



# Consumer Pricing Information

Effective May 14, 2018

## Checking Package Options

|  | Platinum Checking  | Gold Checking   | Silver Checking   |
|--|--|---|---|
| Minimum Opening Deposit <sup>1</sup>         | \$25   | \$25  | \$25  |
| Monthly Maintenance Fee                      | \$24.95  | \$14.95   | \$6.95  |
| Requirement to Waive Monthly Maintenance Fee | No Monthly Maintenance Fee with one of the following: <ul style="list-style-type: none"> <li>\$25,000 in combined personal deposits, credit balances<sup>2</sup> with U.S. Bank and/or investments* through U.S. Bancorp Investments, OR</li> <li>Personal trust relationship with U.S. Bank Wealth Management.</li> </ul> | No Monthly Maintenance Fee with: <ul style="list-style-type: none"> <li>An open U.S. Bank personal loan, line or credit card<sup>7</sup></li> </ul>   | No Monthly Maintenance Fee with a Package Money Market Savings <sup>8</sup> account AND one of the following: <ul style="list-style-type: none"> <li>Combined monthly direct deposits totaling \$1,000+, OR</li> <li>Combined account balance<sup>9</sup> of \$1,500</li> </ul> |
| Interest Tiers <sup>3</sup>                  | \$0 - \$2,499<br>\$2,500 - \$9,999<br>\$10,000 and above   | None  | None  |
| ATM Transactions                             | <ul style="list-style-type: none"> <li>No U.S. Bank fee for U.S. Bank ATM transactions</li> <li>No U.S. Bank fee for non-U.S. Bank ATM transactions<sup>4</sup></li> </ul>   | <ul style="list-style-type: none"> <li>No U.S. Bank fee for U.S. Bank ATM transactions</li> <li>No U.S. Bank fee charged on first two non-U.S. Bank ATM transactions per statement period (non-U.S. Bank ATM fees apply after two)<sup>4</sup></li> </ul> | <ul style="list-style-type: none"> <li>No U.S. Bank fee for U.S. Bank ATM transactions</li> <li>Non-U.S. Bank ATM fees apply<sup>4</sup></li> </ul>   |
| Paper Statement Fee                          | \$2.00 Paper Statement Fee <sup>5</sup> is waived. <sup>6</sup>  | \$2.00 Paper Statement Fee <sup>5</sup> is waived. <sup>6</sup>   | \$2.00 Paper Statement Fee <sup>5</sup> applies unless enrolled in eStatements.   |

1. Accounts opened through online, mobile or phone banking must have an opening deposit or the account will close after 30 days. Once the opening deposit has been made, to keep an account open it must have a balance or deposit/withdrawal activity. An account will automatically close if it has a zero balance and no deposit/withdrawal activity for four consecutive months.

2. Combined deposit balances include the average monthly collected balances for U.S. Bank personal checking, savings, money market and IRA accounts and CDs. Outstanding credit balances include balances on U.S. Bank Premier Line, home mortgages, home equity loans and lines of credit, personal and purpose loans and credit cards. Investment balances include the aggregate minimum daily balance of all investment types held through the statement period with U.S. Bancorp Investments.

3. Variable rate account. Interest rates are determined at the bank's discretion and can change at any time. See a banker for current deposit rates, disclosures on rates, compounding and crediting, and other balance information.

4. Non-U.S. Bank ATM owners will apply a surcharge fee unless they participate in the MoneyPass<sup>®</sup> Network. To find MoneyPass ATM locations, please visit [www.moneypass.com](http://www.moneypass.com).

5. Additional fees may apply for Statements with Check Images and Statements with Check Return. Check Images are available with Paper or eStatements. Check Return is only available with Paper Statements. Accounts with the Senior customer indicator receive \$1.00 discount per statement cycle for Statement with Check Return fee and the Statement with Check Images fee is waived.

6. If enrolled in paper statements, your statement will show a \$2.00 Paper Statement Fee which will then be reversed as part of being a Gold or Platinum Package customer or a Premium Checking customer.

7. Qualifying accounts include U.S. Bank Premier Lines, home mortgages, home equity loans and lines of credit, personal and purpose loans and activated credit cards. (U.S. Bank Reserve Line of Credit and student loans are excluded). Mortgage and credit products are subject to eligibility requirements and normal credit approval and may be subject to additional charges such as annual fees. Please refer to the credit agreement for full details.

8. Platinum Select Money Market Savings will meet the savings account requirement for the monthly maintenance fee waiver if the Package Money Market Savings is converted to a Platinum Select Money Market Savings due to an associated Platinum Checking Package.

