### U.S. Bank Platinum Checking Package

**Common Checking Account Fees**

U.S. Bank Platinum Checking Package is an interest-bearing checking account that offers a full menu of benefits on bank products. 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](#) brochure.

<table>
<thead>
<tr>
<th>Account Opening and Maintenance</th>
<th>Minimum Opening Deposit</th>
<th>$25</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee</td>
<td>$24.95</td>
<td></td>
</tr>
</tbody>
</table>
| Wage Monthly Maintenance Fee  | $0.25/00 in combined personal deposits, credit balances with U.S. Bank and/or investments through U.S. Bancorp Investments.  
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

| Cash Withdrawal - U.S. Bank ATMs | $0 |
| Cash Withdrawal - Non-U.S. Bank ATMs | $0  
| Than US Bank ATM owners may apply a surcharge fee unless owner participates in the MoneyPass® Network. |

#### Choose if you want ATM/Debit Card Overdraft Coverage

You 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.

| 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

| Overdraft Paid and Overdraft Returned Fees | $36 for each item of $50 or more  
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. |

| Minimum Overdrawn Balance Threshold | In the event the Available Balance at the end of the business day is or would be overspent $50.01 or more, an Overdraft Paid and/or Overdraft Returned Fee(s) may be assessed. |

| 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 or next business day as applicable.  
No fees for Extended Overdraft with $1 million or more in combined personal balances. This benefit will be reviewed for renewal annually.  
| 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 $50.01 or more, transfers will occur in multiples of $50 to cover the negative balance. If however, the negative balance is $0.00 or less, the amount will be $5.00 and the Overdraft Protection Transfer Fee will be waived.  
| Overdraft Protection Transfer Fee | $0 |

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

### 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. Bank: U.S. Bank is not responsible for and does not guarantee the products, services, or performance of U.S. Bancorp Investments. Deposit products offered by U.S. Bank National Association. Member FDIC.

*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. ©2019 U.S. Bank.

---

### Transaction Processing

| Transaction Posting Order | Transactions are generally processed in the following order on the business day they are received:  
1. ACH deposits;  
2. Customer initiated, non-check withdrawals in date and time order, starting with the earliest transaction;  
3. Paper checks in number order, starting with the lowest number |

### Funds Availability

#### 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 Fee or Cashed Check Fee | $19 for each check you deposit or cash from an account with insufficient funds |

### Digital Services

| Digital Services | Online Banking | $0  
| Bill Pay Standard Delivery | $0  
| Express Delivery | $14.95  
| | Text Banking | $0  
| | Account Alerts | $0  
| | Mobile Banking | $0  
| | Mobile Check Deposit | $0  
| | Send Money - Zelle® | $0  
| | Send to Account | $0  
| | External Transfers | Inbound Transfers Standard Delivery | $0  
| | | Outbound Transfers Standard Delivery | $0  
| | | Next Day Delivery | $0  
| | Tax transfer money or from your accounts at other financial institutions. Eligibility requirements and restrictions apply.  
| | | elicits | $0  
| | | eStatements | $0  
| | | Receive, view and store electronic copies of your account statements  
#### Debt Card Services

| Debt Card Cash Advance | $2  
| Assessed when performing a cash advance with a fee at any financial institution that accepts Visa® |

### Other Account Services

| Paper Statements with Check Images | $2 per statement cycle  
| Paper Statements with Check Return | $0 per statement cycle  
| Stop Payment (24-Month Duration) | $20 |

For more detailed fee information, consult the [Your Deposit Account Agreement](#) and the [Consumer Pricing Information](#) brochure.

For more information on Digital Services, refer to the [Online and Mobile Financial Services Agreement](#).

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