U.S. Bank Global Transition Solutions (GTS) Program

Product and service information for new expatriate employees in the United States (U.S.)

U.S. Bank | Confidential

Global Transition Solutions Program | Overview

U.S. Bank offers U.S. dollar bank accounts for customers referred by MUFG Bank through the U.S. Bank Global Transition Solutions program. The program offers total solutions for three stages: **before**, **during** and **after** your global transition and the account's monthly maintenance fee is always waived.

Before	• **Ability to open and fund a deposit account so it's ready before you arrive in the U.S.** • **Receive debit/ATM card in Japan.** • **Enables you to move to the U.S. without carrying a large amount of cash.**
During	• **Enjoy a top-rated banking network in 26 states across the U.S.** • **Toll-free calls to the Japanese Customer Service Unit (JCSU).** • **50% discount on the first order of a checks.**
After	• **Easy maintenance of the account from Japan.** • **Toll-free calls to JCSU from Japan.** • **Safe and easy maintenance of account using U.S. Bank online banking.** • **Foreign wire transfers and ability to close the account from Japan by calling JCSU.**

Global Transition Solutions (GTS) Program | Benefit Details

Open an account from Japan:

– While you're in Japan, you can open an account and receive a debit/ATM card even without a Social Security Number (SSN).

– Make deposits before you leave home and then withdraw funds once you arrive in the U.S.

Branches in more than 25 states

– U.S. Bank has an expansive branch and ATM network within the United States.

– To view U.S. Bank branches with ATM access, please visit **usbank.com/locations.**

Waived fees for GTS clients

– Checking monthly maintenance fee(s) waiver – As long as you remain a GTS client (either in the U.S. or in Japan), get the checking monthly maintenance fee (of $12) waived on your U.S. Bank Smartly® checking account.

– First two incoming wire transfer fees waived per statement period (domestic or international)

– Your first four non-U.S. Bank ATM transaction fees are waived per statement period[1]

Access to our dedicated Japanese Customer Service Unit (JCSU, Japanese call center), Online banking and Mobile App

– Our Japanese-speaking staff is available to answer your questions about your existing account(s) and transactions.

– The Japanese Customer Service Unit has a toll-free number with no international phone fees.

Manage the account after returning to Japan:

– Continue to get account help from the JCSU via a toll-free number.

– Check your account status via online banking.

Additional interest-bearing accounts can be opened even after returning to Japan:

– You can open additional accounts (i.e. Smartly Checking, Smartly Savings, Elite Money Market, and CDs) from Japan by calling to JCSU [2].

1 ATM Transaction Fee. U.S. Bank will assess this fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen. **ATM Surcharge**. Non-U.S. Bank ATM owners may apply a surcharge fee on ATM transactions at their ATMs. U.S. Bank participates in MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select "visit the MoneyPass locator" at the bottom of our ATM locator search results to be taken to the MoneyPass website. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please call us at 800-USBANKS (872-2657) for a refund of the surcharge fee. However, a Non-U.S. Bank ATM Transaction Fee may be assessed on transactions at a MoneyPass ATM. Please refer to the Consumer Pricing Information (PDF) disclosure section titled Miscellaneous Checking, Savings or Money Market Fees for a summary of ATM transaction fees. 2. Deposit products are offered by U.S. Bank National Association. Member FDIC. © 2025.

Eligibility & application steps for the GTS program in Japan

Eligibility	• Be 18 or older. • Have an account in good standing with Mitsubishi UFJ Bank. • Live in Japan when you apply for an account. • Move to the U.S. within 90 days for work, training or studying with a U.S. visa, or move overseas to work in a government/embassy entity.
How to Apply	This process can take as little as one week. However, you must **complete steps 2 and 3 within 30 days after U.S. Bank receives the referral form**, so please be mindful of the timing when sending the form. **Step1** Go to the Mitsubishi UFJ Bank website and download the referral form. Fill it out and send it to Mitsubishi UFJ Bank along with the requested identification documents. **Step 2** Within seven business days, you'll receive an email from U.S. Bank (usbank@notifications.usbank.com) with a link to apply for a deposit account. Fill out the application and submit it. **The link is valid for 14 days.** **Step 3** Within one business day of U.S. Bank receiving your application, you'll receive an email from InternationalVerification@usbank.com, **if:** • **Additional identity verification is required** • **Information was missing from your application** If you aren't required to submit additional information, your application will proceed to Step 4. **Step 4** If your application is approved, you'll receive an email from U.S. Bank containing a digital signing package. This includes your approval letter with your account number, as well as information on setting up your account. **To avoid account closure, provide your digital signature within seven days and add funds to your account within 60 days.** For more details on the application process, review the bilingual **Account opening guide (PDF).**

