



U.S. Bank Student Checking Common Checking Account Fees

U.S. Bank Student Checking is a full-service checking account with features to help students manage their money. 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.

Account Opening and Maintenance	
Minimum Opening Deposit	\$25
Monthly Maintenance Fee	No Monthly Maintenance Fee
Paper Statement Fee	\$2 Monthly Paper Statement Fee applies unless enrolled in eStatements
ATM Fees	
Cash Withdrawal – U.S. Bank ATMs	\$0
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)	<p>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.</p> <p>NO 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.</p>
Checks, Automatic Bill Payments, and Recurring Debit Card Transactions	These items may be paid or returned at our discretion and are subject to Overdraft 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 \$5.00 or less Other merchant fees may apply
Minimum Overdrawn Balance Threshold	In the event the available balance at the end of the business day is or would be overdrawn \$5.01 or more, an Overdraft Paid and/or Overdraft Returned Fee(s) may be assessed. In the event your available balance at the end of the business day is or would be overdrawn by \$5.00 or less, we will not charge an Overdraft Paid or Overdraft Returned Fee.
Daily Maximum	U.S. Bank limits the number of charges to a daily maximum of 4 Overdraft Fees per day, no matter how many items we pay or return on your behalf. The Overdraft Fees assessed can be Overdraft Paid Fees, Overdraft Return Fees or a combination of both.
Extended Overdraft Fee	You will be charged an extended overdraft fee of \$25 per week beginning on the 8th calendar day and each week thereafter if the available balance remains below \$0.00.
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. If however, the negative balance is \$5.00 or less, the amount advanced will be \$5.00 and the Overdraft Protection Transfer Fee will be waived.
Overdraft Protection Transfer Fee	\$12.50 per day when a transfer of \$50 or more occurs \$0 per day when a transfer of \$5.00 or less occurs
Transaction Processing	
Transaction Posting Order	Transactions are generally processed in the following order on the business day they are received: <ol style="list-style-type: none"> 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 a comprehensive list of all pricing, ATM and Debit Card Overdraft Coverage terms and policies please see the [Consumer Pricing Information](#) brochure and [Your Deposit Account Agreement](#).





Funds Availability	
Funds Availability	<p>Branch Deposits: Please refer to the U.S. Bank "Your Deposit Account Agreement" for details regarding U.S. Bank's funds availability policy.</p> <p>ATM Deposits: 1-5 business days, based on the deposit type and whether it is a U.S. Bank or non-U.S. Bank ATM</p> <p>Direct Deposits and Wire Transfer Deposits: Same business day</p>
Returned Deposited Item or Cashed Check Fee	\$19 for each check you deposit or cash from an account with insufficient funds

Digital Services	
Online Banking	\$0 View and manage your accounts through usbank.com
Bill Pay	Standard Delivery: \$0 1-2 days for electronic or \$0 3-4 days for paper check Express Delivery: \$14.95 Same day or overnight
Text Banking	\$0 Get up-to-the-minute account information with simple text commands
Account Alerts	\$0 Customize your own alerts to stay informed about important account activity
Mobile Banking	\$0 View and manage your accounts through the U.S. Bank Mobile app or the mobile website
DepositPoint™	Standard Deposit: Up to \$0.50 until June 24th, 2017. Deposit checks with your mobile device.
Photo Bill Pay	\$0 Add a biller by taking a picture
Send Money	\$0 Standard Payments \$0 Next Day Payments (Only available using a valid bank account and routing number) \$0 Instant Payments (Eligibility requirements and restrictions apply) \$0 Request Money
External Transfers	Inbound Transfers Standard Delivery: \$0 Outbound Transfers Standard Delivery: Up to \$3 Next Day Delivery: \$5 Transfer money to or from your accounts at other financial institutions. Eligibility requirements and restrictions apply.
eBills	\$0 Set up electronic versions of your paper bills and get them delivered directly to your Online Banking inbox
Online Statements	\$0 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®
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

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](#).