



# Personal Banking

## Consumer Pricing Information

Effective May 26, 2022

### Something for everyone



All U.S. Bank personal checking accounts<sup>1</sup> include:

- Mobile and online banking with free credit score access<sup>2</sup>
- Mobile check deposit<sup>3</sup>
- Preferred rates with autopay on home equity loans and other personal loans
- Preferred rates on home equity lines of credit
- Bill pay<sup>4</sup>
- Send money with Zelle<sup>5</sup>
- Email and text alerts<sup>6</sup>
- U.S. Bank Visa<sup>®</sup> Debit Card

### We're ready to help 24 hours a day, 7 days a week – get in touch.



#### Branch and self-service<sup>7</sup> ATM locations

- Branches in more than 25 states
  - One of the largest ATM networks in America
- 
- Access your accounts at thousands of additional partner<sup>8</sup> ATMs nationwide
  - No surcharges at MoneyPass<sup>®</sup> Network ATMs<sup>9</sup>
- 
- Find a branch or ATM near you in the app or at [locations.usbank.com](https://locations.usbank.com).



Scan here with your mobile device to download the U.S. Bank Mobile App.



#### 800-USBANKS (872-2657)

We accept relay calls.  
Outside the U.S. 503-401-9991 (call collect)

[usbank.com](https://usbank.com)



1. A minimum deposit of \$25 is required to open a U.S. Bank personal checking account.  
2. Free credit score access, alerts and Score Simulator through TransUnion's CreditView™ Dashboard are available to U.S. Bank online and mobile banking customers. Alerts require a TransUnion database match. It is possible that some enrolled members may not qualify for the alert functionality. The free VantageScore<sup>®</sup> credit score from TransUnion<sup>®</sup> is for educational purposes only and not used by U.S. Bank to make credit decisions.  
3. Eligibility requirements and restrictions apply. Contact a U.S. Bank branch to obtain the *Digital Services Agreement* for more information.  
4. Safe Debit Accounts are not eligible for automatic payments or expedited delivery and can only pay billers listed in our system who accept electronic payment.  
5. Must have a bank account in the U.S. to use Zelle<sup>®</sup>. Terms and conditions apply. Zelle<sup>®</sup> and the Zelle<sup>®</sup> related marks are wholly owned by Early Warning Services, LLC and are used herein under license.  
6. For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. Please be advised that the alerts may not be sent immediately.  
7. Self-service devices enable consumers to select and conduct banking services.  
8. U.S. Bank has established alliances to expand ATM convenience. These partner ATMs display the U.S. Bank logo and are included in the definition of a U.S. Bank ATM.  
9. If a Non-U.S. Bank ATM Transaction fee applies, U.S. Bank will assess a fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass<sup>®</sup> Network. If you use an ATM that uses the MoneyPass<sup>®</sup> Network and are charged a fee, please contact us at 800-USBANKS (872-2657) for a refund. To find MoneyPass ATM locations, select "Show MoneyPass<sup>®</sup> ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen. Please refer to the section titled "Miscellaneous Checking, Savings or Money Market Fees" for a summary of ATM Transaction fees.