U.S. Bank deposit products

U.S. Bank Smartly® Checking

- Checking account is usually recommended as the first account type to open for expats.
- A U.S. Bank Smartly Checking account allows you to deposit money (such as a paycheck) and draw on that money to make a purchase or pay a bill for example. The account is used for day-to-day transactional purposes. The account offers the ability to draw on funds using a debit card or checks.
- An opening deposit of at least $25 must be made when opening this account.
- Monthly Maintenance Fee: $12 (fee waived for all GTS customers)
- Having a checking account provides fee waivers for any of your additional accounts(i.e. Savings, Elite Money Market, CDs).

U.S. Bank Smartly® Savings

- A U.S. Bank savings account that is meant to hold money long term and earns interest. In using this account, it helps to separate long term savings from funds meant for everyday transactions. There is no check writing feature associated with this account. Funds can be accessed via an ATM using a debit or ATM card. Savings accounts are also accessible in mobile and online banking.
- An opening deposit of at least $25 must be made when opening this account.
- Monthly Maintenance Fee: $5 (fee waived with the presence of a Bank Smartly Checking® account)

Elite Money Market

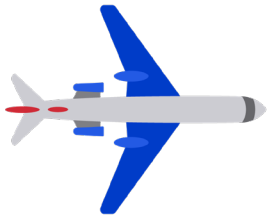
- A U.S. Bank savings account that is meant to hold money long term and earns interest, often at higher rates than the Bank Smartly Savings account. This account also offers the ability to draw on funds using a debit card or checks.
- An opening deposit of at least $100 must be made when opening this account.
- Monthly Maintenance Fee: $10 (fee waived for GTS customers with a Bank Smartly checking account)

Certification of Deposit (CD)

- A U.S. Bank certificate of deposit offers a higher interest rate than a traditional savings account, but you must leave your money untouched for an agreed upon time (also known as the CD Term Length). If funds are withdrawn from the account earlier than the term length, a fee will be charged. There is no debit card or check writing feature associated with this account.
- This account is only available to Global Transition Solutions customers if they have an existing Bank Smartly Checking, Bank Smartly Savings or Elite Money Market account established first. Opening deposit amounts for the standard CD vary.

Refer to Your Deposit Account Agreement (PDF) and the Consumer Pricing Information (PDF) disclosure for a summary of fees, terms and conditions that apply. Deposit products are offered by U.S. Bank National Association. Member FDIC © 2025..

After arrival to the United States



1. Address change

Please change your Japanese address used on the application to the U.S. address by calling the Japanese Customer Service Unit. The physical address where you live and the mailing address where the statements and notifications are delivered can both be your home address. You may also use your work address as your mailing address.

2. Order checks

Checks can be ordered conveniently by using online banking, the U.S. Bank Mobile App or by calling the Japanese Customer Service Unit. You can change your address during the same phone call.

3. Submit W-9 U.S. tax form

Upon receiving your Social Security Number (SSN), please register it with U.S. Bank by submitting the W-9 tax form. Tax withholding may be assessed on your interest income at the highest income tax rate set forth by the Internal Revenue Service (IRS) if you fail to do so. Online bill pay and person-to-person payments such as Zelle® will only be available after registering your SSN and your U.S. address.

Send the original W-9 tax form to:

U.S. Bank CD/IRA Services
SL-MO-T6CD
505 N 7th Street
St. Louis MO 63101

Returning to Japan – managing your account

Japanese Customer Service Unit is available at no charge after returning to Japan. Our Japanese-speaking staff is available to answer your questions about U.S. Bank products and transactions even after you return to Japan using toll-free number. See page 9 for hours.

Deposit checks by mail. Checks received after returning to Japan can be deposited by mail.

