

## WEALTH BANKING SERVICES

# Online banking guide

### It's convenient. It's easy. It's secure.

With U.S. Bank online banking, you can save time and enjoy flexibility when it comes to accessing your U.S. Bank Flexible Capital Line of Credit®.

Why enroll in online banking?

- **24-hour access lets you stay up to date**  
Keep track and monitor your transactions, current balance, and history - wherever you are.
- **Stay alert<sup>1</sup>**  
Customize notifications to ensure you're always in the know. Opt-in for email or text alerts for updates on account activity.
- **Transfer money easily<sup>2</sup>**  
Move money between your U.S. Bank Flexible Capital Line of Credit® and your U.S. Bank checking or savings accounts, or link to your external checking or savings accounts, providing a secure way to control your line of credit.



Elevate your experience with your U.S. Bank Flexible Capital Line of Credit® and enroll in online banking today.

To ensure a seamless experience, we've organized the reference guide into four sections:

1. [How to enroll](#)
2. [View line of credit details](#)
3. [Move money how you want](#)
4. [FAQs](#)

If you need help to enroll in online banking or help with transferring money, contact Wealth Banking Services at 1-800-213-2330 or [wealthbanking@usbank.com](mailto:wealthbanking@usbank.com).

<sup>1</sup> For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. Please be advised that these alerts may not be sent immediately.

<sup>2</sup> Eligibility requirements and restrictions apply. Please see the [Digital Services Agreement](#) (available online) for more information.

**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**

## Section 1: How to enroll

To enroll in online banking, navigate to [usbank.com](https://usbank.com), select the **Personal** tab, and then select **Enroll** in online banking.

**Step 1:** Locate and input your loan account number.

Your loan invoice, delivered approximately 30 days after loan inception, contains the account number required to begin enrollment.

- Review your loan invoice to locate the 22-digit account number or contact us for support
- Input your loan account number and select **Continue**

How to find your commercial loan number:

The 22-digit account number consists of:

- Customer Number (12-digits) plus, the
- Loan Number (10-digits)
- Enter the combined numbers, for a total of 22-digits, with no spaces, or dashes

COMMERCIAL LOAN INVOICE			
Principal Due		Amount Paid <div></div>	
Interest Due			
Other Charges Due			
Prev Amount Due			
Total Amount Due			
Additional Principal			
Total Payment			
Customer Number	Loan Number	Invoice Number	Due Date
60-0000123456	0000000026		9/1/23

**Step 2:** Verification and Authentication.

- A. Confirm the mobile number displayed or enter a mobile phone number to receive a 6-digit code, a one-time passcode for authentication. Select **Continue** to proceed
- If a mobile number is on file, it will be pre-populated in the field
  - You can choose to change the mobile number to receive a 6-digit code
  - If a mobile device is not available, select **Continue** for the 6-digit code to be sent via email (Option B)
- B. If you do not have a mobile phone number, we can send the 6-digit passcode to your email address
- If there is an email address on file, it will pre-populate in the field
  - You can choose to change the email address to receive the 6-digit code
    - Use pre-populated email or input your email address and select **Continue** to proceed
  - Select **Return to verify by phone** if you wish to go back and receive the 6-digit code via a mobile device
- C. Enter the 6-digit code received either via mobile phone or email and select **Continue**
- Note: do not mistake the sender's phone number in the text message for the 6-digit code
  - If you did not receive the 6-digit code using a mobile number or email on file, then you must enter your residential zip code as an additional authentication step

**A.**
**B.**
**C.**

### Step 3: Username and Password.

#### Username requires:

- 7 to 22 characters
- No spaces or special characters
- At least one letter

#### Password requires:

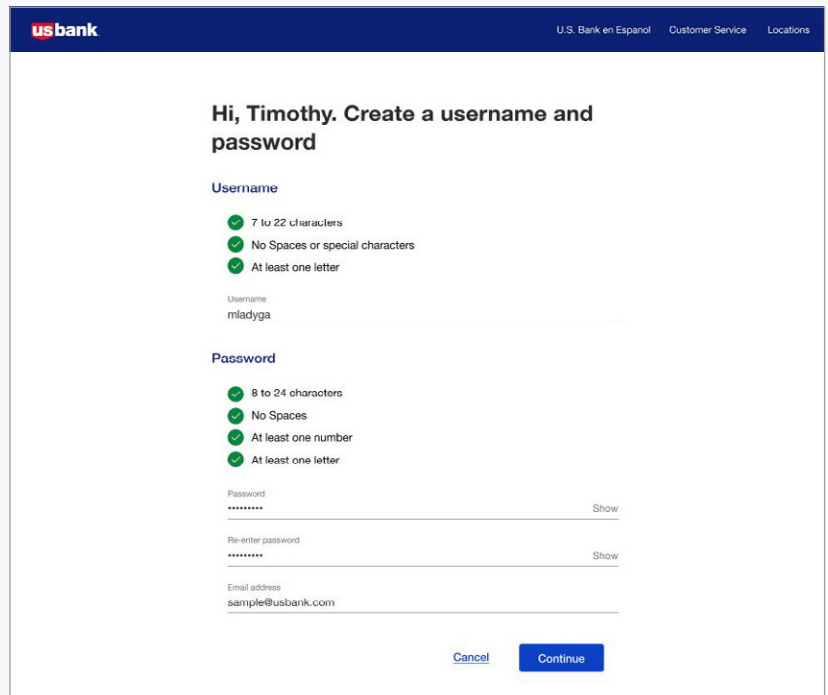
- 8 to 24 characters
- No spaces
- At least one number
- At least one letter

