overdraft Fee Forgiven[3] • May qualify for U.S. Bank Smartly Savings Interest Rate Bump[4]	• No checks • No overdraft fees • Discount on money orders • May qualify for U.S. Bank Smartly Savings Interest Rate Bump[4]

1. 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.
2. U.S. Bank customers are eligible to receive the Greenlight Select plan complimentary when an eligible U.S. Bank checking account (excludes Safe Debit and Electronic Transfer accounts) is added as a funding source. You are required to be an authorized transactor on the U.S. Bank account, be at least 18 years of age, and be enrolled in online banking. Your U.S. Bank checking account(s) must be the preferred funding source for your Greenlight account for the entirety of the partnership. If your U.S. Bank checking account(s) cease to be the preferred funding source for your Greenlight account or you add a funding source that is not an eligible U.S. Bank checking account, you may be charged a monthly fee by Greenlight. In-app upgrades will result in additional fees. Subject to Greenlight identity verification. See terms at **greenlight.com/terms** for additional information. Offer subject to change. Greenlight is a financial technology company, not a bank. The Greenlight app facilitates banking services through Community Federal Savings Bank (CFSB), Member FDIC. The Greenlight Mastercard is issued by Community Federal Savings Bank, Member FDIC, pursuant to license by Mastercard International.
3. Overdraft Fee Forgiven Program – Consumer checking accounts (excluding Safe Debit accounts) assessed an Overdraft Paid Fee may qualify for a fee waiver. The Overdraft Fee Forgiven period starts the first business day your Available Balance becomes negative and you were charged an Overdraft Paid Fee(s). U.S. Bank will review your account at the end of the Overdraft Fee Forgiven period (11 p.m. ET) and if your Available Balance (excluding the Overdraft Paid Fees and including immediate and same day deposits), is at least $0 we will waive Overdraft Paid Fee(s) charged. Deposits that generally will qualify for Overdraft Fee Forgiven include: ACH and electronic deposits, cash deposits, wire transfers, ATM deposits at U.S. Bank ATM, check deposits in branch and internal transfers from another U.S. Bank account. Deposits that generally will not qualify for Overdraft Fee Forgiven include: Mobile check deposit, extended hold placed on a deposit and deposits into new accounts opened less than 30 days where funds are generally made available the fifth business day after the day of your deposit. Refer to the Determining the Availability of a Deposit – All Accounts section of *Your Deposit Account Agreement* for full funds availability details.
4. The interest rate bump is variable and determined at the bank's discretion and can change at any time including after the account is opened. For additional details about the U.S. Bank Smartly Savings Interest Rate Bump, see the U.S. Bank Smartly Savings Rate Sheet.

EQUAL HOUSING LENDER

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U.S. BANK SMART REWARDS®

U.S. Bank Smart Rewards offers unique benefits based on your relationship with U.S. Bank and its affiliates, driven by the amount of qualifying balances. Benefits may include waivers of common fees as well as discounts on other U.S. Bank products. U.S. Bank Smart Rewards is included with the U.S. Bank Smartly Checking account only. Safe Debit accounts are not eligible.

Your U.S. Bank Smart Rewards Tier

Your U.S. Bank Smartly Checking account U.S. Bank Smart Rewards tier is based on the aggregate of qualified balances you have on deposit in an eligible product. This is referred as your "Combined Qualified Balance" (CQB). The CQB calculation is also applicable to the U.S. Bank Smartly Savings Interest Rate Bump calculation on page 10 of this document.

Eligible Product

The following products are eligible for inclusion in your CQB:

- Consumer checking, money market, savings, Certificate of Deposits (CDs), and/or Individual Retirement Accounts (IRAs)
- Personal Trust accounts[1]
- U.S. Bancorp Investments[2] accounts
- U.S. Bancorp Advisors[3] brokerage accounts

Note: Business and commercial products are never eligible.

Qualified Balance

Funds on deposit in an eligible product, where you have ownership interest, are counted towards your CQB.

- Examples of eligible customer to account relationship types, include, but are not limited to: Individual owner, joint owner, principal non-signer

Conversely, funds on deposit in an eligible product that do not grant ownership interest, are not counted towards your CQB.

- Examples of ineligible customer to account relationship types, include, but are not limited to: Trustee (IFI)[4], Grantor (GRT)[5], all Irrevocable Trust roles, Payable on Death, Representative Payee, Guardian.

