**U.S. BANK EASY CHECKING** Common Checking Account Fees

U.S. Bank Easy Checking is a simple, straightforward checking account with standard benefits and features. 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](#) brochure.

<table>
<thead>
<tr>
<th>Account Opening and Maintenance</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Opening Deposit</td>
<td>$25</td>
</tr>
</tbody>
</table>
| Monthly Maintenance Fee        | $6.95 with online statements  
|                               | $8.95 with paper statements |
| Waive Monthly Maintenance Fee  | Combined monthly direct deposits totaling $1,000+  
|                               | OR  
|                               | An average account balance of $1,500+ |
| The average account balance for Easy Checking 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 calendar days within the statement period. |

<table>
<thead>
<tr>
<th>ATM Fees</th>
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<tr>
<td>Cash Withdrawal – U.S. Bank ATMs</td>
<td>$0</td>
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</table>
| Cash Withdrawal – Non-U.S. Bank ATMs | $2.50  
| Non-U.S. Bank ATM owner fees may apply unless owner participates in the MoneyPass® network |

### Overdraft Coverage

**ATM and Debit Card Overdraft Coverage (It's Your Choice)**

**YES**
You want U.S. Bank to authorize and pay overdrafts on ATM and everyday debit card transactions. These transactions may be paid on your behalf even when there is not enough money in your account, and you may be assessed overdraft fees.

**NO (Default)**
You do not want U.S. Bank to authorize and 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.

| Checks, Automatic Bill Payments, and Recurring Debit Card Transactions | These items may be paid or returned at our discretion and are subject to Overdraft Paid or Returned Item Fees. |

### Overdraft Fees and Overdraft Protection

| Overdraft Paid and Overdraft Returned Fees | $36 for each item of $5.01 or more  
|                                          | $0 for each item of $5 or less  
|                                          | Other merchant fees may apply |
| Minimum Overdrawn Balance Threshold      | If the available balance at the end of the business day is or would be overdrawn $5 or less, no Overdraft Paid or Overdraft Returned fee(s) will be assessed. If the balance is overdrawn $5.01 or more, an Overdraft Paid or Overdraft Returned fee will be assessed for each item. |
| Daily Maximum                            | 4 Overdraft Paid Fees and 4 Overdraft Returned Fees, for a combined total of 8 fees per business day, per account |
| Extended Overdraft Fee                   | $25 each week the account is overdrawn, starting on the 8th calendar day the account is first overdrawn |
| 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 a transaction. For negative balances of $5.01 or more, transfers will occur in multiples of $50 to cover the negative balance. For negative balances of $5 or less, a maximum of $5 will be transferred. |
| Overdraft Protection Transfer Fee        | $12.50 per day when a transfer of $50 or more occurs  
|                                          | $0 per day when a transfer of $5 or less occurs |

### 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; then,  
|                          | 3. Paper checks in number order, starting with the lowest number |

For more detailed fee information, consult the [Your Deposit Account Agreement](#) and the [Consumer Pricing Information](#) brochure.
### Digital Services

**Online Banking**
- View and manage your accounts through usbank.com.

**Bill Pay**
- **Standard Delivery:** $0 | 1-2 days for electronic or
- **Express Delivery:** $14.95 | Same day or overnight

**Text Banking**
- Get up-to-the-minute account information with simple text commands

**Account Alerts**
- Customize your own alerts to stay informed about important account activity

**Mobile Banking**
- View and manage your accounts through the U.S. Bank Mobile app or the mobile website

**DepositPoint™**
- Up to $0.50 per deposit using your computer scanner or the U.S. Bank Mobile Banking app. Eligibility requirements and restrictions apply.

**Photo Bill Pay**
- Add a biller by taking a picture

**Pay A Person**
- **Standard Payments:**
  - Up to $100: $0
  - $100.01 - $500: $1
  - $500.01 +: $2
- **Next Day Payments:**
  - $5 - $50: $0.75
  - $50.01 - $500: $0.25 + 1% of send amount
- **Instant Payments (eligible customers only):**
  - $1 - $50: $3.50
  - $50.01 - $500: $2.50 + 2% of send amount
- **Request Money (eligible customers only):**
  - $1.50 per completed transaction

**External Transfers**
- **Inbound Transfers**
  - **Standard Delivery:** $0
  - **Next Day Delivery:** $5
- **Outbound Transfers**
  - **Standard Delivery:** Up to $3

**eBills**
- Set up electronic versions of your paper bills and get them delivered directly to your Online Banking inbox

**Online Statements**
- Receive, view and store electronic copies of your account statements

**Debit Card Services**
- **Debit Card Cash Advance**
  - $2 | Assessed when performing a cash advance with a teller at any financial institution that accepts Visa®
- **Replacement Debit Card**
  - $5 | Applies when more than one card is issued with the same card number in a 12-month period. It does not apply to ATM cards or debit cards that are lost, stolen or expired

**Other Account Services**
- **Paper Statements with Check Images**
  - $2 per statement cycle
- **Paper Statements with Check Return**
  - $6 per statement cycle
- **Stop Payment (24-Month Duration)**
  - $35

### Funds Availability

<table>
<thead>
<tr>
<th>Fund Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Branch Deposits</strong></td>
<td>Cash is available the same business day. Generally, the first $200 of the deposit is available the same day and checks are available within 5 business days unless we determine a longer delay should apply based on the type of check and the length of your U.S. Bank relationship.</td>
</tr>
<tr>
<td><strong>ATM Deposits</strong></td>
<td>1-5 business days, based on the deposit type and whether it is a U.S. Bank or non-U.S. Bank ATM</td>
</tr>
<tr>
<td><strong>Direct Deposits and Wire Transfer Deposits</strong></td>
<td>Same business day</td>
</tr>
</tbody>
</table>

**Returned Deposited Item or Cashed Check Fee**
- $19 for each check you deposit or cash from an account with insufficient funds

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For more detailed fee information, consult the [Your Deposit Account Agreement](#) and the [Consumer Pricing Information](#) brochure. For more detailed information on Digital Services, refer to the [Online and Mobile Financial Services Agreement](#).