U.S. Bank Smartly® Checking Fee Schedule

1. Monthly Account Fee	Fee Amount	When It Applies	How to Waive the Fee
Monthly Maintenance Fee Waived on newly opened accounts for the first two statement periods from the account open date.	**$12 per month**	Charged to your account the last day of each statement period	**Waived if any of the following are met:** • $1,500+ in total monthly direct deposits • $1,500+ average account balance[1] • Account owner on an eligible U.S. Bank Smartly™ Visa Signature® Card[2] • Account owner on an eligible small business checking account[3] • Smart Rewards® Gold Tier or higher **Automatically waived for the following Customer Groups:** Account owner **ages 13 to 24** (Youth, Young Adult), account owner **ages 65 or over** (Senior), **active military or veteran** (Military)
2. U.S. Bank Smartly Savings	**Fee Amount**	**When It Applies**	**How to Waive the Fee**
Monthly Maintenance Fee	**$5 per month - waived**	Charged to your account the last day of each statement period	When you have a Bank Smartly Checking account, your Bank Smartly Savings account Monthly Maintenance Fee is waived
3. Overdrafts and Related Fees	**Fee Amount**	**When It Applies**	**How to Waive the Fee**
Overdraft Paid Fee	**$36 per item**	Transaction paid is $5.01 or greater **and** end of day Available Balance is overdrawn $50.01 or more	• Maximum of **3 fees** charged per day • Waived when you meet the requirements for **Overdraft Fee Forgiven** (visit usbank.com/cpi for additional details) **Smart Rewards Tiers** Platinum Plus: **First fee** waived per statement period
Overdraft – Small Transactions	**$0**	Transaction paid is **$5.00 or less**	**No fee** is charged for small dollar transactions
Overdrafts – Available Balance	**$0**	Available Balance is overdrawn by **$50 or less at the end of the business day**	**No fee** is charged when Available Balance is $50 or less
Overdraft Protection Transfer Fee[4]	**$12.50 - waived**	Transfer from an eligible linked account to cover overdraft	Waived for all Bank Smartly Checking accounts • Transfers occur automatically • Amounts transfer in **$50 increments** if negative Available Balance is more than $5 • **$5 transfer amount** if negative Available Balance is $5 or less

1. 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.
2. 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. 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.
3. 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).
4. For more information, refer to *Your Deposit Account Agreement,* section titled Overdraft Protection Plans, for additional information.

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4. ATM/Debit Card Fee Descriptions	Fee Amount	When It Applies	How to Waive the Fee
U.S. Bank ATM Transactions	**no charge**	All transactions at U.S. Bank ATMs	There are **no fees** at U.S. Bank ATMs
Non-U.S. Bank ATM Transaction[1]	**$3 per transaction**	Each withdrawal, transfer, balance inquiry or deposit made at a Non-U.S. Bank ATM	**Smart Rewards Tiers** • Bronze/Silver: **First two** Non-U.S. Bank ATM transaction fees[1] are waived per statement period • Gold/Platinum/Platinum Plus: **All** Non-U.S. Bank ATM transaction fees are waived **Customer Group benefits** apply to Youth, Young Adult, State Farm Alliance, Workplace-Financial Wellness Program, Military and U.S. Bank Global Transition Solutions: **First four** Non-U.S. Bank ATM transaction fees[1] waived per statement period
Non-U.S. Bank ATM Surcharge charged by ATM Owner[1] (Domestic only)	**Varies** (charged by ATM owner)	Each withdrawal, transfer, balance inquiry or deposit made at a Non-U.S. Bank ATM	• Use **MoneyPass® network ATMs**[1] to avoid surcharge • Applies in addition to other ATM fees **Smart Rewards Tiers** Platinum/Platinum Plus: **First domestic** surcharge reimbursed per statement period **Customer Group Benefit** applies to Wealth Management: **First four** domestic surcharges reimbursed per statement period
Non-U.S. Bank ATM International Transactions[1] (U.S. Dollars & Int'l Currency)	**3% of transaction**	Each withdrawal, transfer, balance inquiry or deposit made internationally	• Fee cannot be waived for this type of ATM transaction • International processing fee applies in addition to other ATM fees

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.