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Checking Package Options	Platinum Checking	Gold Checking
<b>Minimum Opening Deposit<sup>1</sup></b>	\$25	\$25
<b>Monthly Maintenance Fee</b>	\$24.95	\$14.95
<b>Requirement to Waive Monthly Maintenance Fee</b>	No Monthly Maintenance Fee with one of the following: – \$25,000 in combined personal deposits, credit balances <sup>3</sup> with U.S. Bank and/or investments* through U.S. Bancorp Investments OR – Personal trust relationship with U.S. Bank Wealth Management	No Monthly Maintenance Fee with one of the following: – An open U.S. Bank personal loan, line, mortgage or credit card <sup>14</sup>
<b>Interest Tiers<sup>2</sup></b>	under \$2,500   \$2,500 - \$9,999   \$10,000 and above	None
<b>ATM Transactions</b>	– No ATM Transaction fees at U.S. Bank ATMs. – No ATM Transaction fees for Non-U.S. Bank ATM Transactions. <sup>4</sup>	– No ATM Transaction fees at U.S. Bank ATMs. – No ATM Transaction fees charged on first two Non-U.S. Bank ATM Transactions per statement period (Non-U.S. Bank ATM Transaction fees apply after two). <sup>4</sup>
<b>Paper Statement Fee</b>	– \$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>
<b>Additional Features</b>	– Easy Checking accounts with no monthly maintenance fees. <sup>7</sup> – Free initial box of U.S. Bank logo checks or 50% discount on other personal designs. 50% discount on re-orders (U.S. Bank logo or personal). <sup>8</sup> – No U.S. Bank fee for photocopy requests of checks and paper statements. – 50% off annual Safe Deposit Box rental fee. – 100 free trades <sup>9</sup> per calendar year with a self-directed brokerage account through our affiliate, U.S. Bancorp Investments.* Offer applies to online trades of equities and exchange-traded funds only and requires enrollment in paperless documents for self-directed brokerage account. – No annual fee on a U.S. Bank Home Equity Line of Credit. – Take 0.25% of your new first mortgage loan amount and deduct it from the closing costs, up to a maximum of \$1,000. <sup>10</sup> You may be eligible for this customer credit with a U.S. Bank Personal Checking Package, or with an existing U.S. Bank first mortgage. <sup>11</sup> – No annual fee on U.S. Bank Individual Retirement Accounts (IRAs). <sup>12</sup> – No fees for Overdraft Protection Transfers. – No fee(s) for Overdraft Paid Fees or Extended Overdraft Fees with \$1 million or more in combined personal balances. <sup>13</sup> This benefit will be reviewed for renewal annually.	– Two Easy Checking accounts with no monthly maintenance fees. <sup>7</sup> – Take 0.25% of your new first mortgage loan amount and deduct it from the closing costs, up to a maximum of \$1,000. <sup>10</sup> You may be eligible for this customer credit with a U.S. Bank Personal Checking Package, or with an existing U.S. Bank first mortgage. <sup>11</sup> – No Overdraft Protection Transfer Fee <sup>15</sup> when a transfer is made from a linked deposit account (U.S. Bank consumer savings account, money market, or a secondary checking account). – 100 free trades <sup>16</sup> per calendar year with a self-directed brokerage account through our affiliate, U.S. Bancorp Investments.* Offer applies to online trades of equities and exchange-traded funds only and requires enrollment in paperless documents for self-directed brokerage account.

- 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 positive 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.
- Variable rate account. Interest rates are determined at the bank's discretion and can change at any time. Speak to a banker for current deposit rates, disclosures on rates, compounding and crediting, and other balance information.
- 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 balances on U.S. Bank Personal Line of Credit, 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.
- If a Non-U.S. Bank ATM Transaction fee applies, U.S. Bank will assess a fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass<sup>®</sup> Network. If you use an ATM that uses the MoneyPass<sup>®</sup> Network and are charged a fee, please contact us at 800-USBANKS (872-2657) for a refund. To find MoneyPass ATM locations, select "Show MoneyPass<sup>®</sup> ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen. Please refer to the section titled "Miscellaneous Checking, Savings or Money Market Fees" for a summary of ATM Transaction fees. When changing to Student, Gold or Platinum checking account types, corresponding Non-U.S. Bank ATM Transaction fee waivers will become available on the first day of the next statement cycle.
- Additional fees may apply for Statements with Check Images. For additional fee information see Miscellaneous Checking, Savings or Money Market Fees section. Check Images are available with paper or e-statements. Check. Accounts with the Senior customer indicator receive waived fees for Statement with Check Image.
- 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 Checking Package customer.
- Platinum or Gold Checking Package customers can open additional Easy Checking accounts with no monthly maintenance fee. Requires at least one identical account holder on all accounts. Gold Checking Package customers are limited to two Easy Checking accounts with no monthly maintenance fee.
- When changing existing checking or checking package options (or adding Senior benefits) check order discounts may not be immediately available, but will generally be available within five business days. Additional shipping fees may apply if expedited or shipped outside the continental United States.
- Offer is for 100 free trades per calendar year (Jan. 1-Dec. 31). Free trades requires enrollment in paperless documents for self-directed brokerage account (not required for existing brokerage accounts opened before March 31, 2019). Free trades made available up to four business days from confirmation of account funding. This offer is not designed to support day trading or active trading and may be revoked if there is excessive or unreasonable activity. Additional fees may apply. Please refer to the Schedule of Commissions and Fees for more information at <https://www.usbank.com/investing/online-investing/self-directed-investing/brokerage-fees.html>.
- For purchase or refinance transactions, the maximum credit is \$1,000. Certain mortgages may not be eligible for stated credits. Offer may not be combined with any other mortgage offers and can only be applied once per property within a 12-month period. For a comprehensive list of account pricing, terms and policies see the *Consumer Pricing Information* disclosure and *Your Deposit Account Agreement*. These documents can be obtained by contacting a U.S. Bank branch or calling 800-872-2657.
- To receive the U.S. Bank customer credit, a U.S. Bank Personal Checking Package must be established prior to final loan approval, or must have an existing first mortgage with U.S. Bank. A minimum of \$25 is required to open a U.S. Bank Personal Checking Package. For a comprehensive list of account pricing, terms and policies see the *Consumer Pricing Information* disclosure and the *Your Deposit Account Agreement*. These documents can be obtained by contacting a U.S. Bank branch or calling 800-872-2657.

