U.S. Bank Easy Checking Common Account Fees

U.S. Bank Easy Checking is a simple, straightforward checking account with standard benefits and features. Find common checking-related fees below, or for a complete list of account terms, policies, and pricing, refer to the Your Deposit Account Agreement and the Consumer Pricing Information brochure.

<table>
<thead>
<tr>
<th>Account Opening and Maintenance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Opening Deposit</td>
</tr>
<tr>
<td>Monthly Maintenance Fee</td>
</tr>
<tr>
<td>Waive Monthly Maintenance Fee</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Paper Statement Fee</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ATM Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Withdrawal – U.S. Bank ATMs</td>
</tr>
<tr>
<td>Cash Withdrawal – Non-U.S. Bank ATMs</td>
</tr>
</tbody>
</table>

Choose if you want ATM/Debit Card Overdraft Coverage

You’ll need to make a decision about ATM Transactions and debit card purchases (e.g., paying for gas at the pump, buying groceries, buying something online) when there isn’t enough money available in your account.”

<table>
<thead>
<tr>
<th>Overdraft Fees and Overdraft Protection</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overdraft Paid and Overdraft Returned Fees</td>
</tr>
<tr>
<td>Minimum Overdrawn Balance Threshold</td>
</tr>
<tr>
<td>Daily Maximum</td>
</tr>
<tr>
<td>Extended Overdraft Fee</td>
</tr>
<tr>
<td>Overdraft Protection</td>
</tr>
<tr>
<td>Overdraft Protection Transfer Fee</td>
</tr>
</tbody>
</table>

For a comprehensive list of all pricing, ATM and Debit Card Overdraft Coverage terms and policies please see the Consumer Pricing Information brochure and Your Deposit Account Agreement.
Transaction Processing

Transactions are generally processed in the following order on the business day they are received:
1. All deposits; then,
2. Customer-initiated, non-check withdrawals in date and time order, starting with the earliest transaction; then,
3. Paper checks in number order, starting with the lowest number.

Funds Availability

Branch Deposits and ATM Deposits: Please refer to the U.S. Bank “Your Deposit Account Agreement” for details regarding U.S. Bank’s funds availability policy.
Direct Deposits and Wire Transfer Deposits: Same business day.

Returned Deposited Item or Cashed Check Fee
$19 for each check you deposit or cash from an account with insufficient funds.

Digital Services

Online Banking
$0 | View and manage your accounts through usbank.com

Bill Pay
Standard Delivery: $0 | 1-2 days for electronic or $0 | 3-4 days for paper check
Express Delivery: $14.95 | Same day or overnight

Text Banking
$0 | Get up-to-the-minute account information with simple text commands

Account Alerts
$0 | Customize your own alerts to stay informed about important account activity

Mobile Banking
$0 | View and manage your accounts through the U.S. Bank Mobile App or the mobile website

Mobile Check Deposit
$0 | Deposit checks with your mobile device (eligibility requirements and restrictions apply)

Send Money
- Zelle®
- Send to Account
$0 | Send or request money with Zelle using an email address or U.S. mobile number (eligibility requirements and restrictions apply)
$0 | Standard (2-3 days) with a valid account and routing number

External Transfers
Inbound Transfers Standard Delivery: $0 Outbound Transfers Standard Delivery: Up to $3
Next Day Delivery: $0
Transfer money to or from your accounts at other financial institutions. Eligibility requirements and restrictions apply.

eBills
$0 | Set up electronic versions of your paper bills and get them delivered directly to your Online Banking inbox

eStatements
$0 | Receive, view and store electronic copies of your account statements

Debit Card Services

Debit Card Cash Advance
$2 | Assessed when performing a cash advance with a teller at any financial institution that accepts Visa®

Other Account Services

Paper Statements with Check Images
$2 per statement cycle

Paper Statements with Check Return
$6 per statement cycle

Stop Payment (24-Month Duration)
$35

For more detailed fee information, consult the Your Deposit Account Agreement and the Consumer Pricing Information brochure.
For more detailed information on Digital Services, refer to the Online and Mobile Financial Services Agreement.