




It's *your* Choice!

CHOOSE  the account that offers the most benefits that you'll need

CHOOSE  to access your accounts how you want - online, on the phone, on your mobile device or in person

CHOOSE  to save your way with S.T.A.R.T. Savings Today And Rewards Tomorrow™

Package Checking Options - requires a Package Money Market Savings and/or a U.S. Bank Visa® Credit Card			Checking Options		
PLATINUM PACKAGE All the features of Silver and Gold PLUS the best rates, special rewards and additional benefits.	GOLD PACKAGE Includes all the benefits of Silver PLUS additional features and rewards to help you manage more.	SILVER PACKAGE Basic checking features with a smart way to save.	PREMIUM CHECKING All the benefits of Easy Checking with extra access to your money while earning interest.	EASY CHECKING A simple, straight forward checking account with basic account access.	STUDENT CHECKING Complete with extra access to go where you do.
Unlimited free non-U.S. Bank ATM transactions ¹	2 free non-U.S. Bank ATM transactions per statement cycle ¹	Free Internet Banking with Internet Bill Pay	Unlimited free non-U.S. Bank ATM transactions ¹	Free Internet Banking with Internet Bill Pay	Free Internet Banking with Internet Bill Pay
50% monthly bonus on all rewards earned for net purchases with your U.S. Bank FlexPerks® Visa Credit Card ²	25% monthly bonus on all rewards earned for net purchases with your U.S. Bank FlexPerks® Visa Credit Card ²	Free U.S. Bank ATM transactions	Free U.S. Bank logo checks or 50% off all other personal styles	Free U.S. Bank ATM transactions	Free U.S. Bank ATM transactions
10% annual interest rebate on U.S. Bank Visa Platinum Credit Card ³	5% annual interest rebate on U.S. Bank Visa Platinum Credit Card ³	Free Email and Text Alerts ⁴	Free money orders, cashier's checks, etc. ⁵	Free Email and Text Alerts ⁴	Free Email and Text Alerts ⁴
Free U.S. Bank logo checks or 50% off all other personal styles	Easy Checking accounts with no monthly maintenance fee ⁶	Preferred rates on new loans	Earns interest ⁷	U.S. Bank Visa Check Card	4 free non-U.S. Bank ATM transactions per statement cycle ¹
Easy Checking accounts with no monthly maintenance fee ⁶	No fees on first overdraft occasion ⁸	U.S. Bank Visa Check Card	50% off annual Safe Deposit Box rental fee		Free first order of U.S. Bank logo checks
No fees for overdraft protection transfers	Reduced fees for overdraft protection transfers				U.S. Bank Visa Check Card
Free money orders, cashier's checks, etc. ⁵					
Earns interest ⁷					
Save on annual fees with a U.S. Bank Home Equity Line of Credit ⁹					
Up to a \$1,000 U.S. Bank Home Mortgage discount ¹⁰					
50% off annual Safe Deposit Box rental fee					
The Monthly Maintenance fee will be: • \$17.95 with online statements, OR • \$19.95 with paper statements To waive the Monthly Maintenance fee you must meet one of the following criteria: • \$25,000 in combined personal deposit, investment and/or credit balances, ¹¹ OR • Relationship with U.S. Bank Trust Services	The Monthly Maintenance fee will be: • \$10.95 with online statements, OR • \$12.95 with paper statements To waive the Monthly Maintenance fee you must meet one of the following criteria: • Auto-pay to a U.S. Bank personal loan, line or credit card, ¹² OR • Auto-invest monthly to a U.S. Bancorp Investment account, OR • Combined monthly direct deposit totaling \$500+, OR • Average account balance of \$2,500 ¹³	The Monthly Maintenance fee will be: • \$6.95 with online statements, OR • \$8.95 with paper statements To waive the Monthly Maintenance fee you must meet one of the following criteria: • \$25+ monthly transfer to a Package Money Market Savings account, OR • Combined monthly direct deposit totaling \$500+, OR • Average account balance of \$1,500 ¹³	The Monthly Maintenance fee will be: • \$10.95 with online statements, OR • \$12.95 with paper statements To waive the Monthly Maintenance fee you must meet one of the following criteria: • Account holders age 65 or greater, OR • Average account balance of \$5,000 ¹⁴	The Monthly Maintenance fee will be: • \$6.95 with online statements, OR • \$8.95 with paper statements To waive the Monthly Maintenance fee you must meet one of the following criteria: • Combined monthly direct deposit totaling \$500+, OR • Average account balance of \$1,500 ¹⁴	No Monthly Maintenance fee

Students and seniors are eligible for these additional benefits, regardless of the account you choose!

Students

- Four free non-U.S. Bank ATM transactions per statement cycle¹
- Free first order of U.S. Bank logo checks

Seniors (age 65 and older)

- Free U.S. Bank logo checks or 50% off all other personal styles
- 50% off annual rental fee for new Safe Deposit Box account
- Free traveler's cheques, money orders and cashier's checks

U.S. Bank Checking Account Update

On June 19, 2011, current U.S. Bank checking account customers in Idaho, Kansas, Missouri and Nevada may experience an account update. Customers in all other states may experience the same account update on July 24, 2011. Details regarding the account update are listed below.

