



U.S. Bank Gold Checking Package Common Checking Account Fees

U.S. Bank Gold Checking Package is a full-service checking account combined with an open U.S. Bank personal loan, line or credit card. 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	\$14.95
Waive Monthly Maintenance Fee	An open U.S. Bank personal loan, line or credit card (excluding U.S. Bank Reserve Line of Credit and Student Loans)
ATM Fees	
Cash Withdrawal – U.S. Bank ATMs	\$0
Cash Withdrawal – Non-U.S. Bank ATMs	\$0 for first two withdrawals in the statement period, then \$2.50 for additional withdrawals Non-U.S. Bank ATM owner fees may apply unless owner participates in the MoneyPass® network
Choose if you want ATM/Debit Card Overdraft Coverage	
You'll need to make a decision about ATM Transactions and debit card purchases (e.g., paying for gas at the pump, buying groceries, buying something online) when there isn't enough money available in your account.	<p>If you say "Yes" to ATM and Debit card overdraft coverage the bank may pay these transactions and charge an overdraft fee.</p> <p>If you say "No" to ATM and Debit card overdraft coverage these transactions will be declined, and you will not be charged an overdraft paid fee.</p> <p><i>Note: Saying "No" to overdraft coverage for ATM and debit card transactions does not guarantee that you will avoid any overdraft fees for other types of transactions on your account.</i></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 Paid or 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	A \$36.00 fee is charged if the Available Balance remains negative for seven consecutive calendar days; you will be charged \$36.00 on the eighth calendar day.
Overdraft Protection	Link an eligible savings account, line of credit, or credit card account 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	<p>\$7.50 per day when a transfer of \$50 or more occurs when a transfer is made from an eligible linked credit account. (<i>U.S. Bank Reserve Line, credit card, Premier Line, Home Equity Line of Credit, and/or other lines of credit</i>).</p> <p>\$0 per day when a transfer of \$5.00 or less occurs</p>
Transaction Processing	
Transaction Posting Order	<p>Transactions are generally processed in the following order on the business day they are received:</p> <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](#).



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Funds Availability	
Funds Availability	Branch Deposits and ATM Deposits: Please refer to the U.S. Bank "Your Deposit Account Agreement" for details regarding U. S. Bank's funds availability policy Direct Deposits and Wire Transfer Deposits: Same business day
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
Mobile Check Deposit	\$0 Deposit checks with your mobile device
Photo Bill Pay	\$0 Add a biller by taking a picture
Send Money - Zelle® - Send to Account	\$0 Send or request money with Zelle using an email address or U.S. mobile number (eligibility requirements and restrictions apply) \$0 Standard (2-3 days) with a valid account and routing number
External Transfers	Inbound Transfers Standard Delivery: \$0 Next Day Delivery: \$0 Outbound Transfers Standard Delivery: Up to \$3 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
eStatements	\$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](#).

