



## Safe Debit Account Pricing and Information

Effective November 14, 2016

The U.S. Bank Safe Debit Account\* is an alternative to a traditional checking account. This account is a bank account with limited capacity to overdraw the account, and subject to no overdraft fees. This account is a check-less checking account in which checks may not be ordered.

### Account Terms and Fees

- ▶ Apply for a Safe Debit Account at any U.S. Bank branch or online or by phone if you live in the following states: AR, AZ, CA, CO, IA, ID, IL, IN, KS, KY, MN, MO, MT, ND, NE, NM, NV, OH, OR, SD, TN, UT, WA, WI or WY
- ▶ \$4.95 monthly maintenance fee which *cannot be waived*
- ▶ \$25 minimum opening deposit

Subject to Miscellaneous Fees in the *Consumer Pricing Information* guide with the following exceptions:

- No Overdraft Paid Fee
- No Overdraft Returned Fee
- No Extended Overdraft Fee
- No Overdraft Protection Transfer Fee
- No Statement Fees
- No Dormant Account Fee (per month)
- Personal Money Order - \$1.65 each

- ▶ Subject to Miscellaneous Fees in the *Online and Mobile Financial Services Fee Guide* with the following exceptions:
  - Bill Pay: Standard Delivery option only
  - Send Money: Standard Payment option only

### Account Features

- ▶ Access to more than 3,100 branches and 4,900 U.S. Bank ATMs, along with 24/7 phone support
- ▶ Bank at home or on-the-go with Online and Mobile Banking<sup>1</sup>
- ▶ U.S. Bank Visa® Debit Card with zero liability fraud protection<sup>2</sup>
- ▶ Customizable Account Alerts to let you know account information that's important to you
- ▶ Free credit score access<sup>3</sup> if you sign up for Online Banking
- ▶ ATM & Debit Card Overdraft Coverage not available
- ▶ Multiple options for depositing funds to the account
  - Set up direct deposit from your employer or government agency
  - Deposit cash and checks at your local branch and most U.S. Bank ATMs
  - Use DepositPoint™ and snap a photo of your check with your tablet or smartphone<sup>4</sup>
- ▶ Multiple options for making purchases, paying bills and paying people. Please note: paper checks cannot be processed against this account
  - Use your debit card anywhere Visa is accepted
  - Pay bills with Online and Mobile Banking<sup>5</sup>
  - Send money to family and friends using their email address or mobile phone number<sup>5</sup>

\*Safe Debit Account is subject to the U.S. Bank *Safe Debit Account Terms and Conditions, Your Deposit Account Agreement, Consumer Pricing Information* guide, *Online and Mobile Financial Services Agreement and Fee Guide*.

1. The U.S. Bank Mobile app is free to download. Your mobile carrier may charge access fees depending upon your individual plan. Web access is needed to use the Mobile app. Check with your carrier for specific fees and charges. Some mobile features may require additional online setup. Any fees for optional transactions will be identified during registration for these services and during their use.
  2. Zero fraud liability – U.S. Bank provides zero fraud liability for unauthorized transactions if your card or card number is ever lost or stolen. You (the customer) must notify U.S. Bank promptly of any unauthorized use. Certain conditions and limitations may apply.
  3. Free credit score access and Score Simulator through TransUnion's CreditView<sup>SM</sup> Dashboard are available to U.S. Bank Online Banking customers only. Free credit score access is not available on the Mobile Banking app. The free VantageScore<sup>®</sup> credit score is for educational purposes only and is not used by U.S. Bank to make credit decisions.
  4. Eligibility requirements and restrictions apply. Fees may apply. Please see the *Safe Debit Account Terms and Conditions* and the *Online and Mobile Financial Services Agreement*.
  5. Eligibility requirements and restrictions apply. Please see the *Safe Debit Account Terms and Conditions* and the *Online and Mobile Financial Services Agreement*.
- Deposit products offered by U.S. Bank National Association. Member FDIC.