Regular Mail
U.S. Bank/Bank by Mail
PO Box 1950
St. Paul, MN 55101-0950

Overnight
U.S. Bank/Bank by Mail
EP-MN-01PR
1200 Energy Park Dr.
St. Paul, MN 55108
Phone: 651-962-3195

No monthly maintenance fee. The Monthly Maintenance Fee is waved for Global Transition Solutions Program clients.

Request international wires by phone. You can initiate international wire by calling Japanese Customer Service Unit after returning to Japan.

Online banking. Manage your bank account from Japan by using our convenient online banking service at no cost.

Withdraw cash in Japan. You can withdraw cash in Japan at some ATMs in the Visa ®, Plus® networks (3% Foreign Transaction Fee will apply).

Returning to Japan

Repatriation procedure when you return to Japan.

Change of address
Please call the Japanese Customer Service Unit to change your U.S. address to your Japanese address.

Change to non-resident account: Please submit Substitute Form W-8 BEN. The address provided in this form must match the address registered with the account.

(Return address)
U.S. Bank CD/IRA Services
SL-MO-T6CD
505 N 7th Street
St. Louis MO 63101

Dormant account and escheat
A dormant account is an account that has been inactive. Depending on state law, *Inactive* means there has been no deposit, withdrawal or other communication from you about the account for specific period such as:

- After 11 months for a checking account.
- After 23 months for a saving account.

For security reasons, we may refuse a withdrawal or transfer from an account we classify as inactive if we cannot reach you in a timely fashion to confirm transaction authorization.

Escheat describes the process of transferring an account balance to the state government after an account has been dormant and if our attempt to contact you fails.

Contact and Resource Information

- For general inquiries regarding the GTS program, please go to www.usbank.jp and review the cookie policy. If you consent to the policy, you will be directed to our website which contains answers to important questions you may have.
- If you have any further questions, please contact us at GTSinfo@usbank.com. Japanese language is also accepted. Please avoid including any sensitive or personal information in your e-mail.
- For GTS program/account-specific inquires, we recommend contacting JCSU during their operating hours.

Japanese Customer Service Unit (JCSU)

From within the United States or a country other than Japan:

Telephone:
1-888-507-7669 (U.S. toll-free)
1-714-985-2136 (Standard calling charges apply.)

Fax:
1-866-236-9744 (U.S. toll-free)
1-714-985-2137 (Standard calling charges apply.)

Hours (U.S. Pacific time):
Monday to Friday: 6 a.m. to 6 p.m.
Saturday & Sunday: Closed
*Closed on some public holidays in the U.S.

From within Japan:

Telephone:
0120-628-320 (Japan toll-free)
1-714-985-2136 (Standard calling charges apply.)

Fax:
0066-33-814689 (Japan toll-free)
1-714-985-2137 (Standard calling charges apply.)

Hours (Japan Standard time):
Monday: 11 p.m. to midnight
Tuesday to Friday: Midnight to 11 a.m., 11 p.m. to midnight
Saturday: Midnight to 11 a.m. Sunday: Closed
*Closed on some public holidays in the U.S.
**During U.S. DST from March to November, the time shifts forward by one hour.

U.S. Bank resource information

U.S. Bank 24hour customer service : 800-USBANKS (872-2657)
Collect call number from overseas : 503-401-9991

Helpful links

GTS program overview for existing customers
GTS program overview for Japanese residents
Non-U.S. Bank customers who **would like to open an account**
Information on **wire transfers**
U.S. Bank **Consumer Pricing Information**
Find a **U.S. Bank branch and/or ATM**
Find a **MoneyPass® ATM**
U.S. Bank Digital Explorer

