# U.S. Bank Student Checking

U.S. Bank Student Checking is a full-service checking account with features to help students manage their money. 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.

## Account Opening and Maintenance

<table>
<thead>
<tr>
<th>Minimum Opening Deposit</th>
<th>$25</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance Fee</td>
<td>No Monthly Maintenance Fee</td>
</tr>
<tr>
<td>Paper Statement Fee</td>
<td>$2 Monthly Paper Statement Fee applies unless enrolled in eStatements</td>
</tr>
</tbody>
</table>

## ATM Fees

| Cash Withdrawal – U.S. Bank ATMs | $0 |
| Cash Withdrawal – Non-U.S. Bank ATMs | $0 for first four withdrawals in the statement period, then $2.50 for additional withdrawals |

Non-U.S. Bank ATM owner fees may apply unless owner participates 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.*

## 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>Overdraft Paid and Overdraft Returned Fees</th>
<th>$36 for each item of $5.01 or more</th>
<th>$0 for each item of $5.00 or less</th>
<th>Other merchant fees may apply</th>
</tr>
</thead>
</table>

### Minimum Overdrawn 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/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, we will not charge an Overdraft Paid or Overdraft Returned 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 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

$12.50 per day when a transfer of $50 or more occurs when a transfer is made from an eligible linked credit account. (U.S. Bank Reserve Line, credit card, Premier Line, Home Equity Line of Credit, and/or other lines of credit).

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

## 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.

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**.

Credit products offered by U.S. Bank National Association and subject to normal credit approval. Deposit products by U.S. Bank National Association. Member FDIC. ©2018 U.S. Bank. 180306c 3/18
### 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

**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

**Photo Bill Pay**

- **$0** | Add a biller by taking a picture

**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 | Outbound Transfers Standard Delivery: Up to $3 |
| Next Day Delivery: $0 | Transfer money to or from your accounts at other financial institutions. Eligibility requirements and restrictions apply. |

**eBills**

- **$0** | Set up electronic versions of your paper bills and get them delivered directly to your Online Banking inbox

**eStatements**

- **$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**

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

For more detailed information on Digital Services, refer to the *Online and Mobile Financial Services Agreement*.