- Maintaining an open U.S. Bank Platinum Checking Package is required to waive the IRA annual fee of \$30.
- The following balances are included in combined personal balances. Deposit balances are the average monthly collected balances for U.S. Bank personal checking, savings, money market, CDs and IRAs. Outstanding credit balances are balances on U.S. Bank Personal Line of Credit, home equity loans and lines of credit, personal and purpose loans, credit cards, and home mortgages (25% of outstanding balance). Trust balances are the current account balance as of close of the prior day for eligible trust account types: IRAs, Agency accounts, Revocable Trust accounts and Custody accounts. Investment balances are the aggregate minimum daily balance of reported investment types reflected at U.S. Bancorp Investments. Held away investment balances may not reflect current market value, which may impact your combined personal balance. The combined personal balance qualification must be met to qualify for the overdraft fee waiver benefit. The benefit is effective for new accounts or accounts newly transferred to Platinum Checking on the business day after account opening or transfer, and for existing Platinum Checking accounts with the next statement cycle after benefit qualifications are met. The benefit applies to all eligible accounts of the Platinum Checking Package owners. After 12 months, combined personal balances are reviewed at the statement cycle for one year renewal of the overdraft fee waiver benefit.
- Qualifying accounts include U.S. Bank Personal Line of Credit, 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.
- 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 \$50.00. If, however, the negative Available Balance is \$5.00 or less, the amount advanced will be \$5.00. The Overdraft Protection Transfer Fee is waived if the negative Available Balance in your checking account is \$50.00 or less. Please note, if you have Overdraft Protection and your account becomes overdrawn, Overdraft Protection funds will be accessed before the account is eligible for U.S. Bank Overdraft Fee Forgiven. Refer to *Your Deposit Account Agreement*, section titled "Overdraft Protection Plans," for additional information.
- Offer is for 100 free trades per calendar year (Jan. 1-Dec. 31). Free trades made available up to four business days from confirmation of account funding. This offer is not designed to support day trading or active trading and may be revoked if there is excessive or unreasonable activity. Additional fees may apply. Please refer to the Schedule of Commissions and Fees for more information at <https://www.usbank.com/investing/online-investing/self-directed-investing/brokerage-fees.html>.

U.S. Wealth Management – U.S. Bank | U.S. Bancorp Investments is the marketing logo for U.S. Bank and its affiliate U.S. Bancorp Investments.

**Investment and Insurance products and services including annuities 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 and insurance products and services including annuities 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. Insurance products are available through various affiliated non-bank insurance agencies, which are U.S. Bancorp subsidiaries. Products may not be available in all states. CA Insurance License# OE24641.

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.

Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Visit [usbank.com](https://www.usbank.com) to learn more about U.S. Bank products and services.