#### Confirmation:

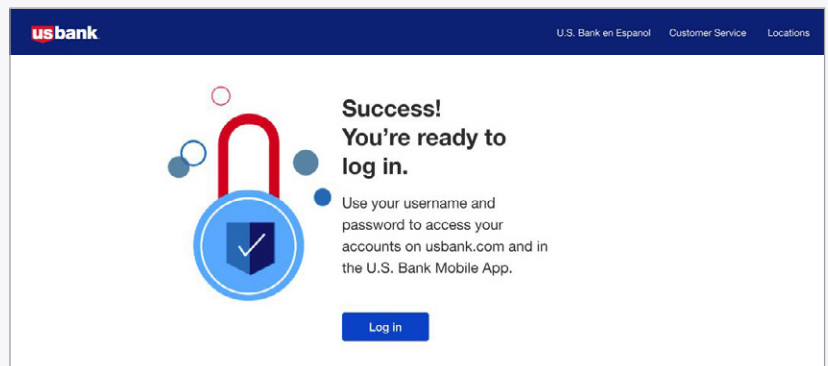
You will see this screen upon successfully creating a username and password and you are now ready to **Log in**.

#### U.S. Bank terms and agreements:

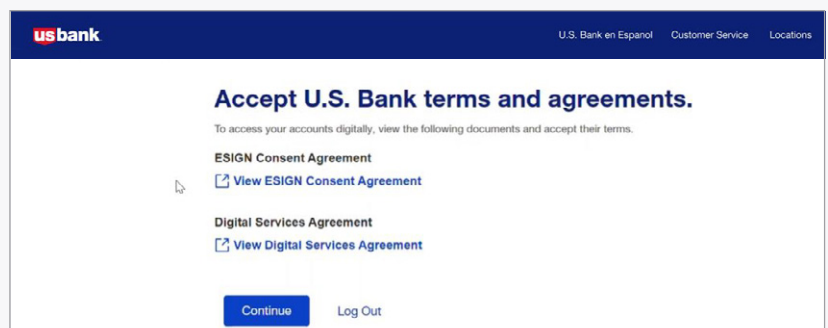
View the documents and if you agree with the terms and agreements, select **Continue** to proceed.



The screenshot shows the U.S. Bank online banking setup interface. At the top, there is a navigation bar with the U.S. Bank logo and links for "U.S. Bank en Español", "Customer Service", and "Locations". The main heading is "Hi, Timothy. Create a username and password". Below this, there are two sections: "Username" and "Password". The "Username" section shows a list of requirements: "7 to 22 characters", "No Spaces or special characters", and "At least one letter", all of which are marked with green checkmarks. The "Username" field contains the text "mladyga". The "Password" section shows a list of requirements: "8 to 24 characters", "No Spaces", "At least one number", and "At least one letter", all of which are marked with green checkmarks. The "Password" field is masked with asterisks. Below the password field, there is a "Re-enter password" field, also masked with asterisks. At the bottom, there is an "Email address" field containing "sample@usbank.com". There are "Cancel" and "Continue" buttons at the bottom right.



The screenshot shows the U.S. Bank online banking setup interface after successful creation of a username and password. At the top, there is a navigation bar with the U.S. Bank logo and links for "U.S. Bank en Español", "Customer Service", and "Locations". The main heading is "Success! You're ready to log in." Below this, there is a graphic of a red padlock with a blue checkmark inside a blue circle. To the right of the graphic, there is text: "Use your username and password to access your accounts on usbank.com and in the U.S. Bank Mobile App." At the bottom, there is a "Log in" button.



The screenshot shows the U.S. Bank online banking setup interface for accepting terms and agreements. At the top, there is a navigation bar with the U.S. Bank logo and links for "U.S. Bank en Español", "Customer Service", and "Locations". The main heading is "Accept U.S. Bank terms and agreements." Below this, there is text: "To access your accounts digitally, view the following documents and accept their terms." There are two sections: "ESIGN Consent Agreement" and "Digital Services Agreement". Each section has a link to "View [Agreement Name]". At the bottom, there are "Continue" and "Log Out" buttons.

**Step 4:** Log into Account and View Dashboard.

Enter your new online banking username and password to login.

- If you accidentally lock your password, contact Wealth Banking Services for assistance
  - o Phone: 1-800-213-2330 or
  - o Email: [wealthbanking@usbank.com](mailto:wealthbanking@usbank.com)

You will land on your Dashboard upon logging in.

- Details will display when you select your loan account link

Note: Your U.S. Bank Flexible Capital Line of Credit® is displayed as a "Commercial loan" on the online banking platform.

There is a 72 hour hold on transfers after enrollment.