U.S. Bank Global Transition Solutions (GTS) Program

Appendix

Important terminology

Term	Definition
Cashier's checks	A cashier's check is a bank issued check that the written payment amount is guaranteed by the issuing bank. Cashier's checks, instead of personal checks, are often requested by merchants or landlords when the payment amount is large for extra protection. A cashier's check can be purchased at a branch or by calling the Japanese Customer Service Unit.
Check deposit hold period	The funds for a check that you deposit to your account may not become available immediately. Funds availability means your ability to withdraw funds from your account, whether those withdrawals are to be in cash, by check, automatic payment, or any other method we offer you for access to your account. If deposited funds are not available to you on a given day, you may not withdraw the funds in cash, and we may not use the funds to pay items that you have written or honor other withdrawals you request. With some check deposit, the funds may not be available until the fifth business day after the day of your deposit(s).
Debit card	A debit card is a bank card that lets you easily access money in your checking account. Use it instead of cash or checks for everyday purchases, such as gas and groceries. You can also use it to pay bills and make online purchases. When you use a debit card, the money is taken out of your checking account immediately. You must have enough money in your account to pay for the purchase. There is no credit or bill to be paid later. If you're paying in person, swipe, insert or tap your debit card at checkout. You may be asked for your PIN or signature. For online and phone purchases and transactions, provide your card number, expiration date and CVV code. You may also use your debit card as an ATM card. Just insert your card and enter your PIN.
Joint account	This is an account held with another person and this individual will have access to the account funds. If you wish to add someone to your account, please call the Japanese Customer Service Unit.
Personal checks	A personal check is a payment document directly linked to your checking account. When you write a personal check and hand it as payment, the amount of the check is debited from your linked checking account. You must have enough funds in your checking account to cover the amount. The payee will deposit the check to his/her account or cash the check to receive the payment. With personal checks, the funds are not verified at the time of the payment and there is a risk of default in case of insufficient funds in the payee's account.
Zelle®	Zelle® is a person-to-person payment platform that makes sending, requesting and receiving money fast, safe and easy[1] with those you know and trust – and it's free. Zelle® does not store any of your personal information. Your account details are safe with your bank and not visible while using Zelle®. Zelle® is available in the U.S. only and we require a checking or savings account and a mobile number registered to your mobile and online banking profile for at least three calendar days.

[1] Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees.

Mobile check deposit

Mobile check deposit

Mobile check deposit is an exclusive feature in the U.S. Bank Mobile App that uses the camera on you phone to deposit checks into your U. S. Bank deposit accounts. You can deposit checks as soon as you receive them skipping the trip to the branch or ATM.

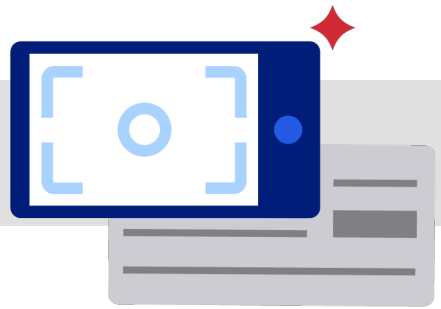
Deposit limit

Deposit limits vary and are based on multiple factors, including your account type, deposit history and relationship with us. You can find your deposit limit:

