Windshields cracked and chipped
- Two chips less than or equal to 1/4" in diameter, not in the driver’s line of sight

Exterior scratches and scuffs
- Scratches that do not break the paint that can be buffed out during vehicle reconditioning
- Scratches that are 4" or less in length (maximum of three per panel)

Dents and dings
- Dents and/or dings that are 2" or less in diameter (maximum of two per panel)
- Previous Repairs: Previous repairs to the vehicle are acceptable as long as they meet industry quality standards and do not detract from the value of the vehicle

Tires and wheels
- Tread depth 4/32" or greater
- All tires must meet Original Equipment Manufacturer (OEM) size and rating (speed and seasonal)
- Wheel scratches 3" or less per wheel (maximum of two per wheel)

Mechanical/electrical maintenance
Vehicle should be maintained according to the manufacturer’s maintenance requirements

Missing/broken parts
Vehicle should be returned with equipment and accessories that were in the vehicle at lease inception and must be in good working order

Normal wear and usage
Interior
- Stains: Removable spots/marks
- Tears: Cuts, tears, and/or rips on floor mats
- Burns: On floor mats

Exterior scratches and scuffs
- Scratches that do not break the paint that can be buffed out during vehicle reconditioning
- Scratches that are 4" or less in length (maximum of three per panel)

Dents and dings
- Dents and/or dings that are 2" or less in diameter (maximum of two per panel)
- Previous Repairs: Previous repairs to the vehicle are acceptable as long as they meet industry quality standards and do not detract from the value of the vehicle

Tires and wheels
- Tread depth 4/32" or greater
- All tires must meet Original Equipment Manufacturer (OEM) size and rating (speed and seasonal)
- Wheel scratches 3" or less per wheel (maximum of two per wheel)

Mechnical/electrical maintenance
Vehicle should be maintained according to the manufacturer’s maintenance requirements

Missing/broken parts
Vehicle should be returned with equipment and accessories that were in the vehicle at lease inception and must be in good working order

Your options
Purchase or trade the leased vehicle from U.S. Bank or return the leased vehicle to U.S. Bank.

Option 1
Purchase or trade the leased vehicle
You may choose to purchase or trade your leased vehicle. If you elect to purchase or trade the vehicle, excess wear and mileage charges will not apply. If you purchase the vehicle at the end of lease, the payoff amount will be equal to the Purchase Option Price listed on your lease contract, plus applicable taxes, fees, and any other outstanding amounts. This price is only available to you, the lessee. Plus, we may be able to help with the financing. Call 866.250.3147 for special pricing information and to apply for a loan today. If you wish to use this vehicle as part of a trade on a new vehicle, the dealer must call us at 866.250.3148 for pricing information.

Option 2
Return the leased vehicle
At the end of your lease, you may return the vehicle to the dealership. Please contact the dealership ahead of time to make arrangements to drop off the vehicle. Once the arrangements have been made, please contact us at 866.250.3147 to let us know your intentions.

Note: Approximately 60 days prior to the end of your lease, an independent inspection company will be contacting you to set up an appointment for a free vehicle inspection. This is offered to you free of charge so you have the opportunity to review any damage you may be charged upon return of the vehicle. If the inspection is not completed before the vehicle is returned, subject to any appraisal rights you may have, we will conduct an inspection for excess wear and use after the vehicle is returned. No one from the return location is authorized by us to conduct an inspection to determine excess wear and use under your lease. No statement, verbal or written, made by anyone from the return location with regard to the condition of the vehicle will be binding or may be relied upon for any purpose.

Avoid added charges!
Return all original accessories such as:
- Keys/keyless entry remotes
- Navigation system DVDs
- Headphones for DVD players
- Remotes for DVD players
- Cargo covers
- Owner’s manual
- Charging Cables

Vehicle return steps
1. Contact us at 866.250.3147 to discuss return time and location.
2. Have free inspection completed by the independent inspection company.
3. Contact your dealership to make arrangements to drop off the vehicle.
4. Prior to returning the vehicle, please make sure to remove any items that may contain your personal information, such as receipts, registration, insurance cards, GPS locations, etc.
5. While we will cancel any recurring Automatic Payments once we confirm the vehicle has been returned, you can expedite the process by contacting us at 800.USBANKS (872.2657). Please note that it takes three business days to cancel scheduled payments.
6. Upon vehicle return, complete all end of term paperwork. These documents can be obtained at the dealership or we can provide them at your request. Return by fax to 716.616.5764 or mail to:
   U.S. Bank
   P.O. Box 068
   Buffalo, NY 14240-0068
7. Contact us at 866.250.3147 to notify us that the vehicle has been returned. We may not consider the vehicle returned until you contact us and return the required documents.
8. A statement will be mailed after the return of the vehicle that may include amounts still due on the lease account, excess wear charges, excess mileage fees, termination fee, and other applicable taxes and charges. Additional statements may be issued after your lease is terminated if any charges such as taxes, citations, etc. are received.

Guide to your end of lease options
We appreciate your business!
Thank you for choosing U.S. Bank for your automotive lease needs. Your U.S. Bank lease will be maturing in the next few months. Now is the time to begin thinking about your options and responsibilities at the end of the lease. This guide is meant to help you through the entire process.
# Excess mileage and wear

## Mileage

Your allowable mileage was determined at the beginning of the lease. Excess mileage will be charged a per-mile fee in accordance with your lease agreement.

