U.S. Bank Platinum Checking Package

Account Opening and Maintenance

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Opening Deposit</td>
<td>$25</td>
</tr>
<tr>
<td>Monthly Maintenance Fee</td>
<td>$24.95</td>
</tr>
</tbody>
</table>

Waive Monthly Maintenance Fee: $25,000 in combined personal deposits, credit balances with U.S. Bank and/or investments through U.S. Bancorp Investments, or a personal trust relationship with U.S. Bank Wealth Management.

Combined deposit balances include the average monthly collected balances for U.S. Bank personal checking, savings, money markets, CDs, and IRAs. Outstanding credit balances include U.S. Bank personal and purpose loans, U.S. Bank Mortgages, U.S. Bank Home Equity Loans and Lines of Credit, U.S. Bank Premier Line and U.S. Bank Credit Cards. Investment balances include the aggregate minimum daily balances of all investment types held through the statement period with U.S. Bancorp Investments.

ATM Fees

<table>
<thead>
<tr>
<th>Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transactions – U.S. Bank ATM</td>
<td>$0</td>
</tr>
<tr>
<td>Transactions – Non-U.S. Bank ATM</td>
<td>$0</td>
</tr>
</tbody>
</table>

Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass® Network.

Choose if you want ATM/Debit Card Overdraft Coverage

- If you say “Yes” to ATM and Debit card overdraft coverage the bank may pay these transactions and charge an overdraft fee.
- If you say “No” to ATM and Debit card overdraft coverage these transactions will be declined, and you will not be charged an overdraft paid fee.

Note: Saying “No” to overdraft coverage for ATM and debit card transactions does not guarantee that you will avoid any overdraft fees for other types of transactions on your account.

Checks, Automatic Bill Payments, and Recurring Debit Card Transactions

These items may be paid or returned at our discretion and are subject to Overdraft Paid or Overdraft Returned Item Fees.

Overdraft Fees and Overdraft Protection

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overdraft Paid and Overdraft Return Fees</td>
<td>$36</td>
</tr>
</tbody>
</table>

For each item of $5.01 or more $0, for each item of $5.00 or less $0, Other merchant fees may apply.

Minimum Overdraft Balance Threshold

In the event the Available Balance at the end of the business day is or would be overdrawn $5.01 or more, an Overdraft Paid and Overdraft Return Fees may be assessed. In the event your Available Balance at the end of the business day is or would be overdrawn by $5.00 or less, we will not charge an Overdraft Paid or Overdraft Return Fee.

Daily Maximum

U.S. Bank limits the number of charges to a daily maximum of 4 Overdraft Fees per day, no matter how many items we pay or return on your behalf. The Overdraft Fees assessed can be Overdraft Paid Fees, Overdraft Return Fees or a combination of both.

Extended Overdraft Fee

A $36.00 fee is charged if the Available Balance remains negative for seven consecutive calendar days; you will be charged $36.00 on the eighth calendar day.

Overdraft Protection

Link an eligible savings account, line of credit, or credit card account to your checking account to transfer funds when there is not enough money in your account to pay a transaction. For negative balances of $5.01 or more, transfers will occur in multiples of $50 to cover the negative balance. If, however, the negative balance is $5.00 or less, the amount advanced will be $5.00 and the Overdraft Protection Transfer Fee will be waived.

Overdraft Protection Transfer Fee $0

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

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Deposits and Wire Transfer Deposits</td>
<td>Same day business day</td>
</tr>
</tbody>
</table>

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

Digital Services

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online Banking</td>
<td>$0</td>
</tr>
<tr>
<td>billPay</td>
<td>$0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard Delivery</td>
<td>$0</td>
</tr>
<tr>
<td>1-2 days for electronic or</td>
<td>$14.95</td>
</tr>
<tr>
<td>Express Delivery:</td>
<td></td>
</tr>
<tr>
<td>3-4 days for paper check</td>
<td></td>
</tr>
</tbody>
</table>

Test Banking

$0 to get up-to-the-minute account information with simple test commands

Alerts

$0 to customize your alerts to stay informed about important account activity

Mobile Banking

$0 to view and manage your accounts through the U.S. Bank Mobile App or the website

Mobile Check Deposit

$0 to deposit checks with your mobile device (eligibility requirements and restrictions apply)

Send Money

$0 to send money with Zelle using an email address or U.S. mobile number (eligibility requirements and restrictions apply)

Money to Account

$0 to send money with Zelle using an email address or U.S. mobile number (eligibility requirements and restrictions apply)

Transfer Money to another account at U.S. Bank or any financial institution that accepts Zelle

External Transfers

Inbound Transfers: Standard Delivery $0, Overnight Delivery $0

Outbound Transfers: Standard Delivery $0, Next Day Delivery $0

Transfer money to or from your accounts at other financial institutions. Eligibility requirements and restrictions apply.

e-Bills

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

e-Statements

$0 to receive, view and print electronic copies of your account statements

Debit Card Services

Debit Card Cash Advance $2 to be assessed when performing a cash advance with a teller at any financial institution that accepts Visa Editor’s Choice and uses a terminal or via a debit card.

Other Account Services

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paper Statements with Check Images</td>
<td>$2 per statement cycle</td>
</tr>
<tr>
<td>Paper Statements with Check Return</td>
<td>$6 per statement cycle</td>
</tr>
<tr>
<td>Stop Payment (24-Month Occurrence)</td>
<td>$20</td>
</tr>
</tbody>
</table>

For more detailed fee information, consult the Your Deposit Account Agreement and the Consumer Pricing Information disclosure for details regarding U.S. Bank’s funds availability policy

For more detailed information on Digital Services, refer to the Digital Service Agreement.

Consumer Pricing Information.

For more detailed fee information, consult the Your Deposit Account Agreement and the Consumer Pricing Information disclosure.

For more detailed information on Digital Services, refer to the Digital Service Agreement.

To send money in minutes with Zelle, you must have an eligible U.S. Bank account and have a mobile number registered in your online and mobile banking profile for at least three calendar days. Transactions typically occur in minutes when the recipient’s email address or U.S. mobile number is already enrolled with Zelle. Must have a bank account in the U.S. to use Zelle. Terms and conditions apply. Zelle and the Zelle logo are owned by Early Warning Services, LLC and are used herein under license. Deposit products offered by the U.S. Bank National Association. Member FDIC. Mortgage, Home Equity and credit products offered by U.S. Bank National Association and subject to normal credit approval. ©2020 U.S. Bank. 328203c 3/20

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

Investment products and services are:

- NOT A DEPOSIT • NOT FDIC INSURED • MAY LOSE VALUE •
- NOT BANK GUARANTEED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

* For U.S. Bancorp Investments: Investment products and services are available through U.S. Bancorp Investments, the marketing name for U.S. Bancorp Investments, Inc., Member FINRA and SIPC, an investment advisor and a brokerage subsidiary of U.S. Bancorp and affiliates of U.S. Bank. U.S. Bank is not responsible for and does not guarantee the products, services or performance of any U.S. Bancorp Investments products.

For U.S. Bank/Equal Housing Lender: Deposit products offered by U.S. Bank National Association. Member FDIC. Mortgage, home equity and credit products offered by U.S. Bank National Association and subject to normal credit approval.

For more detailed fee information, consult the Your Deposit Account Agreement and the Consumer Pricing Information disclosure.

For more detailed information on Digital Services, refer to the Digital Service Agreement.