Determining Your CQB

There are two CQB calculations completed for every customer.

- Monthly – Upon the opening of your first account, and thereafter at the beginning of each calendar month, your historical average CQB is calculated by summing all available previous days **qualified balances** and dividing by the number of days since the first **eligible product** was opened (90 calendar day maximum).
- Daily – Each day your CQB is calculated by totaling your end of day **qualified balance** on deposit in an **eligible product**.

Determining Your U.S. Bank Smart Rewards Tier

Your tier is based on the better of your daily or monthly CQB calculation. Once a tier has been assigned to you, it will not be downgraded for the remainder of that calendar month. However, at any point during a calendar month, you may receive a tier upgrade based upon your daily CQB. Assignment of an initial tier, monthly tier upgrade or downgrade, and/or daily tier upgrades generally are applied within five business days.

For your individual accounts, your U.S. Bank Smart Rewards tier will be your tier (as described above). For joint accounts, the U.S. Bank Smart Rewards tier is assigned the highest tier associated with any account owner. Upon the assignment of a tier, the associated U.S. Bank Smart Rewards benefits will begin.

Other

Changes in the ownership structure or closure of your U.S. Bank Smartly Checking account may result in immediate loss of tier and associated benefits.

Customer Group Benefits

Reviews associated with the Customer Groups occur daily. However, in most cases, we will provide at least a 60 day notice before the loss of any group benefit.

Customer Groups benefits are outlined on pages 8 and 9.

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

1. **Personal Trust** account balances are the current account balance as of close of the prior day for eligible trust account types that are held for your benefit: IRAs, Agency accounts, Revocable Trust accounts and Custody accounts.
2. **For U.S. Bancorp Investments:** Investment and insurance products and services including annuities 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. Insurance products are available through various affiliated non-bank insurance agencies, which are U.S. Bancorp subsidiaries. Products may not be available in all states. CA Insurance License #0E24641. U.S. Bank Smart Rewards qualifying balance information includes affiliated U.S. Bancorp Investments (USBI) components, which is being translated for your convenience. USBI offers its products primarily in English and may not be able to offer certain products in a particular foreign language.
3. **For U.S. Bancorp Advisors:** Brokerage and investment advisory products and services are offered by U.S. Bancorp Advisors, LLC, an SEC-registered broker-dealer, investment adviser, member FINRA/SIPC, and subsidiary of U.S. Bancorp and affiliate of U.S. Bank National Association. Insurance products are offered by USBA Insurance Services, a dba of U.S. Bancorp Advisors, having a California domicile and principal place of business at 800 N. Brand Blvd., 16th Floor, Glendale, CA 91203. CA Insurance License #6011694. Products may not be available in all states. U.S. Bank Smart Rewards qualifying balance information includes affiliated U.S. Bancorp Advisors (USBA) components, which is being translated for your convenience. USBA offers its products only in English and may not be able to offer certain products in a particular foreign language.
4. **Trustee (IFI)** – The person(s) or entity are serving in the capacity of trustee(s) but are not grantor(s). The trustee typically manages the assets of the trust account and distributes property according to the terms of the trust document.
5. **Grantor (GRT)** – The individual(s) who created the trust. Grantors may also be referred to as the settlor or trustor. Grantors may also serve as the trustee(s) of the trust.

EQUAL HOUSING LENDER

Mortgage, home equity and credit products offered by U.S. Bank National Association and are subject to credit approval. Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2025 U.S. Bank

U.S. BANK SMART REWARDS TIERS AND BENEFITS

Note: The following tiers are not associated with any consumer or business checking products that share the same name.

	BRONZE TIER	SILVER TIER	GOLD TIER	PLATINUM TIER	PLATINUM PLUS TIER
Tier Balance Qualification	Under $5,000	$5,000 - $24,999.99	$25,000 - $49,999.99	$50,000 - $99,999.99	$100,000 and above
U.S. Bank Smartly Checking Monthly Maintenance Fee	$12		Waived - $12		
ATM Transactions	No ATM transaction fees at U.S. Bank ATMs				
Non-U.S. Bank ATM Transaction Fee charged by U.S. Bank[1,2]	ATM transaction fees waived on first two Non-U.S. Bank ATM transactions per statement period		All ATM transaction fees waived for Non-U.S. Bank ATM transactions		
Non-U.S. Bank ATM Surcharge charged by ATM Owner[1,2] (Domestic only)				First fee reimbursed (one per statement period)	

1. **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.
2. When changing checking account types, corresponding Non-U.S. Bank ATM transaction fee waivers will become available on the first day of the next statement cycle. ATM transaction fee waivers are only applicable for your U.S. Bank Smartly Checking accounts.

