

# Consumer Pricing Information

Effective September 14, 2018

## Personal Banking

### Something for everyone

All U.S. Bank personal checking accounts<sup>1</sup> include these convenient features:

- Online Banking with free credit score access<sup>2</sup>  
*The free VantageScore® credit score is for educational purposes only and is not used by U.S. Bank to make credit decisions*
- Mobile Banking
- Mobile Check Deposit<sup>3</sup>
- Bill Pay<sup>4</sup>
- Zelle® person-to-person payments<sup>5</sup>
- Email and text alerts<sup>6</sup>
- U.S. Bank Visa® Debit Card

We're ready to help 24 hours a day, 7 days a week – get in touch.



#### Branch and ATM Locations

More than 3,000 branches in 25 states  
Access to more than 4,700 U.S. Bank ATMs  
No surcharges at more than 28,000 MoneyPass® ATMs<sup>7</sup>



Text GET APP to 872265



usbank.com



800.USBANKS (872.2657)

We accept relay calls.  
Outside the U.S. 503.401.9991 (call collect)



1. A minimum deposit of \$25 is required to open a U.S. Bank personal checking account.

2. Free credit score access and Score Simulator through TransUnion's CreditView™ Dashboard are available to U.S. Bank Online Banking customers only. Free credit score access is not available in the U.S. Bank Mobile App. The free VantageScore® 3.0 credit score is for educational purposes only and is not used by U.S. Bank to make credit decisions.

3. Eligibility requirements and restrictions apply. Please refer to the *Online and Mobile Financial Services Agreement* for more information.

4. Safe Debit Accounts are not eligible for recurring payments or Express Delivery and can only pay billers listed in our system who accept electronic payment.

5. Recipients must have an eligible bank account in the U.S. Terms and conditions apply. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

6. For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

7. If a Non-U.S. Bank ATM Transaction fee applies, U.S. Bank will assess a fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Please refer to the section titled, "Miscellaneous Checking, Savings or Money Market Fees" for a summary of ATM Transaction fees. Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass® Network. To find MoneyPass ATM locations, please visit [www.moneypass.com](http://www.moneypass.com).



Deposit products offered by U.S. Bank National Association. Member FDIC. Credit products offered by U.S. Bank National Association and subject to normal credit approval. ©2018 U.S. Bank