Mortgage, home equity and credit products are offered by U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association. Member FDIC.

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Checking Options	Easy Checking	Student Checking <sup>7</sup>	Safe Debit Account <sup>8</sup>
<b>Minimum Opening Deposit<sup>1</sup></b>	\$25	\$25	\$25
<b>Monthly Maintenance Fee</b>	\$6.95	No Monthly Maintenance Fee	\$4.95
<b>Requirement to Waive Monthly Maintenance Fee</b>	No Monthly Maintenance Fee with one of the following: – Combined monthly direct deposits totaling \$1,000+, OR – Average account balance <sup>3</sup> of \$1,500, OR – Account holder(s) age 65 or greater	None	Monthly Maintenance Fee cannot be waived
<b>Interest Tiers<sup>2</sup></b>	None	None	None
<b>ATM Transactions</b>	– No ATM Transaction fees at U.S. Bank ATMs. – Non-U.S. Bank ATM Transaction fees apply. <sup>4</sup>	– No ATM Transaction fees at U.S. Bank ATMs. – No ATM Transaction fees charged on first four Non-U.S. Bank ATM Transactions per statement period (Non-U.S. Bank ATM Transaction fees apply after four). <sup>4</sup>	– No ATM Transaction fees at U.S. Bank ATMs. – Non-U.S. Bank ATM Transaction fees apply. <sup>4</sup>
<b>Paper Statement Fee</b>	– \$2.00 Paper Statement Fee <sup>5</sup> applies unless enrolled in e-statements. – \$2.00 Paper Statement Fee <sup>5</sup> waived for account holder(s) age 65 or greater.	– \$2.00 Paper Statement Fee <sup>5</sup> applies unless enrolled in e-statements.	– No Paper Statement Fee.
<b>Additional Features</b>	– No Overdraft Protection Transfer Fee <sup>6</sup> when a transfer is made from a linked deposit account (U.S. Bank consumer savings account, money market, or a secondary checking account).	– Free initial box of Student Checking Logo checks or 50% discount on other personal designs. <sup>9</sup> – No Overdraft Protection Transfer Fee <sup>6</sup> when a transfer is made from a linked deposit account (U.S. Bank consumer savings account, money market, or a secondary checking account).	– No checks – No overdraft fees – Discount on money orders

### Benefits for Military and Senior Checking Customers:

*One customer benefit (Military or Senior) can be applied. Unless a customer has Military Service Member benefits, Senior benefits will be applied after age 65. Safe Debit accounts are not eligible for military or senior benefits.*

#### Military Service Member (current and former)

- All current and former members of the Armed Forces are eligible to choose any consumer checking account and the monthly maintenance fee is waived. NOTE: Please tell banker you are an active member of the military or a military veteran at time of account opening to ensure benefits.
- No fee for money orders or cashier's checks.
- No fee for Stop Payments.
- If you obtained your U.S. Bank mortgage, loan, line of credit, or credit card prior to being called to active duty, the Servicemembers Civil Relief Act (SCRA) allows a cap of 6% on the interest rate and a waiver of all fees while you are on active military duty. Contact the Military Service Center at 800-934-9555 to request this benefit.
- \$2.00 Paper Statement Fee<sup>5</sup> waived for being a military service member.
- 50% off annual Safe Deposit Box rental fee.
- Learn more about how we serve those who serve their country at [usbank.com/military](https://usbank.com/military).

#### Seniors (age 65 or greater)

- Free U.S. Bank logo checks on initial box of checks or 50% discount on other personal designs. 50% discount on re-orders (U.S. Bank logo or personal).<sup>9</sup>
- 50% off annual Safe Deposit Box rental 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 positive 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. Variable rate account. Interest rates are determined at the bank's discretion and can change at any time. Speak to a banker for current deposit rates, disclosures on rates, compounding and crediting, and other balance information.
3. The average account balance for 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.
4. If a Non-U.S. Bank ATM Transaction fee applies, U.S. Bank will assess a fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass<sup>®</sup> Network. If you use an ATM that uses the MoneyPass<sup>®</sup> Network and are charged a fee, please contact us at 800-USBANKS (872-2657) for a refund. To find MoneyPass ATM locations, select "Show MoneyPass<sup>®</sup> ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen. Please refer to the section titled "Miscellaneous Checking, Savings or Money Market Fees" for a summary of ATM Transaction fees. When changing to Student, Gold or Platinum checking account types, corresponding Non-U.S. Bank ATM Transaction fee waivers will become available on the first day of the next statement cycle.
5. Additional fees may apply for Statements with Check Images. For additional fee information see Miscellaneous Checking, Savings or Money Market Fees section. Check Images are available with paper or e-statements. Accounts with the Senior customer indicator receive waived fee for