EQUAL HOUSING LENDER Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2025 U.S. Bank

U.S. BANK SMART REWARDS TIERS AND BENEFITS *(Continued)*

<table>
<tr><th></th><th>BRONZE TIER</th><th>SILVER TIER</th><th>GOLD TIER</th><th>PLATINUM TIER</th><th>PLATINUM PLUS TIER</th></tr>
<tr><td>Fee Waiver Benefit</td><td colspan="2"></td><td colspan="3">• Personal Money Order fees waived
• Cashier's Check fees waived
• Stop Payment fees waived
• Domestic and International Incoming Wire Transfer Fees waived</td></tr>
<tr><td>Check Printing Fee</td><td colspan="4">50% discount on initial box of personal checks[1]</td><td>50% discount on initial box of personal check order and re-orders (U.S. Bank logo or personal)[1]</td></tr>
<tr><td>Overdraft Benefits</td><td colspan="4">• U.S. Bank Overdraft Fee Forgiven[2]
• Overdraft Protection Transfer Fees waived[3]</td><td>• U.S. Bank Overdraft Fee Forgiven[2]
• Overdraft Protection Transfer Fees waived[3]
• First Overdraft Paid Fee[4] waived per statement period</td></tr>
</table>

1. When changing existing checking options or customer group, check order discounts may not be immediately available, but will generally be available within five business days. Additional shipping fees may apply if expedited or shipped outside the continental United States.
2. U.S. Bank Overdraft Fee Forgiven Program – Consumer checking accounts (excluding Safe Debit accounts) assessed an Overdraft Paid Fee may qualify for a fee waiver. The Overdraft Fee Forgiven period starts the first business day your Available Balance becomes negative and you were charged an Overdraft Paid Fee(s). U.S. Bank will review your account at the end of the Overdraft Fee Forgiven period (11 p.m. ET) and if your Available Balance (excluding the Overdraft Paid Fees and including immediate and same day deposits), is at least $0 we will waive Overdraft Paid Fee(s) charged. Deposits that generally will qualify for Overdraft Fee Forgiven include: ACH and electronic deposits, cash deposits, wire transfers, ATM deposits at U.S. Bank ATM, check deposits in branch and internal transfers from another U.S. Bank account. Deposits that generally will not qualify for Overdraft Fee Forgiven include: Mobile check deposit, extended hold placed on a deposit and deposits into new accounts opened less than 30 days where funds are generally made available the fifth business day after the day of your deposit. Refer to the Determining the Availability of a Deposit – All Accounts section of *Your Deposit Account Agreement* for full funds availability details.
3. Overdraft Protection Transfer Fees are waived on U.S. Bank Smartly Checking accounts. 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. The Overdraft Protection Transfer Fee is waived if the negative Available Balance in your checking account is $50.00 or less. Please note, if you have Overdraft Protection and your account becomes overdrawn, Overdraft Protection funds will be accessed before the account is eligible for Overdraft Fee Forgiven. No Overdraft Protection Transfer Fee(s) will be charged for transfers from linked deposit accounts. Refer to *Your Deposit Account Agreement*, section titled Overdraft Protection Plans, for additional information.
4. The Overdraft Paid Fee waiver benefit will be applied to the first Overdraft Paid Fee assessed during the statement period. Overdraft Fee Forgiven is applicable for Overdraft Paid Fee(s) after the first Overdraft Paid Fee is waived.

EQUAL HOUSING LENDER

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OTHER PRODUCT BENEFITS

	BRONZE TIER	SILVER TIER	GOLD TIER	PLATINUM TIER	PLATINUM PLUS TIER
Standard Savings or Elite Money Market Account			Monthly Maintenance Fees are waived on all Elite Money Market and existing Standard Savings accounts[1]		
U.S. Bank Smartly Savings Account	Monthly Maintenance Fees are waived on all U.S. Bank Smartly Savings accounts				
Standard Savings Interest Rate Lift[1, 2]			5.00% of the standard interest rate	10.00% of the standard interest rate	15.00% of the standard interest rate
IRA Annual Plan[3]			Annual Fee Waiver		
Home Equity Loan or Personal Loan Discount[4]	0.50% discount on Home Equity Loan or Personal Loan when set up with autopay				
Mortgage Origination Credit Benefits[5]	Take 0.25% of your new first mortgage loan amount and deduct it from the closing costs, up to a maximum of $1,000				
Online Investing	100 Free Trades[6] per calendar year with a self-directed brokerage account, exclusively through our affiliate, U.S. Bancorp Investments[7]				