Section 2: View line of credit details

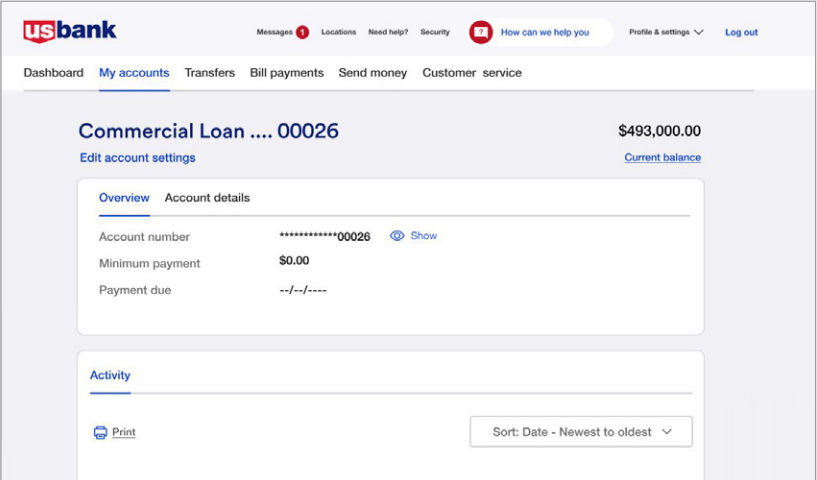
Online banking allows you to view your line of credit balance, payment information, account activity, and more.

Feature

Go to **My accounts** and you will see an overview of your line of credit.

Note: Bill payments and Sending money are not available for your U.S. Bank Flexible Capital Line of Credit®. However, these functionalities may be accessible through other financial accounts you hold with U.S. Bank.

Example



This view is a continuous page that shows activities on your line of credit.

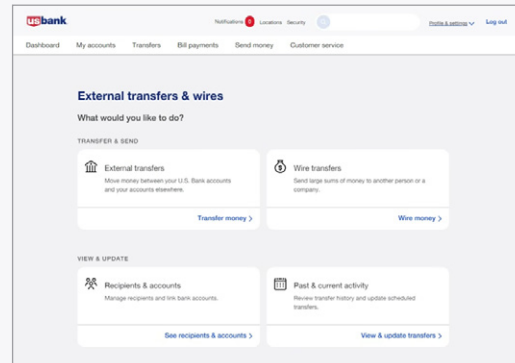
Activity		
<div>Print</div> <div>Sort: Date - Newest to oldest</div>		
Date	Description	Amount
COMPLETED		
11/21/2022	INTEREST PMT	+ \$2,296.69
11/21/2022	INTEREST PMT	-\$2,222.61
11/21/2022	INTEREST PMT	-\$2,222.61
11/21/2022	INTEREST PMT	-\$2,222.61
11/21/2022	INTEREST PMT	-\$2,222.61

## Section 3: Move money how you want

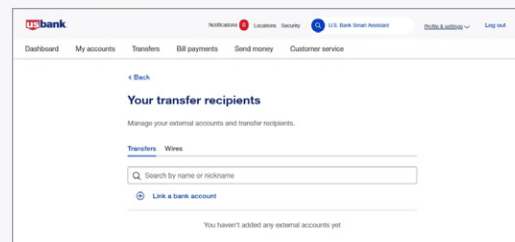
Advance money from your line of credit and transfer to checking or savings accounts your hold at U.S. Bank or other financial institutions.

### External Transfers<sup>3</sup>

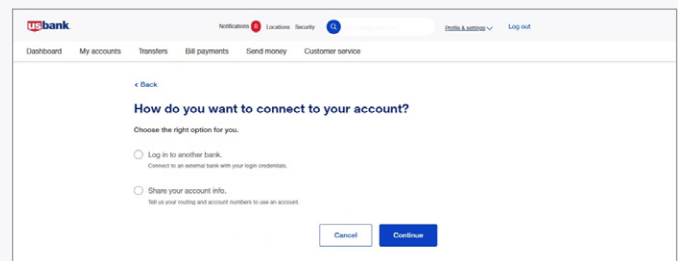
**Step 1:** Log into your U.S. Bank account, go to Dashboard, Select **Transfers > See recipients & accounts** to link external account for transfer.



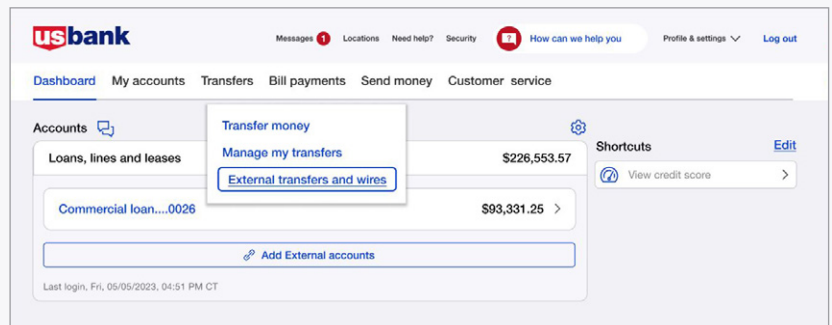
Then select **+Link a bank account**



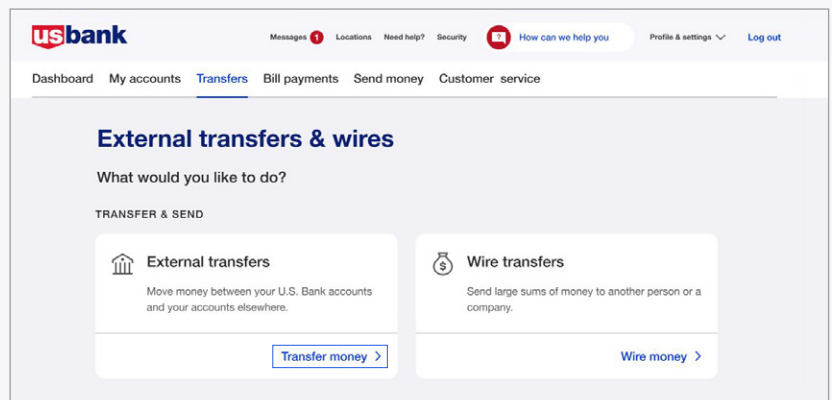
Choose which option is right for you to connect to your account, either **Log in to another bank** or **Share your account info.**, then select **Continue**.