Statement with Check Image.

6. 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 \$50.00. If however, the negative Available Balance is \$5.00 or less, the amount advanced will be \$5.00. The Overdraft Protection Transfer Fee is waived if the negative Available Balance in your checking account is \$50.00 or less. Please note, if you have Overdraft Protection and your account becomes overdrawn, Overdraft Protection funds will be accessed before the account is eligible for Overdraft Fee Forgiven. Refer to *Your Deposit Account Agreement*, section titled "Overdraft Protection Plans," for additional information.
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.
9. When changing existing checking or checking package options (or adding Senior benefits) check order discounts may not be immediately available, but will generally be available within five business days. Additional shipping fees may apply if expedited or shipped outside the continental United States.

Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Visit [usbank.com](https://usbank.com) to learn more about U.S. Bank products and services. Mortgage, Home Equity and credit products are offered by U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2022 U.S. Bank. The U.S. Bank Visa Debit Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc.



Options	Platinum Select Money Market Savings <sup>3</sup>	Package Money Market Savings <sup>5</sup>	Elite Money Market	Standard Savings
<b>Minimum Opening Deposit<sup>1</sup></b>	\$25	\$25	\$100	\$25
<b>Monthly Maintenance Fee</b>	\$0	\$0	\$10	\$4
<b>Requirement to Waive Monthly Maintenance Fee</b>	None	None	\$10,000 minimum daily ledger balance <sup>6</sup>	– \$300 minimum daily ledger balance <sup>6</sup> OR – \$1,000 average monthly collected balance <sup>7</sup> OR – Account holder(s) under age 18 <sup>8</sup>
<b>Interest Tiers<sup>2</sup></b>	under \$1,500 \$1,500 - \$9,999 \$10,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$499,999 \$500,000 and above	under \$1,500 \$1,500 - \$9,999 \$10,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$499,999 \$500,000 and above	under \$10,000 \$10,000 - \$24,999 \$25,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$499,999 \$500,000 and above	Single Tier
<b>ATM Transactions</b>	– No ATM Transaction fees at U.S. Bank ATMs. – Non-U.S. Bank ATM Transaction fees apply. <sup>4</sup>	– No ATM Transaction fees at U.S. Bank ATMs. – Non-U.S. Bank ATM Transaction fees apply. <sup>4</sup>	– No ATM Transaction fees at U.S. Bank ATMs. – Non-U.S. Bank ATM Transaction fees apply. <sup>4</sup>	– No ATM Transaction fees at U.S. Bank ATMs. – Non-U.S. Bank ATM Transaction fees apply. <sup>4</sup>

- 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 positive 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.
- Variable rate account. Interest rates are determined at the bank's discretion and can change at any time. Speak to a banker for current deposit rates, disclosures on rates, compounding and crediting, and other balance information.
- 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 a Silver or Gold Checking Package also exists, the Platinum Select Money Market Savings account will be converted to a Package Money Market Savings account.  
NOTE: As of Feb. 11, 2019, the Silver Checking Package is no longer offered.
- If a Non-U.S. Bank ATM Transaction fee applies, U.S. Bank will assess a fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass® Network. If you use an ATM that uses the MoneyPass® Network and are charged a fee, please contact us at 800-USBANKS (872-2657) for a refund. To find MoneyPass ATM locations, select "Show MoneyPass® ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen. Please refer to the section titled "Miscellaneous Checking, Savings or Money Market Fees" for a summary of ATM Transaction fees.
- 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.  
NOTE: As of Feb. 11, 2019, the Silver Checking Package is no longer offered.
- 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.
- 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.
- Account will be assessed the monthly maintenance fee when the minor reaches 18 years of age. In the event the minor is not currently a signer on the account the minor must visit a branch with the custodian/guardian on the account to gain authority to access account funds.