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

1. NOTE: The Standard Savings product may no longer be available for sale. Please consult a banker for account details.
2. Standard Savings interest rate Lift applies to existing Standard Savings accounts only. Variable rate account. The interest rates and Annual Percentage Yields (APYs) are variable, determined at the bank's discretion and can change at any time, including after the account is opened. Speak to a banker for current deposit rates, disclosures on rates, compounding and crediting, and other balance information. The interest rate Lift is calculated by taking your current interest rate and multiplying it by the interest rate Lift. This gets the interest rate Lift amount, which is added on top of the current interest rate. The interest rate Lift applies to standard rates only, it is not applicable for special or promotional rates.
3. Maintaining an open U.S. Bank Smartly Checking account in the U.S. Bank Smart Rewards Gold Tier, at a minimum, is required to waive the IRA annual fee. The IRA annual fee waiver does not apply to Personal Trust IRAs.
4. Does not apply to loans or lines booked directly with U.S. Bank Wealth Management.
5. For purchase or refinance transactions, the maximum credit is $1,000. Certain mortgages may not be eligible for stated credits. Offer may not be combined with any other mortgage offers and can only be applied once per property within a 12-month period. To receive the U.S. Bank client credit, a U.S. Bank Smartly Checking account must be established prior to final loan approval, or must have either an existing U.S. Bank Personal Checking Package or first mortgage with U.S. Bank. A minimum of $25 is required to open a U.S. Bank Smartly Checking account.
6. Offer is for 100 free trades per calendar year (Jan. 1-Dec. 31). Offer applies to online trades of equities and exchange-traded funds only and requires enrollment in paperless documents for self-directed brokerage account. To receive the free trades, a U.S. Bank Smartly Checking account must be established. Free trades made available up to four business days from confirmation of account funding. This offer is not designed to support day trading or active trading and may be revoked if there is excessive or unreasonable activity. Additional fees may apply. Please refer to the Schedule of Commissions and Fees for more information at https://www.usbank.com/investing/online-investing/self-directed-investing/brokerage-fees.html.
7. **For U.S. Bancorp Investments:** Investment and insurance products and services including annuities 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. Insurance products are available through various affiliated non-bank insurance agencies, which are U.S. Bancorp subsidiaries. Products may not be available in all states. CA Insurance License #0E24641. U.S. Bank Smartly Checking benefit information includes affiliated U.S. Bancorp Investments (USBI) components, which is being translated for your convenience. USBI offers its products primarily in English and may not be able to offer certain products in a particular foreign language.

EQUAL HOUSING LENDER

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. Mortgage, home equity and credit products are offered by U.S. Bank National Association and are subject to credit approval. Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2025 U.S. Bank

CUSTOMER GROUP BENEFITS

CUSTOMER GROUP	ACCOUNT OWNER BENEFITS
Youth (ages 13-17)	• Monthly Maintenance Fees are waived on all U.S. Bank Smartly Checking accounts • Monthly Maintenance Fees are waived on all U.S. Bank Smartly Savings accounts* • ATM transaction fees waived on first four Non-U.S. Bank ATM transactions per statement period[1,2]
Young Adult (ages 18-24)	• Monthly Maintenance Fees are waived on all U.S. Bank Smartly Checking accounts • ATM transaction fees waived on first four Non-U.S. Bank ATM transactions per statement period[1,2] • Wire Transfer Fees waived for the first two incoming wires per U.S. Bank Smartly Checking statement period
Senior (ages 65 or over)	• Monthly Maintenance Fees are waived on all U.S. Bank Smartly Checking accounts • 50% off annual Safe Deposit Box rental fee* • 50% discount on personal check re-orders (U.S. Bank logo or personal)[3]
Alliance[4] (including State Farm®[5,6])	• Monthly Maintenance Fees are waived on all U.S. Bank Smartly Checking accounts when you are an account owner on a State Farm credit card[7] • Monthly Maintenance Fees are waived on all Elite Money Market accounts with a U.S. Bank Smartly Checking account • Monthly Maintenance Fees are waived on all new U.S. Bank Elite Money Market accounts, for twelve months from the money market account open date[8]* • ATM transaction fees waived on first four Non-U.S. Bank ATM transactions per statement period[1,2]
Workplace-Financial Wellness Program	• Monthly Maintenance Fees are waived on all U.S. Bank Smartly Checking accounts • ATM transaction fees waived on first four Non-U.S. Bank ATM transactions per statement period[1,2] • 50% discount on personal check re-orders (U.S. Bank logo or personal)[3]