9. The combined balance is the total average account balance of the Silver Checking Package and all Package Money Market Savings and Platinum Select Money Market Savings accounts you own. The average account balance is calculated by adding the combined balance at the end of each calendar day during the statement period, up to and not including the last business day of the statement period, and dividing that sum by the number of days used. Business days are Monday through Friday; federal holidays are not included.

\*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 adviser and a brokerage subsidiary of U.S. Bancorp and affiliate of U.S. Bank.

**Investment products and services are:**

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

For U.S. Bank: U.S. Bank is not responsible for and does not guarantee the products, services or performance of U.S. Bancorp Investments.

# U.S. Bank Consumer Pricing Information

Effective May 14, 2018

| Checking Options                             |   |  |   |   |
|--|---|--|---|---|
|  | Premium Checking  | Easy Checking  | Student Checking <sup>7</sup>   | Safe Debit Account <sup>8</sup>   |
| Minimum Opening Deposit <sup>1</sup>         | \$25  | \$25   | \$25  | \$25  |
| Monthly Maintenance Fee                      | \$10.95   | \$6.95   | No Monthly Maintenance Fee  | \$4.95  |
| Requirement to Waive Monthly Maintenance Fee | No Monthly Maintenance Fee with one of the following: <ul style="list-style-type: none"> <li>• Average account balance<sup>2</sup> of \$5,000, OR</li> <li>• Account holder(s) age 65 or greater</li> </ul> | No Monthly Maintenance Fee with one of the following: <ul style="list-style-type: none"> <li>• Combined monthly direct deposits totaling \$1,000+, OR</li> <li>• Average account balance<sup>2</sup> of \$1,500</li> </ul> | None  | The Monthly Maintenance Fee cannot be waived  |
| Interest Tiers <sup>3</sup>                  | \$0 - \$999<br>\$1,000 - \$9,999<br>\$10,000 - \$49,999<br>\$50,000 - \$99,999<br>\$100,000 and above   | None   | None  | None  |
| ATM Transactions                             | <ul style="list-style-type: none"> <li>• No U.S. Bank fee for U.S. Bank ATM transactions</li> <li>• No U.S. Bank fee for non-U.S. Bank ATM transactions<sup>4</sup></li> </ul>                              | <ul style="list-style-type: none"> <li>• No U.S. Bank fee for U.S. Bank ATM transactions</li> <li>• Non-U.S. Bank ATM fees apply<sup>4</sup></li> </ul>  | <ul style="list-style-type: none"> <li>• No U.S. Bank fee for U.S. Bank ATM transactions</li> <li>• No U.S. Bank fee charged on first four non-U.S. Bank ATM transactions per statement period (non-U.S. Bank ATM fees apply after four)<sup>4</sup></li> </ul> | <ul style="list-style-type: none"> <li>• No U.S. Bank fee for U.S. Bank ATM transactions</li> <li>• Non-U.S. Bank ATM fees apply<sup>4</sup></li> </ul> |
| Paper Statement Fee                          | \$2.00 Paper Statement Fee <sup>5</sup> is waived. <sup>6</sup>   | \$2.00 Paper Statement Fee <sup>5</sup> applies unless enrolled in eStatements.  | \$2.00 Paper Statement Fee <sup>5</sup> applies unless enrolled in eStatements.   | No Paper Statement Fee.   |

1. Accounts opened through online, mobile or phone banking must have an opening deposit or the account will close after 30 days. Once the opening deposit has been made, to keep an account open it must have a balance or deposit/withdrawal activity. An account will automatically close if it has a zero balance and no deposit/withdrawal activity for four consecutive months.

2. The average account balance for Premium and Easy Checking 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.

3. Variable rate account. Interest rates are determined at the bank's discretion and can change at any time. See a banker for current deposit rates, disclosures on rates, compounding and crediting, and other balance information.

4. Non-U.S. Bank ATM owners will apply a surcharge fee unless they participate in the MoneyPass<sup>®</sup> Network. To find MoneyPass ATM locations, please visit [www.moneypass.com](http://www.moneypass.com).

5. Additional fees may apply for Statements with Check Images and Statements with Check Return. Check Images are available with Paper or eStatements. Check Return is only available with Paper Statements. Accounts with the Senior customer indicator receive \$1.00 discount per statement cycle for Statement with Check Return fee and the Statement with Check Images fee is waived.

6. If enrolled in paper statements, your statement will show a \$2.00 Paper Statement Fee which will then be reversed as part of being a Gold or Platinum Package customer or a Premium Checking customer.