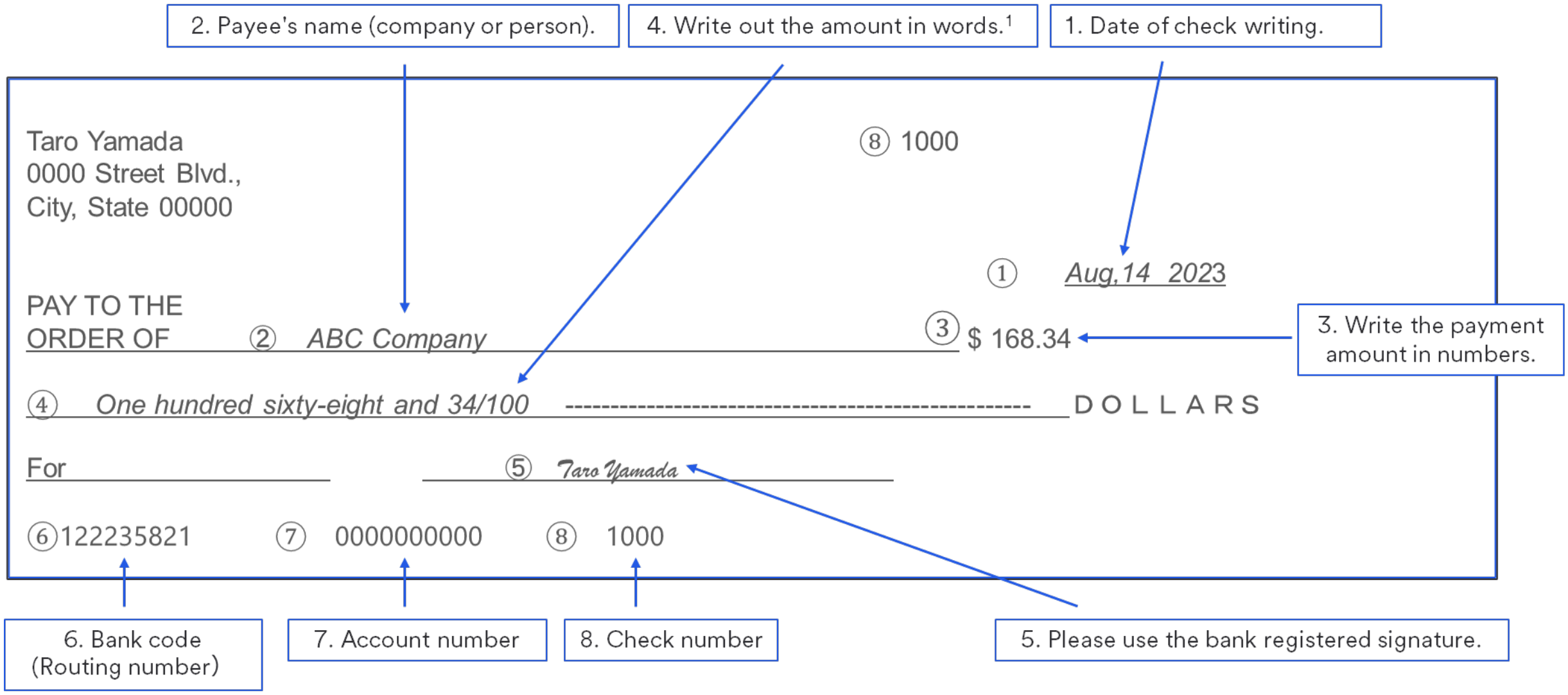
1. Tap Deposits in the quick action menu.
2. Tap Deposit a check.
3. Choose an account.
4. Tap Deposit limits (under the check amount field).

If your check amount is higher than your mobile deposit limit, you can deposit your check at U.S. Bank Branch or ATM or by mailing it to us with a deposit slip. (Please see the mailing address on Page 7).

To learn more, check out our *Deposit a check* tutorial on U.S. Bank Digital Explorer.



Writing a U.S. check



[1] For this example, it is $168 therefore, write out as "One hundred sixty-eight" Typically, cents are written in fraction.

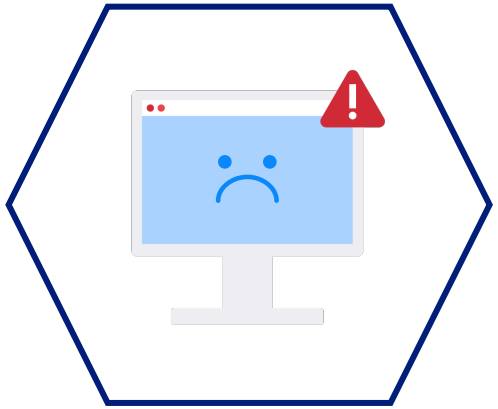
Unauthorized transfers

How can I protect my login credentials?

- Your login credentials include your user ID, password, and any other unique biometric attribute (such as facial recognition or fingerprint) used to access our digital services.
- Prevent unauthorized access to your accounts by keeping your login credentials confidential and ensure that you log out when you are finished using our digital services.
- We will never ask you to share your login credentials, and you do not need to share your login credentials to send or receive money using our digital services.

How do I report unauthorized transactions?

If you notice something is not right with your account, contact us immediately at our **Fraud Liaison Center (877-595-6256).** To maximize coverage, report unauthorized transactions within 60 days after we first deliver an account statement to you disclosing a suspected unauthorized transaction.



U.S. Bank Mobile App and online banking

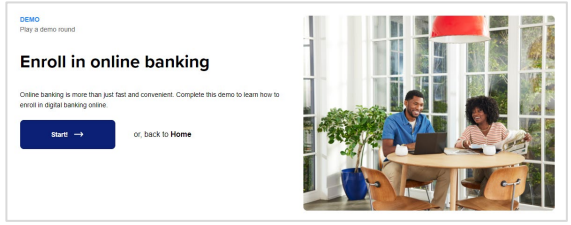
Explore

With U.S. Bank mobile and online banking, you can conduct your everyday banking securely from your home or just about anywhere.