*A U.S. Bank Smartly Checking account and/or U.S. Bank Smart Rewards enrollment are not required to qualify for these benefits. Business customers and/or business accounts are not eligible for customer group benefits.

1. **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.
2. When changing checking account types, corresponding Non-U.S. Bank ATM transaction fee waivers will become available on the first day of the next statement cycle. ATM transaction fee waivers are only applicable for your U.S. Bank Smartly Checking accounts.
3. When changing existing checking options or customer group, check order discounts may not be immediately available, but will generally be available within five business days. Additional shipping fees may apply if expedited or shipped outside the continental United States.
4. Alliance benefits are contingent on opening accounts through the Alliance partner channels. Products directly opened at U.S. Bank are not eligible for the Alliance Customer Group benefits.
5. If you have any questions, please call the State Farm Banking Customer Service at U.S. Bank, 800-890-2233.
6. The Retirement Money Market minimum opening deposit is $100 for State Farm customers.
7. Qualifying accounts include personal State Farm open and activated credit card in good standing (not past due or over the limit) and you are an account owner. This benefit may take up to 5 business days to be applied after credit card activation. Credit products are subject to eligibility requirements and credit approval and may be subject to additional charges such as annual fees.
8. Valid if the customer maintains an Elite Money Market account only (without a U.S. Bank Smartly Checking account); Monthly Maintenance Fee waiver starts on account open date.

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CUSTOMER GROUP BENEFITS *(Continued)*

CUSTOMER GROUP	ACCOUNT OWNER BENEFITS
Military (requires self-disclosure)	When an owner on an account is a member of the Military customer group, all other account owners receive Military customer group benefits on that account • Monthly Maintenance Fees are waived on all U.S. Bank Smartly Checking accounts • Monthly Maintenance Fees are waived on all Elite Money Market accounts with a U.S. Bank Smartly Checking account • ATM transaction fees waived on first four Non-U.S. Bank ATM transactions per statement period[1,2] • Non-U.S. Bank ATM Surcharge reimbursed for the first fee charged by ATM Owner[1,2] (one per statement period, domestic only) • 50% discount on personal check re-orders (U.S. Bank logo or personal)[3] • Unlimited fee waivers for: Cashier's Check fees*, Personal Money Order fees*, Stop Payment fees • IRA Annual Fee waiver • 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. Call the Military Service Center at 800-934-9555 to request this benefit. • Learn more about how we serve those who serve their country at **usbank.com/military**
Wealth Management[4]	• Premier service including: – Access to a dedicated team of wealth professionals with planning, investment and banking expertise – Dedicated concierge phone support – Market and economic updates – Exclusive event invitations • Access to custom lending solutions and pricing, including Liquid Asset Secured lines of credit and Mortgage Relationship Based Pricing[5] • Higher money movement limits • Immediate access to your funds[6] • Complimentary Wealth Management-branded personal checks[3] • Non-U.S. Bank ATM Surcharge reimbursed for the first four fees charged per statement period by an ATM Owner[1,2] (domestic only)
U.S. Bank Global Transition Solutions[7]	• Monthly Maintenance Fees are waived on all U.S. Bank Smartly Checking accounts • Monthly Maintenance Fees are waived on all Elite Money Market accounts with a U.S. Bank Smartly Checking account • ATM transaction fees waived on first four Non-U.S. Bank ATM transactions per statement period[1,2] • Wire Transfer Fees waived for the first two incoming wires per U.S. Bank Smartly Checking statement period

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2. When changing checking account types, corresponding Non-U.S. Bank ATM transaction fee waivers will become available on the first day of the next statement cycle. ATM transaction fee waivers are only applicable for your U.S. Bank Smartly Checking accounts.
3. When changing existing checking options or customer group, check order discounts may not be immediately available, but will generally be available within five business days. Additional shipping fees may apply if expedited or shipped outside the continental United States.
4. For banking clients of U.S. Bank Wealth Management, Private Wealth Management or Ascent Private Capital Management.
5. Contact your Wealth Management Banker for more information.
6. For more information, refer to *Your Deposit Account Agreement*, in the section titled Funds Availability.
7. U.S. Bank Global Transition Solutions customer group currently has limited availability through qualifying referral partner programs (e.g. MUFG Bank).