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. ©2022 U.S. Bank

## Miscellaneous Checking, Savings or Money Market Fees

<b>Account Charge-Off Processing Fee</b>	\$30.00
<b>ATM and Debit Card Fees</b>	
<b>ATM Transaction</b> means each withdrawal, balance inquiry, denied transaction, fund transfer or deposit.	
<b>U.S. Bank ATM<sup>1</sup> Transaction</b>	no charge
<b>Non-U.S. Bank ATM Transaction<sup>2</sup></b>	\$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	3% of transaction
International Processing Fee - Intl Currency	3% of transaction
Debit Card Cash Advance Fee <sup>3</sup>	\$2.00
Express Delivery Fee - new or replacement card (2-3 business days)	no fee
<b>Check Collection</b> (incoming/outgoing)	\$30.00 + direct cost
<b>Counter Checks</b>	\$2.00 per check
<b>Dormant Account</b> (per month)*	\$5.00
*Unless excluded by account type or prohibited or restricted by state law.	
<b>Overdraft Paid Fee<sup>4</sup> Item Amount</b>	
\$5.00 or less	no fee*
\$5.01 or greater	\$36.00 per item*
<b>Overdraft Returned Item<sup>4</sup></b>	no fee
*Fees are limited to a daily maximum of 4 Overdraft Paid Fees per day. If your Available Balance is negative by \$50.00 or less, no Overdraft Paid Fee will be charged.	
<b>Extended Overdraft Fee</b> (Charged if the Available Balance remains negative \$50.01 or more for eight consecutive days; a \$36.00 fee will be charged on that day or the next business day, as applicable.)	\$36.00
<b>U.S. Bank Overdraft Fee Forgiven</b>	
All consumer checking accounts (excluding Safe Debit accounts) are eligible to have Overdraft Paid Fee(s) waived with qualifying deposits. <sup>5</sup> The Overdraft Fee Forgiven period starts the first day the Available Balance becomes negative and you were charged an Overdraft Paid Fee(s). U.S. Bank will review your account for a fee waiver at 11 p.m. ET on the day we charge the Overdraft Paid Fee(s).	
Available Balance* at 11 p.m. ET is \$0 or more	Overdraft Paid Fee(s) waived
*Excluding the Overdraft Paid Fee(s) and including immediate and same day deposits.	
<b>Overdraft Protection Transfer Fee<sup>6</sup></b> (when a transfer is made from an eligible linked credit account <sup>7</sup> )	\$12.50*
For Platinum Checking	waived
For Gold Checking	\$7.50*
*If the amount advanced is \$50.00 or less, no Overdraft Protection Transfer Fee will be charged. No Overdraft Protection Transfer Fee(s) will be charged for transfers from linked deposit accounts.	
<b>Photocopy Requests</b>	
Copy of Check, or other items	\$2.00 per item
Copy of Statement	\$6.00 per statement
<b>Returned Deposited Item or Cashed Check</b>	\$19.00 per item
<b>Statement Fees</b> (Per Statement Cycle)	
Statements with Check Images <sup>8</sup>	\$2.00
Paper Statement (Student and Easy Checking)	\$2.00