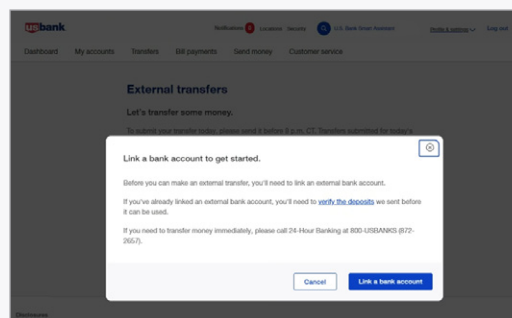
**Step 2:** After adding your external accounts, select the **Transfers** tab and then select **External transfers and wires**.



**Step 3:** Select **Transfer money** from the External transfers tile.



A disclosure message will pop up if you have not linked a bank account.

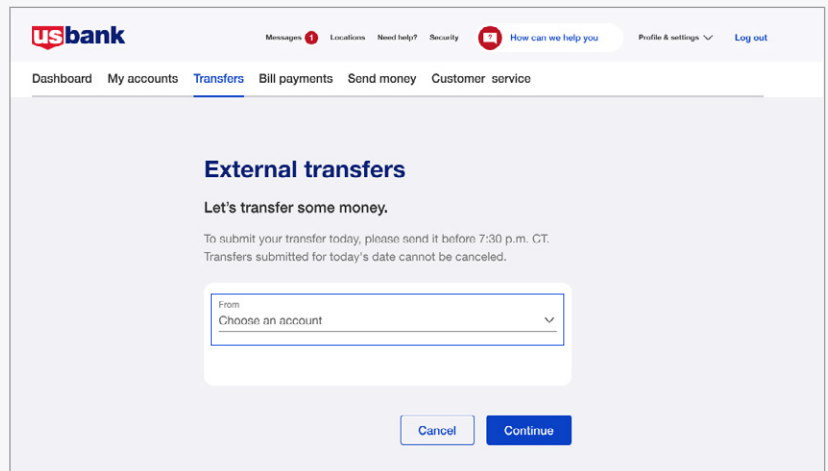


<sup>3</sup> Outbound transfers (from a U.S. Bank account to another financial institution) will generally be processed immediately as long as it is submitted before 7:30 p.m. CT. We do not charge a fee for outbound transfers.



**Step 4:** In the dropdown box, select the account from which you wish to transfer funds.

- Your line of credit will be available to select



**US bank**

Messages Locations Need help? Security How can we help you Profile & settings Log out

Dashboard My accounts **Transfers** Bill payments Send money Customer service

### External transfers

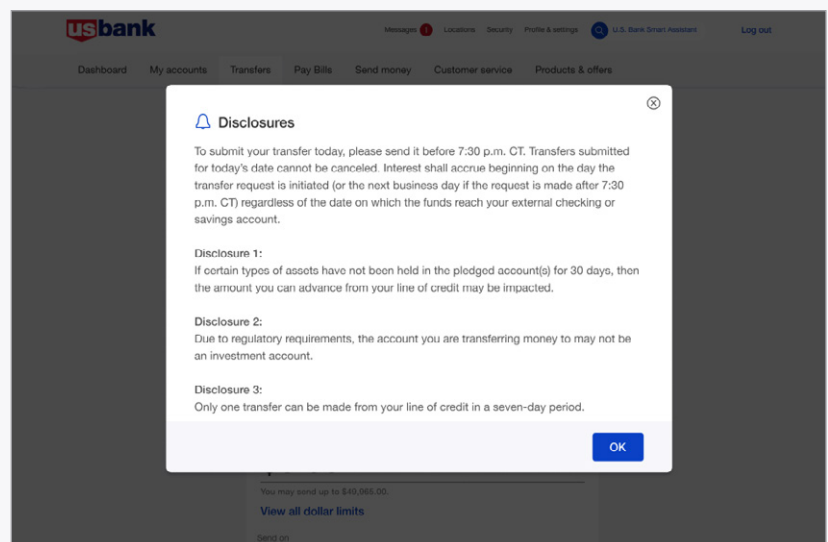
**Let's transfer some money.**

To submit your transfer today, please send it before 7:30 p.m. CT. Transfers submitted for today's date cannot be canceled.

From  
Choose an account

Cancel Continue

**Step 5:** A Disclosures page will appear once you choose your loan account. Please review the Disclosures and then select **OK** if you wish to do so after considering the disclosures.



**US bank**

Messages Locations Security Profile & settings U.S. Bank Smart Assistant Log out

Dashboard My accounts Transfers Pay Bills Send money Customer service Products & offers

### Disclosures

To submit your transfer today, please send it before 7:30 p.m. CT. Transfers submitted for today's date cannot be canceled. Interest shall accrue beginning on the day the transfer request is initiated (or the next business day if the request is made after 7:30 p.m. CT) regardless of the date on which the funds reach your external checking or savings account.

