



U.S. Bank Safe Debit Account Common Account Fees

U.S. Bank Safe Debit Account is an alternative to a traditional checking account. It's a bank account with no checks and lots of advantages. Find common fees below, or for a complete list of account terms, policies and pricing refer to the [U.S. Bank Safe Debit Account Terms and Conditions](#), [Safe Debit Account Pricing and Information](#) guide, the [Digital Service Agreement and Fee Guide](#), [Your Deposit Account Agreement](#) and the [Consumer Pricing Information](#) disclosure.

Account Opening and Maintenance	
Minimum Opening Deposit	\$25
Monthly Maintenance Fee	\$4.95
Waive Monthly Maintenance Fee	This fee cannot be waived.
ATM Fees	
Transactions – U.S. Bank ATMs	\$0
Transactions – Non-U.S. Bank ATMs	\$2.50 Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass® Network.
Overdraft Coverage	
ATM and Debit Card Overdraft Coverage	NO U.S. Bank will not authorize or pay overdrafts on ATM and everyday debit card transactions. These transactions will be declined if there is not enough money in your account, and you will not be assessed overdraft fees.
Automatic Bill Payments and Recurring Debit Card Transactions	These items will not be paid and Overdraft Paid or Overdraft Returned Item Fees will not be assessed. However, you may incur merchant fees for unpaid items.
Overdraft Fees and Overdraft Protection	
Overdraft Paid and Overdraft Returned Fees	No fee
Minimum Overdrawn Balance Threshold	Not available
Daily Maximum	Not available
Extended Overdraft Fee	No fee
Overdraft Protection	Not available
Overdraft Protection Transfer Fee	Not available
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.
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.

For more detailed fee information, consult the [Safe Debit Account Pricing and Information](#) guide, [Safe Debit Account Terms and Conditions](#), [Your Deposit Account Agreement](#) and the [Consumer Pricing Information](#) disclosure.

For more detailed information on Digital Services and fees, refer to the [Digital Service Agreement](#).





Digital Services		
Online Banking	\$0 View and manage your accounts through usbank.com/online	
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 CreditView SM Dashboard are available to U.S. Bank Online Banking customers only.	
Bill Pay	Standard Delivery: \$0 1-2 days for electronic; paper checks are not available. Express delivery is not available.	
Text Banking	\$0 Get up-to-the-minute account information with simple text commands.	For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. Check with your carrier for specific fees and charges.
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 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.	
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	
Other Account Services		
Paper Statements with Deposit Images	Not available	
Stop Payment (24-month duration)	\$35 (ACH only)	

For more detailed fee information, consult the [Safe Debit Account Pricing and Information](#) guide, [Safe Debit Account Terms and Conditions](#), [Your Deposit Account Agreement](#) and the [Consumer Pricing Information](#) disclosure.

For more detailed information on Digital Services and fees, 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.



Deposit products offered by the U.S. Bank National Association. Member FDIC. Mortgage, Home Equity and credit products offered by U.S. Bank National Association and subject to normal credit approval. ©2020 U.S. Bank. 328203c 3/20