7. Student enrolled in high school, technical college, trade school or university.

8. No checks issued/use of checks is not permitted. Safe Debit Account subject to terms and conditions and fees and charges for select services. Please refer to the U.S. Bank Safe Debit Account Terms and Conditions and Safe Debit Account Pricing and Information guide.

## Savings & Money Market Account Options†

|  | Platinum Select Money Market Savings <sup>2</sup>   | Package Money Market Savings <sup>3</sup>   | Elite Money Market  | Money Market  | Standard Savings  | Goal Savings  | Star Savers Club <sup>9</sup>   |
|--|---|---|---|---|---|---|---|
| Minimum Opening Deposit <sup>1</sup>         | \$25  | \$25  | \$100   | \$100   | \$25  | \$0, with a minimum \$25 automatic monthly transfer from a U.S. Bank personal checking account, per statement cycle <sup>8</sup>                    | \$25  |
| Monthly Maintenance Fee                      | \$0   | \$0   | \$10  | \$10  | \$4   | \$0   | \$0   |
| Requirement to Waive Monthly Maintenance Fee | None  | None  | \$10,000 minimum daily ledger balance <sup>6</sup>  | \$1,000 minimum daily ledger balance <sup>6</sup> OR \$2,500 average monthly collected balance <sup>7</sup>   | \$300 minimum daily ledger balance <sup>6</sup> OR \$1,000 average monthly collected balance <sup>7</sup>   | None  | None  |
| Interest Tiers <sup>4</sup>                  | \$0 - \$1,499<br>\$1,500 - \$9,999<br>\$10,000 - \$49,999<br>\$50,000 - \$99,999<br>\$100,000 - \$499,999<br>\$500,000 and above                    | \$0 - \$1,499<br>\$1,500 - \$9,999<br>\$10,000 - \$49,999<br>\$50,000 - \$99,999<br>\$100,000 - \$499,999<br>\$500,000 and above                    | \$0 - \$1,499<br>\$1,500 - \$9,999<br>\$10,000 - \$49,999<br>\$50,000 - \$99,999<br>\$100,000 - \$499,999<br>\$500,000 and above                    | \$0 - \$999<br>\$1,000 - \$9,999<br>\$10,000 - \$24,999<br>\$25,000 and above   | Single Tier   | \$0 - \$999<br>\$1,000 - \$9,999<br>\$10,000 - \$24,999<br>\$25,000 and above   | \$0 - \$499<br>\$500 - \$999<br>\$1,000 - \$4,999<br>\$5,000 - \$9,999<br>\$10,000 and above  |
| ATM Transactions                             | <ul style="list-style-type: none"> <li>No U.S. Bank fee for U.S. Bank ATM transactions</li> <li>Non-U.S. Bank ATM fees apply<sup>5</sup></li> </ul> | <ul style="list-style-type: none"> <li>No U.S. Bank fee for U.S. Bank ATM transactions</li> <li>Non-U.S. Bank ATM fees apply<sup>5</sup></li> </ul> | <ul style="list-style-type: none"> <li>No U.S. Bank fee for U.S. Bank ATM transactions</li> <li>Non-U.S. Bank ATM fees apply<sup>5</sup></li> </ul> | <ul style="list-style-type: none"> <li>No U.S. Bank fee for U.S. Bank ATM transactions</li> <li>Non-U.S. Bank ATM fees apply<sup>5</sup></li> </ul> | <ul style="list-style-type: none"> <li>No U.S. Bank fee for U.S. Bank ATM transactions</li> <li>Non-U.S. Bank ATM fees apply<sup>5</sup></li> </ul> | <ul style="list-style-type: none"> <li>No U.S. Bank fee for U.S. Bank ATM transactions</li> <li>Non-U.S. Bank ATM fees apply<sup>5</sup></li> </ul> | <ul style="list-style-type: none"> <li>No U.S. Bank fee for U.S. Bank ATM transactions</li> <li>Non-U.S. Bank ATM fees apply<sup>5</sup></li> </ul> |

† Federal Regulation D limits certain types of withdrawals and transfers made from a savings or money market account to a combined total of six per account cycle. This includes withdrawals made by check or draft to third parties; debit or ATM card point-of-sale (POS) purchases; and pre-authorized withdrawals such as automatic transfers for overdraft protection and transfers made by telephone, online banking, mobile banking, bill pay, wire and facsimile. Withdrawals and/or transfers exceeding the six per account cycle allowance, will result in a \$15 excessive withdrawal fee per transaction. If limitations are continuously exceeded, it may result in conversion to an Easy Checking account. Withdrawals and transfers made in person at a U.S. Bank branch or at an ATM are not included in the limit of six per account cycle.