- U.S. Bank ATMs are physically and/or digitally branded. Digitally branded ATMs can be identified with the U.S. Bank logo displayed on the ATM or promotional screen.
- If a Non-U.S. Bank ATM Transaction fee applies, U.S. Bank will assess a fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. This means that you may be charged more than one ATM Transaction fee at a Non-U.S. Bank ATM during a single ATM session. Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass<sup>®</sup> Network. If you use an ATM that uses the MoneyPass<sup>®</sup> Network and are charged a fee, please contact us at 800-USBANKS (872-2657) for a refund. To find MoneyPass<sup>®</sup> ATM locations, select "Show MoneyPass<sup>®</sup> ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen. Please refer to the section titled "Miscellaneous Checking, Savings or Money Market Fees" for a summary of ATM Transaction fees.
- \$2.00 per advance assessed when performing a cash advance at any financial institution that accepts Visa<sup>®</sup>.
- In the event the Available Balance at the end of the business day is or would be overdrawn \$50.01 or more and the transaction paid is \$5.01 or more, an Overdraft Paid Fee may be assessed for each item. In the event the Available Balance at the end of the business day is or would be overdrawn \$50.00 or less, a fee will not be assessed. U.S. Bank limits the number of charges to a daily maximum of 4 Overdraft Paid Fees per day, no matter how many items we pay on your behalf.
- Deposits that **generally will** qualify for Overdraft Fee Forgiven include: ACH and electronic deposits, cash deposits, wire transfers, ATM deposits at U.S. Bank ATM, check deposits in branch and internal transfers from another U.S. Bank account. Deposits that **generally will not** qualify for Overdraft Fee Forgiven include: Mobile check deposit, extended hold placed on a deposit and deposits into new accounts less than 30 days where funds are generally made available the fifth business day after the day of your deposit. Please see *Your Deposit Account Agreement* disclosure for more information.
- 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. The Overdraft Protection Transfer Fee is waived if the negative Available Balance in your checking account is \$50.00 or less. Please note, if you have Overdraft Protection and your account becomes overdrawn, Overdraft Protection funds will be accessed before the account is eligible for Overdraft Fee Forgiven. Refer to *Your Deposit Account Agreement*, section titled "Overdraft Protection Plans," for additional information.
- Eligible accounts include: U.S. Bank Reserve Line of Credit, U.S. Bank Credit Card, U.S. Bank Personal Line of Credit, U.S. Bank Home Equity Line of Credit and other U.S. Bank Lines of Credit. Cash advance fees will apply. Interest will accrue as soon as you transfer funds. Check your cardholder agreement for Annual Percentage Rate (APR) details.
- Additional fees may apply for Statements with Check Images. Check Images are available with paper or e-statements. Accounts with the Senior customer indicator receive waived fee for Statement with Check Image.

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### Other Service Fees

<b>Account Balancing and Research</b> 1 hour minimum	\$30.00/hour
<b>Cashier's Check</b>	\$10.00
<b>Individual Retirement Account (IRA)</b>	
Annual Fee for Plan Balances Below \$25,000	\$30.00
CESA Balances Below \$5,000	\$30.00
*Annual Fee is waived for Platinum Checking Customers	
IRA External Transfer Fee	\$30.00 per IRA Plan
<b>Legal Charges</b> (Escheatment Related Due Diligence-as permitted by state)	
Garnishments	\$100.00
Tax Levy & Child Support	\$100.00
<b>Personal Money Orders</b>	\$5.00
<b>Safe Deposit Box Fees</b>	
Late Payment (per month)	\$10.00
Lock Drilling	\$150.00
Invoice Fee	\$10.00
<b>Stop Payment</b>	\$35.00
For Platinum Checking	\$20.00
<b>Wire Transfer<sup>1</sup></b>	
Domestic - Incoming	\$20.00
Domestic - Outgoing	\$30.00
International - Incoming	\$25.00
International - Outgoing	\$50.00

### 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 Currency

##### Purchase Foreign Currency

Foreign Exchange Fee (Admin Fee)**	\$10.00
Next Day Priority Delivery (optional)	\$15.00

##### Sell Foreign Currency

Foreign Exchange Fee (Admin Fee)**	\$10.00
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\*\*Charged for transactions of \$250 U.S. Dollars or less, or for any currency purchases returned within seven days.

1. Additional fees may be deducted from the transfer amount by other financial institutions involved in the payment process. Deposits received in a foreign currency, whether by check, wire-transfer, or otherwise, must be converted to U.S. dollars prior to being credited to your account. U.S. Bank will convert your funds at a retail exchange rate established by U.S. Bank on the business day when such exchange is processed based on factors such as market conditions and risk, economic and business factors. The exchange rate will include our profit, fees, costs and charges. See the Foreign Currency section of the *Your Deposit Account Agreement* for more information.