**Disclosure 1:**  
If certain types of assets have not been held in the pledged account(s) for 30 days, then the amount you can advance from your line of credit may be impacted.

**Disclosure 2:**  
Due to regulatory requirements, the account you are transferring money to may not be an investment account.

**Disclosure 3:**  
Only one transfer can be made from your line of credit in a seven-day period.

OK

You may send up to \$40,000.00.  
[View all dollar limits](#)

Send on

**Step 6: Select an account** to transfer funds to and then select **Continue**.

- Choose “Link a new bank account” if you wish to add another external account

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Messages 1 Locations Need help? Security How can we help you Profile & settings Log out

Dashboard My accounts **Transfers** Bill payments Send money Customer service

### External transfers

Let's transfer some money.

From  
Commercial Loan ...0026, available \$320,476.00

To  
Select an account

[Link a new bank account](#)

Cancel Cancel Continue

**Step 7:** Enter the dollar amount to be transferred and select **Review**.

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Messages 1 Locations Need help? Security How can we help you Profile & settings Log out

Dashboard My accounts **Transfers** Bill payments Send money Customer service

### External transfers

Let's transfer some money.

From  
Commercial Loan ...0026, available \$320,476.00

To  
Wells Fargo Checking ...0987

[Link a new bank account](#)

Amount  
**\$0.00**

You may send up to \$50,000.00.  
[View all dollar limits](#)

Send on  
October 28, 2022

Transfers to another institution typically take 1 business day. To submit your transfer today, please send it before 7:30 p.m. CT.

Memo (optional)  
ⓘ Don't add sensitive info (PINs, IDs or passwords).

Cancel Review

**Step 8:** You're about to transfer money. Review the information, and if the information displayed is accurate, select **Transfer money** to continue.

The screenshot shows the U.S. Bank mobile app interface. At the top, there's a navigation bar with the U.S. Bank logo and links for Messages, Locations, Security, Profile & settings, U.S. Bank Smart Assistant, and Log out. Below this is a secondary navigation bar with links for Dashboard, My accounts, Transfers, Pay Bills, Send money, Customer service, and Products & offers. The main screen displays a transfer confirmation modal. The modal has a title "You're about to transfer money." and a close button. It lists the following details: FROM: U.S. Bank FCLOC ...6946, TO: Wells Fargo Checking ...0987, AMOUNT: \$50,000.00 (with a note that this amount will be deducted from the account immediately upon transfer), FREQUENCY: One-time transfer, SEND ON: March 16, 2023, ESTIMATED ARRIVAL: March 17, 2023, and MEMO: Business expenses. At the bottom of the modal, there are two buttons: "Cancel" and "Transfer money". A disclaimer at the very bottom of the modal states: "When I choose Transfer money below, I agree that U.S. Bank can send the transfer shown on this page. I know I can change or cancel this transfer either online or via the mobile app until 7 a.m. CT on the date it's sent."

**U.S. Bank**

Messages Locations Security Profile & settings U.S. Bank Smart Assistant Log out

Dashboard My accounts **Transfers** Pay Bills Send money Customer service Products & offers

◀ Back

**You're about to transfer money.**

FROM  
U.S. Bank FCLOC ...6946

TO  
Wells Fargo Checking ...0987

AMOUNT  
**\$50,000.00**  
This amount will be deducted from your account immediately upon transfer.

FREQUENCY  
**One-time transfer**

SEND ON  
**March 16, 2023**

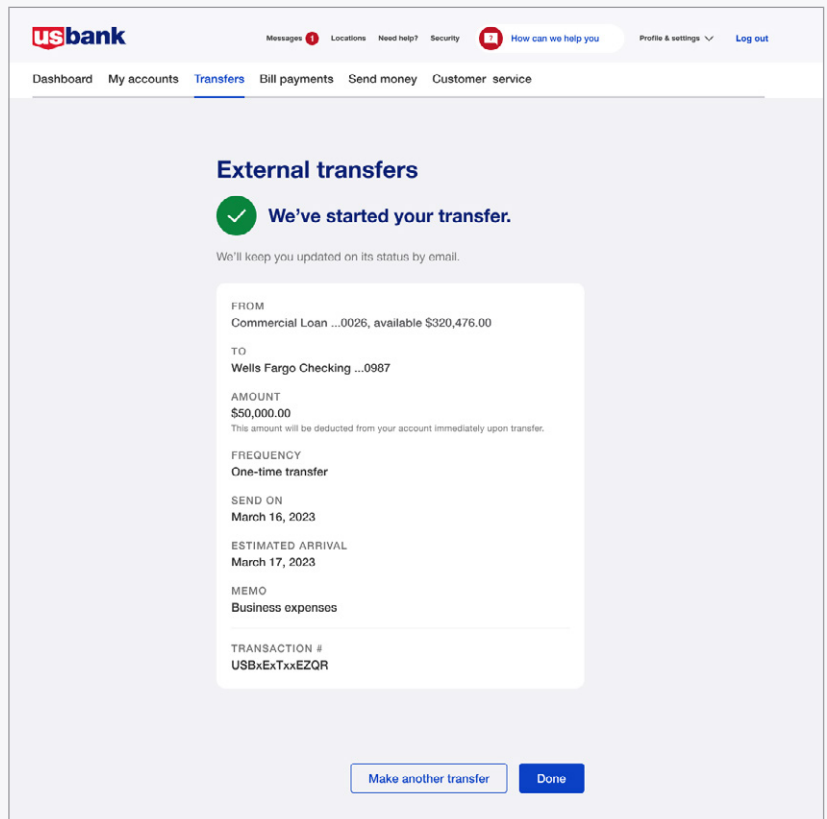
ESTIMATED ARRIVAL  
**March 17, 2023**

MEMO  
**Business expenses**

When I choose **Transfer money** below, I agree that U.S. Bank can send the transfer shown on this page. I know I can change or cancel this transfer either online or via the mobile app until 7 a.m. CT on the date it's sent.