1. Accounts opened through online, mobile or phone banking must have an opening deposit or the account will close after 30 days. Once the opening deposit has been made, to keep an account open it must have a balance or deposit/withdrawal activity. An account will automatically close if it has a zero balance and no deposit/withdrawal activity for four consecutive months.

2. A U.S. Bank Platinum Select Money Market Savings account requires you to maintain an open U.S. Bank Platinum Checking Package with at least one common account holder on each account. The Platinum Select Money Market Savings account will be converted to a U.S. Bank Standard Savings account if the associated Platinum Checking Package is closed or transferred to a different non-qualifying product. If another Silver or Gold Checking Package exists, the Platinum Select Money Market Savings account will be converted to a Package Money Market Savings account.

3. A U.S. Bank Package Money Market Savings account requires you to maintain an open U.S. Bank Silver or Gold Checking Package with at least one common account holder on each account. The Package Money Market Savings account will be converted to a U.S. Bank Standard Savings account if the Silver or Gold Checking Package is closed or transferred to a different non-qualifying product.

4. Variable rate account. Interest rates are determined at the bank's discretion and can change at any time. See the Current Deposit Rates for disclosures on rates, compounding and crediting, and other balance information.

5. Non-U.S. Bank ATM owners will apply a surcharge fee unless they participate in the MoneyPass® Network. To find MoneyPass ATM locations, please visit [www.moneypass.com](http://www.moneypass.com).

6. The daily ledger balance is the balance at the end of each business day, equal to the beginning balance for that day plus the current business day credits, minus the current business day debits. Business days are Monday through Friday; federal holidays are not included.

7. The average monthly collected balance is calculated by adding the principal in the account for each calendar day in the statement period and dividing that figure by the total number of calendar days in the statement period.

8. Must have a U.S. Bank personal checking account to qualify.

9. Account will be converted to Standard Savings when minor reaches 18 years of age and may be subjected to fees. Minor must visit a branch with the custodian/guardian on the account to gain authority to access account funds. Refer to Standard Savings for applicable benefits and fees.

# U.S. Bank Consumer Pricing Information

Effective May 14, 2018

## Miscellaneous Checking, Savings or Money Market Fees

Account Charge-Off Processing Fee \$30.00

### ATM and Debit Card Fees

**ATM Transactions** includes withdrawals, balance inquiries, denied transactions, fund transfers, and deposits

**U.S. Bank ATM Transaction** no charge

**Non-U.S. Bank ATM Transaction<sup>1</sup>** \$2.50

Mini Statement at U.S. Bank ATM \$1.00

Full Statement at U.S. Bank ATM \$1.50

International Processing Fee - U.S. Dollars 2% of transaction

International Processing Fee - Intl Currency 3% of transaction

Debit Card Cash Advance Fee<sup>2</sup> \$2.00

Express Delivery Fee - new or replacement card (2-3 business days) \$25.00

**Check Collection** (incoming/outgoing) \$30.00 + direct cost

**Counter Checks** \$2.00 per check

**Dormant Account** (per month)\* \$5.00

\*Unless excluded by account type or prohibited or restricted by state law.

### Overdraft Paid Fee<sup>3</sup>

#### Item Amount

\$5.00 or less no fee

\$5.01 or more \$36.00 per item\*

### Overdraft Returned Fee<sup>3</sup>

#### Item Amount

\$5.00 or less no fee

\$5.01 or more \$36.00 per item\*

\*Fees are limited to a daily maximum of 4 Overdraft Fees per day.

Overdraft Fees assessed can be Overdraft Paid Fees, Overdraft Return Fees or a combination of both.

## Miscellaneous Checking, Savings or Money Market Fees (continued)

### Extended Overdraft Fee

(Charged if the Available Balance remains negative for seven consecutive calendar days; a \$36.00 fee will be charged on the eighth calendar day.) \$36.00

**Overdraft Protection Transfer Fee<sup>4</sup>** \$12.50

(when a transfer is made from an eligible linked credit account<sup>5</sup>)