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SAVINGS ACCOUNT OPTIONS

	U.S. BANK SMARTLY SAVINGS	ELITE MONEY MARKET
Minimum Opening Deposit[1]	$25	$100
Monthly Maintenance Fee	$5	$10
Requirement to Waive Monthly Maintenance Fee	• Account owner on a U.S. Bank Smartly Checking or Safe Debit account, or • Account owner on a U.S. Bank Smartly™ Visa Signature® Card[4], or • Account holder(s) age 17 or younger[5]	• $10,000 minimum daily balance[3], or • Account owner on a U.S. Bank Smartly Checking with a minimum of Gold Tier
Interest Tiers[2]	Single Tier	less than $10,000 $10,000 to $24,999.99 $25,000 to $49,999.99 $50,000 to $99,999.99 $100,000 to $499,999.99 $500,000 and above
ATM Transactions	• No ATM transaction fees at U.S. Bank ATMs • Non-U.S. Bank ATM transaction fees apply[6]	• No ATM transaction fees at U.S. Bank ATMs • Non-U.S. Bank ATM transaction fees apply[6]
U.S. Bank Smartly® Savings Interest Rate Bump[7]	• Account owner on a U.S. Bank Smartly Checking, Safe Debit account or a U.S. Bank Smartly™ Visa Signature® Card[4] is required to qualify • Variable interest rate bump is added to the standard interest rate, if applicable • Interest rate bump will vary based, in part, on Combined Qualifying Balances*	

*For the Combined Qualifying Balance (CQB) calculation, please see the "U.S. Bank Smart Rewards" section on page 4 of this document. U.S. Bank Smart Rewards enrollment is not required to qualify for this benefit. For jointly owned U.S. Bank Smartly Savings accounts, each owner's qualifying balances will be reviewed. If applicable, the owner with the higher balance range will determine the interest rate bump on the joint account. The interest rate bump and balance range information will be visible to all owners on the account.

1. Accounts opened through online, mobile or phone banking must have an opening deposit or the account will close after 30 calendar days. Once the opening deposit has been made, to keep an account open it must have a positive 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. The interest rates and Annual Percentage Yields (APYs) are variable, determined at the bank's discretion, and can change at any time, including after the account is opened. Speak to a banker for current deposit rates, disclosures on rates, compounding and crediting, and other balance information.
3. The daily 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.
4. The U.S. Bank Smartly™ Visa Signature® Card must be open, in good standing (not past due or over the limit) on the closing date of the billing cycle to earn and redeem rewards and benefits, and you are an account owner. If the U.S. Bank Smartly™ Visa Signature® Card is closed at any time, you will no longer be eligible for the monthly maintenance fee waiver associated with this card. No limitation on the number of U.S. Bank Smartly Savings accounts that can receive this benefit.
5. Account may be assessed the Monthly Maintenance Fee when the account holder reaches 18 years of age. In the event the account holder is not currently a signer on the account the account holder must visit a branch with the custodian/guardian on the account to gain authority to access account funds.
6. **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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7. The interest rate bump is variable and determined at the bank's discretion and can change at any time including after the account is opened. For additional details about the U.S. Bank Smartly Savings Interest Rate Bump, see the U.S. Bank Smartly Savings Rate Sheet.

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MISCELLANEOUS CHECKING, SAVINGS OR MONEY MARKET FEES

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
International Processing Fee – U.S. Dollars	3% of transaction
International Processing Fee – Intl Currency	3% of transaction
Debit Card Cash Advance Fee[3]	$2.00
Check Collection (incoming/outgoing)	$30.00 + direct cost
Counter Checks	$2.00 per check
Dormant Account (per month)* *Unless excluded by account type or prohibited or restricted by state law.	$5.00

Overdraft Paid Fee[4] Item Amount

$5.00 or less	no charge
$5.01 or greater	$36.00 per item[4]

U.S. Bank Overdraft Fee Forgiven

All consumer checking accounts (excluding Safe Debit accounts) are eligible to have Overdraft Paid Fee(s) waived with qualifying deposits[5]. The Overdraft Fee Forgiven period starts the first business day the Available Balance becomes negative and you were charged an Overdraft Paid Fee(s). U.S. Bank will review your account for a fee waiver at 11 p.m. ET on the business day we charge the Overdraft Paid Fee(s).