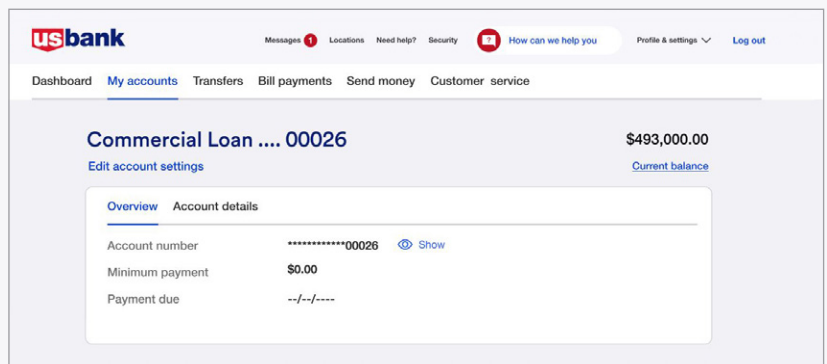
Cancel Transfer money

**Step 9:** Upon selecting Transfer money, a confirmation screen confirms the transfer has started. Review the information and select **Done**.



The screenshot shows the US Bank online banking interface for external transfers. The header includes the US Bank logo, navigation links (Messages, Locations, Need help?, Security, How can we help you, Profile & settings, Log out), and a secondary navigation bar (Dashboard, My accounts, Transfers, Bill payments, Send money, Customer service). The main heading is "External transfers" with a green checkmark icon and the text "We've started your transfer." Below this, a message states "We'll keep you updated on its status by email." A white box contains the transfer details: FROM (Commercial Loan ...0026, available \$320,476.00), TO (Wells Fargo Checking ...0987), AMOUNT (\$50,000.00), FREQUENCY (One-time transfer), SEND ON (March 16, 2023), ESTIMATED ARRIVAL (March 17, 2023), MEMO (Business expenses), and TRANSACTION # (USBxExTxxEZQR). At the bottom, there are two buttons: "Make another transfer" and "Done".

**Step 10:** Once your line of credit is processed and funds transferred, you can review your current outstanding balance under **My accounts** on your U.S. Bank home page.

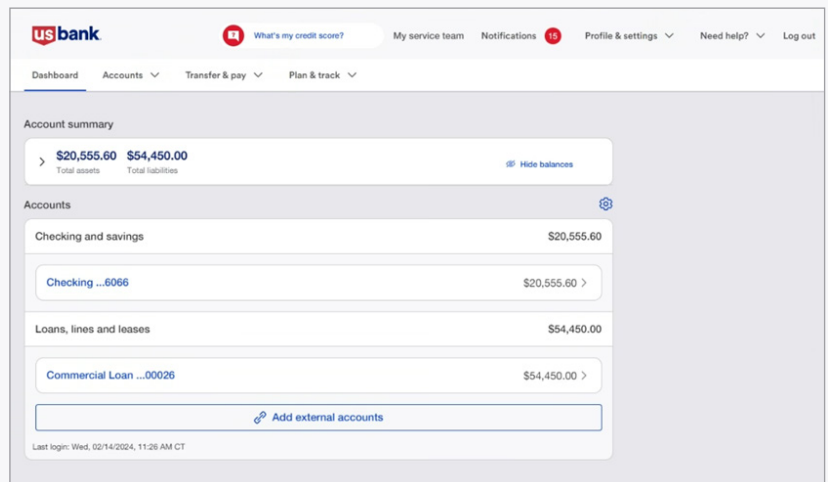


The screenshot shows the US Bank online banking interface for a Commercial Loan account. The header is identical to the previous screen. The main heading is "Commercial Loan .... 00026" with a current balance of "\$493,000.00". Below the heading, there are links for "Edit account settings" and "Current balance". A white box contains the account details: Overview (selected) and Account details. The details include: Account number (\*\*\*\*\*00026), Minimum payment (\$0.00), and Payment due (---/--/----). A "Show" link is next to the account number.

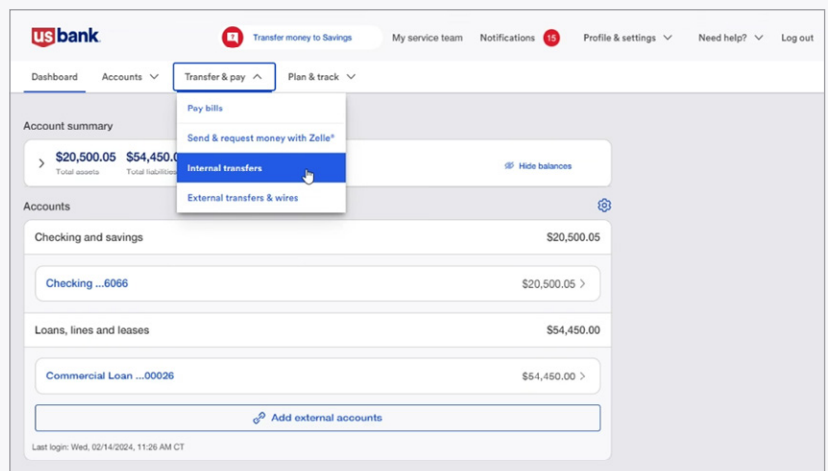
## Section 3: Move money how you want (continued)

### Internal Transfers

**Step 1:** Log into your U.S. Bank account, on your Dashboard, select **Transfer & pay**.



**Step 2:** Select **Internal transfers**.



**Step 3:** In the drop down box, select the account **From** which you wish to transfer funds.

Your line of credit will be available to select.