For Gold Checking \$7.50

For Platinum Checking waived

### Photocopy Requests

Copy of Check, or other items \$2.00 per item

Copy of Statement \$6.00 per statement

**Returned Deposited Item or Cashed Check** \$19.00

### Statement Fees (Per Statement Cycle)

Statements with Check Images<sup>6</sup> \$2.00

Statements with Check Return<sup>6</sup> \$6.00

Paper Statement (Student and Easy Checking and Silver Checking Package) \$2.00

## Other Service Fees

**Account Balancing and Research** \$30.00/hour  
1 hour minimum

**Cashier's Check** \$8.00

### Individual Retirement Account (IRA)

Annual Fee for Plan Balances Below \$25,000

CESA Balances Below \$5,000 \$30.00

Platinum Checking customers no charge

IRA External Transfer Fee \$30.00 per IRA Plan

### Legal Charges

Garnishments \$100.00

Tax Levy & Child Support \$100.00

## Other Service Fees (continued)

**Personal Money Order** \$5.00

### Safe Deposit Box Fees

Late Payment (per month) \$10.00

Lock Drilling \$150.00

Invoice Fee \$10.00

### Stop Payment

For Platinum Checking \$20.00

For Premium Checking \$20.00

### Wire Transfer<sup>7</sup>

Incoming (domestic) \$20.00

Incoming (international) \$25.00

Outgoing (domestic) \$30.00

Outgoing (international) \$50.00

1. Non-U.S. Bank ATM owners will apply a surcharge fee unless they participate in the MoneyPass<sup>®</sup> Network. To find MoneyPass ATM locations, please visit [www.moneypass.com](http://www.moneypass.com).

2. \$2.00 per advance assessed when performing a cash advance at any financial institution that accepts Visa<sup>®</sup>.

3. 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/or overdraft returned fee(s) may be assessed. In the event the Available Balance at the end of the business day is or would be overdrawn \$5.00 or less, a fee will not be assessed. 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.

4. If you have linked eligible accounts, and the negative Available Balance in your checking account is \$5.01 or more, the advance amount will transfer in multiples of \$50. If however, the negative Available Balance is \$5.00 or less, the amount advanced will be \$5.00 and the Overdraft Protection Transfer Fee will be waived. Refer to Your Deposit Account Agreement, section titled Overdraft Protection Plans, for additional information.

5. Eligible accounts include: U.S. Bank Reserve Line of Credit, U.S. Bank Credit Card, U.S. Bank Premier Line, U.S. Bank Home Equity Line of Credit and other U.S. Bank Lines of Credit

6. Additional fees may apply for Statements with Check Images and Statements with Check Return. Check Images are available with Paper or eStatements. Check Return is only available with Paper Statements. Accounts with the Senior customer indicator receive \$1.00 discount per statement cycle for Statement with Check Return fee and the Statement with Check Images fee is waived.

7. Additional fees may be deducted from the transfer amount by other financial institutions involved in the payment process.

# U.S. Bank Consumer Pricing Information

Effective May 14, 2018

## Foreign Checks/Currency Fees

### Checks Deposited in Foreign Currency on Foreign Banks

All checks subject to review. If item must be processed on a collection basis, U.S. Bank will disclose additional fees prior to assessing. See Foreign Check Collection section for potential fees.

Return rate subject to sell rates in effect on return date.

### Foreign Check Collection (incoming/outgoing)

|   |         |
|---|---------|
| Courier Fee (per check)                           | \$45.00 |
| Initiation Fee (per check)                        | \$40.00 |
| Tracer Fee  | \$25.00 |
| Returned Check Fee                                | \$25.00 |
| Checks on Canadian Banks (non-collection)         | \$0.50  |
| Checks on Select Countries/Banks (non-collection) | \$1.00  |

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 on each item at the time of processing.

## Foreign Checks/Currency Fees (continued)

### Foreign Currency

#### Purchase\*\*

|                            |         |
|----------------------------|---------|
| Next Day Delivery          | \$10.00 |
| Next Day Priority Delivery | \$12.00 |

#### Sold\*\*

|                 |         |
|-----------------|---------|
| Shipping Charge | \$10.00 |
|-----------------|---------|

\*\*Purchases over \$5,000 USD will incur additional delivery charges. See your local branch for specific pricing.

### Foreign Draft Purchase

|                            |         |
|----------------------------|---------|
| Next Day Delivery          | \$10.00 |
| Next Day Priority Delivery | \$12.00 |
| Processing Fee             | \$20.00 |
| Stop Payment Orders        | \$25.00 |

For U.S. Bank:



For a comprehensive list of all pricing, terms and policies see the Consumer Pricing Information brochure, the Your Deposit Account Agreement and the Personal Banking brochure. Other conditions and restrictions may apply. Terms may change without notice. Mortgage products, Home Equity Loans and Lines of Credit and Credit Cards are offered through U.S. Bank National Association. Deposit products offered by U.S. Bank National Association. Member FDIC.

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