Updated accounts feature many of the same great benefits you've come to expect from us. For your convenience, benefits that accompany each of our new accounts have been detailed on the front side of this document. Be sure to review your new account features and all of the available checking account options – now may be the perfect time to enhance your checking account with one of our great U.S. Bank Packages!

IF YOUR CURRENT ACCOUNT IS		HERE'S WHAT TO EXPECT
Free Checking	Interest Checking	Your account will become Easy Checking
Workplace Checking	Balance Checking	
Value Checking	Exclusive Checking	
Express Checking	Relationship Checking	
Interest Plus Checking		
Elite Checking		Your account will become Premium Checking
Customers age 65 and older, who do not have a Silver Elite or Package Checking account		
Package Checking Accounts including Silver, Gold or Platinum Checking		Your account name will not change, but some features will be modified
Student Checking	Silver Elite Checking	Your account will stay the same

Frequently Asked Questions

- 1. Is my account number changing?** No, U.S. Bank will not change your account number as part of the account update.
- 2. Will my checks still work?** Yes, you may continue using your current checks.
- 3. Do I need to notify someone of the account update for my payroll direct deposit or my pre-established automatic debits and/or credits?** Your account name will be updated; however, your account number will remain the same so there is nothing you need to do.
- 4. Will I receive a new check card or ATM card?** A new check card or ATM card will be sent to you when your current card expires.

All of  serving you®

Additional information can be found by visiting usbank.com/choice or by calling 800-US BANKS (872-2657).

Notes: _____



1. A surcharge fee will be applied by the ATM owner, unless they are participating in the MoneyPass® network. 2. Reward bonus applies to U.S. Bank FlexPerks Cash, Travel and Select Rewards Visa Credit Cards. Earn a monthly bonus on the reward you earn for net purchases during the month. 3. The interest rate rebate is paid annually in November and is based on the total interest that was accrued in the previous 12 months. 4. You may be charged access fees by your carrier, dependant upon your personal plan. Check with your carrier for details on specific fees and charges. 5. No U.S. Bank fees on money orders, cashier's checks, counter checks, single-signer traveler's cheques, stop payments and copies of checks, statements and other items. 6. Requires at least one identical account holder on all accounts. Limit two Easy Checking accounts with no monthly maintenance fee for Gold Package customers. 7. Variable rate account, interest rates are determined at the bank's discretion and can change at any time. 8. Overdraft fees waived upon first overdraft occasion in a 12-month period. Transferred accounts receive fee waiver if 12 months have passed since last overdraft occasion. An overdraft occasion is defined as an overdraft event, whether or not a fee is assessed. 9. No closing costs or annual fees. 10. Discount is calculated as .25% of the loan amount. Maximum mortgage discount is \$1,000. For existing U.S. Bank home mortgages the refinance discount maximum is \$300. Certain mortgages may not be eligible. Information is subject to change without notice. Loan approval is subject to program guidelines. 11. Combined deposit balances include the average monthly collected balances for personal checking, savings, money market, CDs, IRAs and HSAs. Outstanding credit balances include personal purpose loans (some indirect not included), U.S. Bank Home Equity Loans, Home Equity Line of Credit, Premier Line, U.S. Bank Home Mortgage and U.S. Bank Credit Cards. Investment balances include the aggregate minimum daily balance of all investment types held through the statement period. 12. Automatic payment from the Gold Checking to a personal loan, line of credit or credit card. Does not include mortgage, student loans and some indirect loans. 13. Average Account Balance for Silver or Gold Checking is determined by adding the balance at the end of each calendar day during the statement period, up until and not including the last two business days of the statement period, and dividing that sum by the number of days used. Business days are Monday through Friday; federal holidays are not included. 14. Average Account Balance is calculated by adding the balance at the end of each calendar day in the statement period and dividing that sum by the total number of days within the statement period.

NOTE: To maintain Package benefits, a Silver, Gold or Platinum Checking and a Package Money Market Savings and/or any U.S. Bank credit card must remain open. See the U.S. Bank Your Deposit Account Agreement booklet and Consumer Pricing Information brochure for additional disclosures applicable to deposit accounts. Other conditions and restrictions may apply. Terms may change without notice. Credit products are subject to approval and are offered through U.S. Bank, National Association ND. Deposit and Mortgage products are offered through U.S. Bank, N.A. ©2011 U.S. Bancorp. All rights reserved. Member FDIC.

 Investment products and services available through U.S. Bancorp Investments, Inc., member FINRA and SIPC, a wholly owned brokerage subsidiary of U.S. Bancorp and an affiliate of U.S. Bank. NOT FDIC INSURED. NO BANK GUARANTEE. MAY LOSE VALUE. U.S. Bank is not responsible for and does not guarantee the products, services or performance of its affiliates.