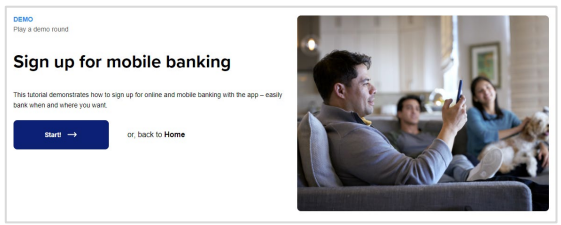
- View your balances and available credit.
- Review electronic statements (e-statements) and transactions.
- Manage and pay bills.
- Send and receive money with Zelle®[1].
- Deposit checks using the U.S. Bank Mobile App.
- Find the nearest U.S. Bank branch or ATM.
- And more!

Visit **U.S. Bank Digital Explorer** to learn more.

Online banking demo



Mobile banking demo



Enroll

Scan the QR code with your phone's camera for mobile app access

From the U. S. Bank Mobile App

1. Download the U.S. Bank Mobile App on your Android or iPhone
2. The U.S. Bank Mobile App is available for download from Apple® App Store or Google Play Store[2]. Your device must be in the United States to download the U.S. Bank Mobile App. Some services available in the United States only. Open the app and click Create a username and password
3. On the first screen, use your new U.S. Bank account number and the last 4 digits of your Social Security number (SSN)
4. Follow the step-by-step instructions.

Online banking enrollment

1. Visit usbank.com
2. On the first screen, use your new U.S. Bank account number and the last 4 digits of your Social Security number (SSN)
3. Follow the remaining step-by-step instructions.

1. U.S. Bank checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees. Terms and conditions apply. Services available in U.S. only.
2. Android™ and Google Play are trademarks of Google LLC. Apple and iPhone® are registered trademarks, and the App Store is a registered service mark, of Apple Inc.

International wire transfer

Please call the Japanese Customer Service Unit to make an international wire transfer. You can also make a wire transfer at the nearest branch.

For customer with a non-U.S. based phone number, a JCSU representative will assist you over the phone to download and enroll to the Entrust Mobile App to activate the soft token that is needed to request wires.

Customers with a **U.S. based phone number** will not need to enroll in the Entrust Mobile App, but still need to call the JCSU to complete their international wire transfer. Instead of using a verification code through the Entrust Mobile App, a one-time passcode will be sent to their U.S. based phone number.

Japanese Customer Service Unit (JCSU)

The JCSU dedicated wires phone number is available Monday through Friday from 6 AM PST – 5 PM PST

888-314-3490

Additional Instruction

For additional information on the international wire transfer process, please visit: Remittance Information | Transitioning to U.S. Bank (usbank.com)

Additionally, an “Entrust Token Enrollment Guide” and “Entrust Token Validation Guide” are also available at the link above in both English and Japanese.

Remittance Information:

U.S. Bank SWIFT Code (BIC):
USBKUS44IMT

Bank address:
U.S. Bank
Minneapolis, MN
USA

Disclosures

U.S. Bank is a separate bank from MUFG Bank, Ltd. In addition, MUFG Bank, Ltd. does not guarantee the bank's ability to pay deposits.

MUFG Bank, Ltd. is only referring you to U.S. Bank and does not market products or services on behalf of U.S. Bank. All transactions will be made directly with U.S. Bank. U.S. Bank may refuse to open an account for you despite a referral. After opening an account, it can be closed at the discretion of U.S. Bank.

MUFG Bank, Ltd. employees cannot explain the details of U.S. Bank products to customers. Contact U.S. Bank directly to learn about product details.

U.S. Bank deposits are not covered by the Japanese deposit insurance system. Transactions must be made by individuals 18 or older. For more information, please visit the U.S. Bank website or contact the Japanese Customer Service Unit.

U.S. Bank products and services are subject to change without notice. U.S. Bank services are targeted to U.S. residents. Japanese residents who do not plan to reside in the United States are not eligible to apply for the services described on this website.

Investment and insurance products and services are: Not a Deposit ● Not FDIC Insured ● May Lose Value ● Not Bank Guaranteed ● Not Insured by any Federal Government Agency

Deposit products offered by U.S. Bank National Association. Member FDIC. © 2025. Credit products offered by U.S. Bank National Association and subject to normal credit approval.