## Wear

U.S. Bank offers a free inspection to help you understand what damage you may be charged for at the end of your lease. Normal wear can include a few small door dings, chips or scratches. Excess wear may include items such as dents, cracks in glass, torn upholstery or poor quality repairs.

### Avoid the charges

If you have the inspection completed prior to the end of your lease, you may have time to repair the damages and avoid the charges. The repairs should be completed by an auto body shop or mechanic’s shop. If you choose to have this done, please keep your receipts, and make sure you contact us to let us know these repairs have been completed.

## Excess wear and use

<table>
<thead>
<tr>
<th>Interior</th>
<th>Tires and wheels</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Stains:</strong> Cannot be removed and require the interior section to be replaced.</td>
<td><strong>Tread depths less than 4/32”</strong></td>
</tr>
<tr>
<td><strong>Tears:</strong> Cuts, tears, and/or rips on carpet, upholstery or interior</td>
<td><strong>Tires that do not meet the Original Equipment Manufacturer (OEM) size and/or rating (speed and seasonal)</strong></td>
</tr>
<tr>
<td><strong>Burns:</strong> On carpet, upholstery or interior sections</td>
<td><strong>Mismatched tires (other than brand)</strong></td>
</tr>
<tr>
<td>Power Equipment: Non-operational, malfunctioning equipment or missing equipment</td>
<td><strong>Dry rot, cupped, cut, or sidewall plugs</strong></td>
</tr>
<tr>
<td><strong>Exterior scratches and scuffs</strong></td>
<td><strong>Any bent or broken part, missing, or corroded wheel covers</strong></td>
</tr>
<tr>
<td>- Scratches that are more than 4” in length</td>
<td><strong>Mismatched wheels</strong></td>
</tr>
<tr>
<td>- Four or more scratches of any length</td>
<td><strong>Three or more scratches, gouges, or dents per wheel</strong></td>
</tr>
<tr>
<td><strong>Windshields cracked, chipped</strong></td>
<td><strong>Any number of scratches more than 3” in length</strong></td>
</tr>
<tr>
<td>- Three or more chips less than or equal to 1/4” in diameter</td>
<td></td>
</tr>
<tr>
<td>- Any chips, cracks, or scratches (not buffable) greater than 1/4” in diameter</td>
<td></td>
</tr>
<tr>
<td>- Any chips, cracks, or scratches in the driver’s line of sight</td>
<td></td>
</tr>
<tr>
<td><strong>Dents and dings</strong></td>
<td><strong>Mechanical/electrical</strong></td>
</tr>
<tr>
<td>- Dents and dings of any size that occur more than two times on one panel</td>
<td><strong>Missing, non-operational, or malfunctioning equipment</strong></td>
</tr>
<tr>
<td>- Two or more dents and/or dings that are more than 2” in diameter</td>
<td><strong>Replacement part(s) that do not meet the manufacturer’s specifications</strong></td>
</tr>
<tr>
<td><strong>Previous repairs</strong></td>
<td><strong>Substandard repairs</strong></td>
</tr>
<tr>
<td>- Mismatched paint or parts</td>
<td><strong>Vehicle Maintenance: Failure to replace maintenance items if they are dirty, low or worn or not in working order (i.e. oil, coolant, belts, hoses, transmission fluid, brake fluid, power steering fluid, etc.)</strong></td>
</tr>
<tr>
<td>- Swirls, bubbles, debris or defects of any type in repainted areas</td>
<td></td>
</tr>
<tr>
<td>- Any substandard repair due to inferior or mismatched replacement parts</td>
<td></td>
</tr>
<tr>
<td><strong>Minor scratches</strong></td>
<td><strong>Missing/broken parts</strong></td>
</tr>
<tr>
<td>A few small scratches are normal and acceptable on a used vehicle and would not be considered excess wear.</td>
<td><strong>Missing equipment, broken parts, and accessories</strong> (i.e., radios, DVD player, headphones, remotes, navigation disc, cargo cover, charging cables, etc.)</td>
</tr>
<tr>
<td><strong>Excess scratches</strong></td>
<td><strong>After market items</strong></td>
</tr>
<tr>
<td>Multiple scratches or scratches that break the paint would be considered excess wear.</td>
<td><strong>Any unauthorized vehicle modifications or alterations</strong></td>
</tr>
<tr>
<td><strong>Rust and corrosion</strong></td>
<td><strong>Miscellaneous</strong></td>
</tr>
<tr>
<td>- Any visible rust and/or corrosion</td>
<td><strong>Missing owner’s manual, keyless remotes or keys</strong></td>
</tr>
<tr>
<td><strong>Tires and wheels</strong></td>
<td><strong>Further diagnosis: the cause behind illuminated warning lights must be diagnosed and repaired; lights that are reset are not acceptable</strong></td>
</tr>
<tr>
<td>- Tread depths less than 4/32”</td>
<td><strong>Other missing items: hoses, covers, knobs, shifter, wipers, entertainment system, jack/tools, third-row seat, etc.</strong></td>
</tr>
</tbody>
</table>

*Please note this chart is NOT all-inclusive. You may be charged for items not represented on this chart.*