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 disclosure.

### 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>$6.95</td>
</tr>
</tbody>
</table>

**Waive Monthly Maintenance Fee**

- Combined monthly direct deposits totaling $1,000+
- An average account balance of $1,500+
- Account holder(s) age 65 or greater

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.

**Paper Statement Fee**

- $2 Monthly Paper Statement Fee applies unless enrolled in e-statements.
- $2 Paper Statement Fee waived for account holder(s) age 65 or greater.

### ATM Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transactions – U.S. Bank ATMs</td>
<td>$0</td>
</tr>
<tr>
<td>Transactions – Non-U.S. Bank ATMs</td>
<td>$2.50</td>
</tr>
</tbody>
</table>

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**ATM Fees**

- 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

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.

- **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.*

### Overdraft Fees and Overdraft Protection

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overdraft Paid and Overdraft Returned Fees</td>
<td>$36 for each item of $5.01 or more</td>
</tr>
<tr>
<td>Minimum Overdrawn Balance Threshold</td>
<td>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 your Available Balance at the end of the business day is or would be overdrawn by $5.00 or less a fee will not be assessed.</td>
</tr>
<tr>
<td>Daily Maximum</td>
<td>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.</td>
</tr>
<tr>
<td>Extended Overdraft Fee</td>
<td>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 eight calendar day or next business day as applicable.</td>
</tr>
<tr>
<td>Overdraft Protection</td>
<td>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.</td>
</tr>
<tr>
<td>Overdraft Protection Transfer Fee</td>
<td>$12.50 per day when a transfer of $50 or more occurs when a transfer is made from an eligible linked credit account. <em>(U.S. Bank Reserve Line, credit card, personal line of credit, Home Equity Line of Credit, and/or other lines of credit)</em>.</td>
</tr>
</tbody>
</table>

$0 per day when a transfer of $5.00 or less occurs

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.
# Simple Snapshot

## Transaction Processing

Transaction Posting Order
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

### 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

### Anytime Credit Score Access

$0 | View your credit score and use the simulator tool to see how certain actions affect your score. Free credit score access, Alerts and Score Simulator through TransUnion's CreditViewSM Dashboard are available to U.S. Bank Online Banking customers only.

### 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**
- **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 | Set up electronic versions of your paper bills and get them delivered directly to your Online Banking inbox

### e-Statements

$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

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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 related marks are wholly owned by Early Warning Services, LLC and are used herein under license.