

Summary of U.S. Bank Personal Line Account Terms

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	11.00% to 21.00% Your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	11.00% to 21.00% Your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	11.00% to 21.00% Your APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is 24-30 days after the close of each billing cycle. There is no interest-free (grace) period.
For Credit Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none">Cash Advance ATMCash Equivalent AdvanceForeign Transaction	Either \$10 or 4% of the amount of each advance, whichever is greater. Either \$10 or 4% of the amount of each advance, whichever is greater. 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency.
Penalty Fees <ul style="list-style-type: none">Late PaymentReturned Payment	Up to \$40 Up to \$35

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Notice to California Residents: An applicant, if married, may apply for a separate Account.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin statutes or court decree under section 766.70, adversely affects our interest unless we, prior to the time the credit is granted or an open- end credit plan is entered into, are furnished a copy of the agreement, decree or court order, or have actual knowledge of the adverse provisions. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.

Notice to New York Residents: You may contact the New York State Department of Financial Services at 1-800-342-3736 or by visiting <http://www.dfs.ny.gov> for assistance in obtaining a comparative listing of all credit card rates, fees and interest-free periods.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law. The creditor and issuer of the U.S. Bank Personal Line is U.S. Bank National Association.

All information on this form is accurate as of October 31, 2025 and is subject to change.