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5. Banking Service Fees	Fee Amount	When It Applies	How to Waive the Fee
Cashiers Check Fee	**$10 each**	Per check issued	Waived for the Military Customer Group **Smart Rewards Tiers** Gold/Platinum/Platinum Plus: Waived
Personal Money Order Fee	**$5 each**	Per check issued	Waived for the Military Customer Group **Smart Rewards Tiers** Gold/Platinum/Platinum Plus: Waived
Counter Check Fee	**$2 per check**	Pre-printed at the branch	• Waived the first 31 calendar days after account opening • Fee is charged when the check clears your account
Check Orders[1]	**Varies**	Purchasing checks	Fees cannot be waived for check re-orders **50% discount** on initial box of personal checks **Smart Rewards Tiers** Platinum Plus Tier: 50% discount on re-orders **Customer Group Benefits** apply to Senior, Workplace-Financial Wellness Program and Military: 50% discount on re-orders **Customer Group Benefit** applies to Wealth: Complimentary Wealth Management-branded personal checks
Stop Payment Fee	**$35 each**	For each stop payment request	**Smart Rewards Tiers** Gold/Platinum/Platinum Plus: Waived **Customer Group Benefit** applies to Military: Waived

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.

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6. Wire Transfer Fees[1]	Fee Amount	When It Applies	How to Waive the Fee
Incoming Domestic	**$20**	From a domestic financial institution	**Smart Rewards Tiers** Gold/Platinum/Platinum Plus: Waived **Customer Group Benefit** applies to Young Adult and U.S. Bank Global Transition Solutions: Waived for the **first two** incoming wires per statement period
Incoming Domestic Internal	**$15**	From U.S. Bank to U.S. Bank	**Smart Rewards Tiers** Gold/Platinum/Platinum Plus: Waived **Customer Group Benefit** applies to Young Adult and U.S. Bank Global Transition Solutions: Waived for the **first two** incoming wires per statement period
Incoming International	**$25**	Received from outside the U.S.	**Smart Rewards Tiers** Gold/Platinum/Platinum Plus: Waived **Customer Group Benefit** applies to Young Adult and U.S. Bank Global Transition Solutions: Waived for the **first two** incoming wires per statement period
Outgoing Domestic	**$30**	Sent to a domestic financial institution	Fee cannot be waived for this type of wire transfer
Outgoing Domestic Internal	**$25**	To U.S. Bank from U.S. Bank	Fee cannot be waived for this type of wire transfer
Outgoing International	**$50**	Sent from outside the U.S.	Fee cannot be waived for this type of wire transfer
7. Other Service Fees	**Fee Amount**	**When It Applies**	**How to Waive the Fee**
Account Balancing/ Research	**$30/hour**	Banker assistance in balancing your account	1 hour minimum, fee cannot be waived
8. Legal Fees	**Fee Amount**	**When It Applies**	**How to Waive the Fee**
Dormant Account Fee	**$5 per month**	Charged unless prohibited or restricted by state law	• Fee cannot be waived on a dormant account • To avoid the fee, complete a transaction to reactivate the account
Legal Charges	**$100**	Garnishments	Fees cannot be waived. Escheatment related due diligence as permitted by state. These fees are charged directly to your account.
	$100	For Tax Levy and Child Support	

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.

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9. Foreign Checks and Foreign Currency Service/Usage Fees

Checks Deposited in Foreign Currency on Foreign Banks

All checks subject to review. If the item must be processed on a collection basis, U.S. Bank will disclose additional fees prior to assessing. See Foreign Check Collection section below for potential fees. Return rate subject to sell rates in effect on return date.

Foreign Check Collection (incoming and outgoing) 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 to each item at the time of processing.	**$55 per check** **$55 per check** **$50** **$35** **$6** **$12**	Courier Fee Initiation Fee Tracer Fee Returned Check Fee Checks on Canadian Banks (non-collection) Checks on Select Countries/Banks (non-collection)
Purchase Foreign Currency Fees charged to your account when you purchase foreign currency from U.S. Bank.	**$10** **$15**	Foreign Exchange Fee (Admin Fee)* Next Day Priority Delivery (optional) *Charged for transactions of $300 U.S. Dollars or less, or for any currency purchases returned within seven days.
Sell Foreign Currency Fees charged to your account when you sell foreign currency back to U.S. Bank.	**$10**	Foreign Exchange Fee (Admin Fee)* *Charged for transactions of $300 U.S. Dollars or less, or for any currency purchases returned within seven days.

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