The screenshot shows the US Bank online interface for internal transfers. The 'From' dropdown menu is open, displaying two options: 'Checking ...6066' with a balance of \$20,500.05 and 'Commercial Loan ...00026' with a balance of \$178,390.00. The 'Send transfer' button is highlighted in blue.

**Step 4:** A Disclosures page will appear once you select your account from which you wish to transfer funds. Please review the Disclosures and then select **OK** if you wish to proceed after considering the disclosures.

The screenshot shows the US Bank online interface with a 'Disclosures' modal window open. The modal contains two disclosures: 'Disclosure 1: If certain types of assets have not been held in the pledged account(s) for 30 days, then the amount you can advance from your line of credit may be impacted.' and 'Disclosure 2: Due to regulatory requirements, the account you are transferring money to may not be an investment account.' The 'OK' button is highlighted in blue.

**Step 5:** Select an account to transfer funds **To** and select **Send Transfer**.

The screenshot shows the US Bank online interface for internal transfers. The 'To' dropdown menu is open, displaying two options: 'Checking ...0987' with a balance of \$29,476.00 and 'Savings ...9876' with a balance of \$10,320.00. The 'Send transfer' button is highlighted in blue.

**Step 6:** Enter the dollar amount to be transferred and select **Send transfer**.

us bank

What's my credit score? My service team Notifications 15 Profile & settings Need help? Log out

Dashboard Accounts Transfer & pay Plan & track

INTERNAL TRANSFERS

**Transfer & manage your money.**

New transfer Existing transfers

From  
Commercial Loan ...00026  
\$178,390.00 available

To  
Checking ...6066  
\$20,500.05 available

Amount  
\$55.55

Transfer date  
Today - February 14

Cancel Send transfer

AVAILABLE BALANCE  
Checking ...6066  
\$20,500.05

AVAILABLE CREDIT  
Commercial Loan ...00026  
\$178,390.00

TRANSFER OPTIONS  
Easy Save

**Step 7:** You're about to transfer money. Review the information, and if the information displayed is accurate, select **Send transfer** to continue.

us bank

Account & routing number My service team Notifications 15 Profile & settings Need help? Log out

Dashboard Accounts Transfer & pay Plan & track

**Does this look right?**

This transfer is a cash advance. You'll receive this money immediately, and we'll start charging interest daily based on your APR (annual percentage rate). See your credit product agreement to learn more.

AMOUNT  
**\$55.55**

FROM  
Commercial Loan ...00026  
\$178,390.00 available

TO  
Checking ...6066  
\$20,500.05 available

TRANSFER DATE  
Feb. 14, 2024

FREQUENCY  
One-time

When you send this transfer, money moves instantly from one account to the other. You can access your cash immediately.

Cash advances made on weekends, holidays or after 7:30 p.m. CT will show as pending until the next business day, even though your money is available.