Available Balance* at 11 p.m. ET is $0 or more *Excluding the Overdraft Paid Fee(s) and including immediate and same day deposits.	Overdraft Paid Fee(s) waived
Overdraft Protection Transfer Fee[6] (when a transfer is made from an eligible linked credit account[7])	$12.50

1. U.S. Bank ATMs are physically and/or digitally branded. Digitally branded ATMs can be identified with the U.S. Bank logo displayed on the ATM or promotional screen.
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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3. $2.00 per advance assessed when performing a cash advance at any financial institution that accepts Visa®.
4. In the event the Available Balance at the end of the business day is or would be overdrawn $50.01 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 $50.00 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.
5. Deposits that generally will qualify for Overdraft Fee Forgiven include: ACH and electronic deposits, cash deposits, wire transfers, ATM deposits at U.S. Bank ATM, check deposits in branch and internal transfers from another U.S. Bank account. Deposits that generally will not qualify for Overdraft Fee Forgiven include: Mobile check deposit, extended hold placed on a deposit and deposits into new accounts opened less than 30 days where funds are generally made available the fifth business day after the day of your deposit. Refer to the Determining the Availability of a Deposit – All Accounts section of *Your Deposit Account Agreement* for full funds availability details.
6. Overdraft Protection Transfer Fees are waived on U.S. Bank Smartly Checking accounts. 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. If however, the negative Available Balance is $5.00 or less, the amount advanced will be $5.00. The Overdraft Protection Transfer Fee is waived if the negative Available Balance in your checking account is $50.00 or less. Please note, if you have Overdraft Protection and your account becomes overdrawn, Overdraft Protection funds will be accessed before the account is eligible for Overdraft Fee Forgiven. No Overdraft Protection Transfer Fee(s) will be charged for transfers from linked deposit accounts. Refer to *Your Deposit Account Agreement*, section titled Overdraft Protection Plans, for additional information.
7. Eligible accounts include: U.S. Bank Reserve Line of Credit, U.S. Bank Credit Card, U.S. Bank Personal Line of Credit, U.S. Bank Home Equity Line of Credit and other U.S. Bank Lines of Credit. Cash advance fees will apply. Interest will accrue as soon as you transfer funds. Check your cardholder agreement for Annual Percentage Rate (APR) details.

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OTHER SERVICE FEES	
Account Balancing and Research 1 hour minimum	$30.00/hour
Cashier's Check	$10.00
Individual Retirement Account (IRA)	
Annual Fee for Plan Balances Below $25,000	$30.00
CESA Balances Below $5,000	$30.00
IRA External Transfer Fee	$30.00 per IRA Plan
Legal Charges (Escheatment Related Due Diligence-as permitted by state)	
Garnishments	$100.00
Tax Levy and Child Support	$100.00
Personal Money Orders	$5.00
Safe Deposit Box Fees	
Late Payment (per month)	$10.00
Lock Drilling	no charge
Stop Payment	$35.00
Wire Transfer[1]	
Domestic – Incoming	$20.00
Domestic Internal[2] – Incoming	$15.00
Domestic – Outgoing	$30.00
Domestic Internal[2] – Outgoing	$25.00
International – Incoming	$25.00
International – Outgoing	$50.00

1. Additional fees may be deducted from the transfer amount by other financial institutions involved in the payment process. Deposits received in a foreign currency, whether by check, wire-transfer, or otherwise, 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.
2. An internal domestic wire transfer (incoming and outgoing) is where both the debit and the credit accounts are held within U.S. Bank.

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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)	$45.00
Initiation Fee (per check)	$40.00
Tracer Fee	$25.00
Returned Check Fee	$25.00
Checks on Canadian Banks (non-collection)	$0.50
Checks on Select Countries/Banks (non-collection)	$1.00

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 Purchasing and Selling

Purchase

Foreign Exchange Fee (Admin Fee)*	$10.00
Next Day Priority Delivery (optional)	$15.00

Sell

Foreign Exchange Fee (Admin Fee)*	$10.00

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

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