U.S. Bank Student Checking

Common Account Fees

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 disclosure.

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 unless enrolled in e-Statements</td>
</tr>
</tbody>
</table>

ATM Fees

| Transactions – U.S. Bank ATMs | $0 |
| Transactions – Non-U.S. Bank ATMs | $0 on first four transactions per statement period, then $2.50 on each additional transaction after four. Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass® Network. |

Check, Automatic Bill Payments, and Recurring Debit Card Transactions

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 fee.

Note: Saying "No" to overdraft coverage for ATM and debit card transactions does not guarantee that you will avoid any overdraft fees or for other types of transactions on your account.

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.)

Choose if you want ATM/Debit Card Overdraft Coverage

In the event the Available Balance at the end of the business day is or would be overdraft ($5.01 or more), an Overdraft Protection Transfer Fee may be assessed. In the event your Available Balance at the end of the business day is or would be overdraft by $5.00 or less, we will not charge an Overdraft Protection Transfer Fee.

Minimum Overdraft Balance Threshold

In the event the Available Balance at the end of the business day is or would be overdraft ($5.01 or more), an Overdraft Protection Transfer Fee may be assessed. In the event your Available Balance at the end of the business day is or would be overdraft by $5.00 or less, we will not charge an Overdraft Protection Transfer 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 or next business day as applicable.

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 for a transaction. For negative balances of $5.01 or more, transfers will occur in multiples of $50 to cover the negative balance. 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, personal line of credit, Home Equity Line of Credit, and/or other lines of credit).

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 order and time order, starting with the earliest transaction; then,
3. Paper checks in numerical order, starting with the lowest numerical value.

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.