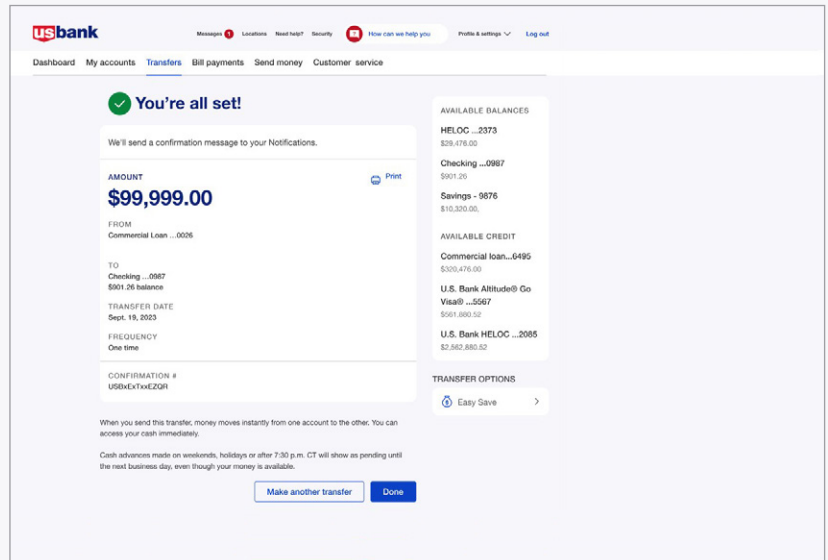
Edit Send transfer

AVAILABLE BALANCE  
Checking ...6066  
\$20,500.05

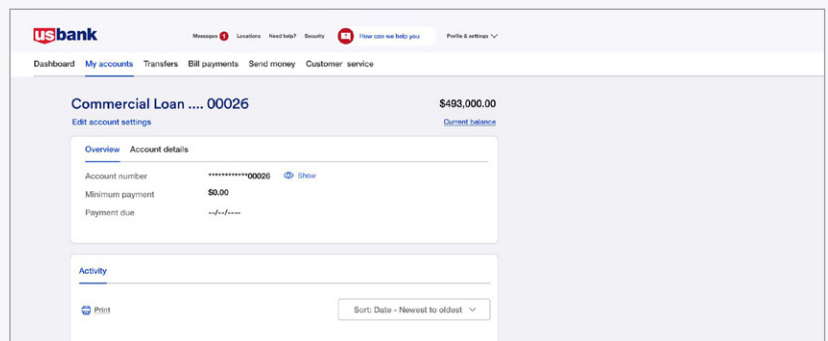
AVAILABLE CREDIT  
Commercial Loan ...00026  
\$178,390.00

TRANSFER OPTIONS  
Easy Save

**Step 8:** Upon selecting Send transfer, a confirmation screen confirms the transfer has started. Review the information and select **Done**.



**Step 9:** Once your request is processed and funds transferred, you can review your current outstanding balance under My accounts on your U.S. Bank home page.





## FAQs

### Frequently asked questions

#### When will my loan be available to view and transfer funds in online banking?

Your loan will be available online within four (4) to five (5) business days after the loan package has been fully executed.

If you attempt to enroll before the line of credit is available, a global error message will indicate the system is unable to locate the account. Please contact Wealth Banking Services for assistance if outside this period.

#### If I have other accounts with U.S. Bank will I be able to view them upon enrollment?

Yes, you will see other eligible U.S. Bank products on your Dashboard.

#### How do I change my mobile phone and/or email address in online banking?

You can navigate to the Customer service tab on your Dashboard.

#### Who do I need to contact for support with statements, partial collateral releases, and address changes?

Contact Wealth Banking Services at 1-800-213-2330 or [wealthbanking@usbank.com](mailto:wealthbanking@usbank.com) for help with things not found in online banking.

#### Can I access statements in online banking?

Statements for the U.S. Bank Flexible Capital Line of Credit® are not available for online banking currently.

#### How do I start using external transfers?

To get started, select the **Transfer money** page in online banking. Security note: You may need to validate your email address so we can send you up-to-date account activity emails.

We will also need to verify any non-U.S. Bank accounts before you can use them for external transfers.

- For most of the major banks and credit unions, we can complete online verification within a few minutes (on individual accounts for which you have internet access).
- For other accounts, we will ask you to complete a trial deposit verification procedure, which typically takes two to three business days.

#### How do I add accounts to my external transfers account list?

To get started, navigate to the Transfers page in online banking. Select **External transfers & wires**, then select, See recipients & accounts in the **Recipients & accounts** section. You will be prompted to select how you wish to link the bank account.

#### Which accounts are eligible to receive transfers?

Your checking and savings accounts with U.S. Bank, as well as most external checking and savings accounts

The following external accounts are not eligible to receive funds from the U.S. Bank external transfer service:

- Investment management and brokerage accounts
- Individual Retirement Accounts (IRAs)
- Custodial and/or trust accounts
- Certificate of deposit (CDs) or other time-based accounts
- Loan accounts (including credit card and equity accounts)

Other restrictions may apply; please see the [Digital Services Agreement](#) for more information.

#### How much can I transfer and how often?

For internal transfers, there is no limit.

For external transfers, you may send one (1) transaction in any rolling 7-day period, up to \$50,000.00.



## Frequently asked questions (continued)

### Can I schedule external transfers for future dates?

No, future dated external transfers are not currently available.

### When do you execute my standard delivery external transfer request?

Transfers between your U.S. Bank accounts post immediately.

For external transfers, if you submit your transfer request before the daily cutoff time, it will begin processing immediately and be delivered to your external account within one (1) to three (3) business days of your request. If you initiate a transfer over the weekend or on a bank holiday, it will be processed on the next business day. External transfer cutoff time is 7:30 p.m. CT.

### What email address is used to communicate with me regarding transfers?

The email address you provided at enrollment.

### Is there a fee for external transfers?

We do not charge a fee for internal or external transfers.

### How will I know when an external transfer is complete?

You can get an up-to-date report on your external transfer requests over the past 180 days on the Account activity page. Each transfer request is displayed along with the date and status of the transfer. You can also confirm the transfer's completion by viewing your account activity with your external financial institution after your request.

### How do you ensure my privacy and security?

Protecting your privacy is important to us. All information gathered from you in connection with using online banking will be governed by the Online Privacy Policy and any underlying privacy policy for your account(s).

[usbank.com/wealthmanagement](https://usbank.com/wealthmanagement)

Sample screens provided are hypothetical in nature and are presented for illustrative purposes.



**U.S. Bank Flexible Capital Line of Credit®:** Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rate and program terms are subject to change without notice. Credit products are offered through U.S. Bank National Association. Equal Housing Lender. U.S. Bank and its representatives do not provide tax or legal advice.

**Suitability Notice:** The U.S. Bank Flexible Capital Line of Credit® is a line of credit secured by a pledge of assets in a securities account. There are certain risks associated with securities backed demand lines of credit that would apply and there are certain limitations that would apply to the use and availability of the assets held in the account serving as collateral. As such, the U.S. Bank Flexible Capital Line of Credit® may not be suitable for all applicants.

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