Checking Package Options	Platinum Checking	Gold Checking	Silver Checking
Minimum Opening Deposit <sup>1</sup>	\$25	\$25	\$25
Monthly Maintenance Fee	\$24.95	\$14.95	\$6.95
Requirement to Waive Monthly Maintenance Fee	No Monthly Maintenance Fee with one of the following: – \$25,000 in combined personal deposits, credit balances <sup>3</sup> with U.S. Bank and/or investments* through U.S. Bancorp Investments OR – Personal trust relationship with U.S. Bank Wealth Management	No Monthly Maintenance Fee with one of the following: – An open U.S. Bank personal loan, line or credit card <sup>13</sup>	No Monthly Maintenance Fee with a Package Money Market Savings <sup>15</sup> account AND one of the following: – Combined monthly direct deposits totaling \$1,000+, OR – Combined account balance <sup>16</sup> of \$1,500
Interest Tiers <sup>2</sup>	\$0 - \$2,499 \$2,500 - \$9,999 \$10,000 and above	None	None
ATM Transactions	– No U.S. Bank fee for U.S. Bank ATM Transactions – No U.S. Bank fee for Non-U.S. Bank ATM Transactions <sup>4</sup>	– No U.S. Bank fee for U.S. Bank ATM Transactions – No U.S. Bank fee charged on first two Non-U.S. Bank ATM Transactions per statement period (Non-U.S. Bank ATM Transaction fees apply after two) <sup>4</sup>	– No U.S. Bank fee for U.S. Bank ATM Transactions – Non-U.S. Bank ATM Transaction fees apply <sup>4</sup>
Paper Statement Fee	– \$2.00 Paper Statement Fee <sup>5</sup> is waived. <sup>6</sup>	– \$2.00 Paper Statement Fee <sup>5</sup> is waived. <sup>6</sup>	– \$2.00 Paper Statement Fee <sup>5</sup> applies unless enrolled in eStatements.
Additional Features	– Easy Checking accounts with no monthly maintenance fees. <sup>7</sup> – Silver Checking Packages with no monthly maintenance fees. <sup>8</sup> – Free U.S. Bank Logo Checks on initial check order or 50% discount on other personal designs. 50% discount on re-orders (U.S. Bank logo or personal). – No U.S. Bank fee for photocopy requests of checks and paper statements. – 50% off annual Safe Deposit Box rental fee. – 25 no commission trades <sup>9</sup> with a new Self Directed brokerage account through our affiliate, U.S. Bancorp Investments.* – No annual fees on a U.S. Bank Home Equity Line of Credit. – Eligible for the U.S. Bank Customer Credit with a new or existing U.S. Bank Personal Checking Package, or with an existing first mortgage with U.S. Bank. <sup>10</sup> Take 0.25% of the loan amount and deduct it from the mortgage closing costs, up to a maximum of \$1,000. <sup>11</sup> – No annual fee on U.S. Bank Individual Retirement Accounts (IRAs). <sup>12</sup> – No fees for Overdraft Protection Transfers.	– Two Easy Checking accounts with no monthly maintenance fees. <sup>7</sup> – Eligible for the U.S. Bank Customer Credit with a new or existing U.S. Bank Personal Checking Package, or with an existing first mortgage with U.S. Bank. <sup>10</sup> Take 0.25% of the loan amount and deduct it from the mortgage closing costs, up to a maximum of \$1,000. <sup>11</sup> – No Overdraft Protection Transfer Fee <sup>14</sup> when a transfer is made from a linked deposit account (U.S. Bank consumer savings account, money market, or a secondary checking account).	– Access to U.S. Bank START Smart Savings Program <sup>TM</sup> . <sup>17</sup> – Eligible for the U.S. Bank Customer Credit with a new or existing U.S. Bank Personal Checking Package, or with an existing first mortgage with U.S. Bank. <sup>10</sup> Take 0.25% of the loan amount and deduct it from the mortgage closing costs, up to a maximum of \$1,000. <sup>11</sup> – No Overdraft Protection Transfer Fee <sup>14</sup> when a transfer is made from a linked deposit account (U.S. Bank consumer savings account, money market, or a secondary checking account).

- Accounts opened through online, mobile or phone banking must have an opening deposit or the account will close after 30 days. Once the opening deposit has been made, to keep an account open it must have a balance or deposit/withdrawal activity. An account will automatically close if it has a zero balance and no deposit/withdrawal activity for four consecutive months.
- Variable rate account. Interest rates are determined at the bank's discretion and can change at any time. See a banker for current deposit rates, disclosures on rates, compounding and crediting, and other balance information.
- Combined deposit balances include the average monthly collected balances for U.S. Bank personal checking, savings, money markets, CDs and IRAs. Outstanding credit balances include balances on U.S. Bank Premier Line, home mortgages, home equity loans and lines of credit, personal and purpose loans and credit cards. Investment balances include the aggregate minimum daily balance of all investment types held through the statement period with U.S. Bancorp Investments.
- Transactions at Non-U.S. Bank ATMs may be assessed ATM Transaction fees that are disclosed in the section titled, "Miscellaneous Checking, Savings or Money Market Fees." Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass<sup>®</sup> Network. To find MoneyPass ATM locations, please visit [www.moneypass.com](http://www.moneypass.com).
- Additional fees may apply for Statements with Check Images and Statements with Check Return. Check Images are available with Paper or eStatements. Check Return is only available with Paper Statements. Accounts with the Senior customer indicator receive \$1.00 discount per statement cycle for Statement with Check Return fee and the Statement with Check Images fee is waived.
- If enrolled in paper statements, your statement will show a \$2.00 Paper Statement Fee which will then be reversed as part of being a Gold or Platinum Package customer or a Premium Checking customer.
- Platinum and Gold Checking Package customers can open additional Easy Checking accounts with no monthly maintenance fee. Requires at least one identical account holder on all accounts. Gold Checking Package customers are limited to two Easy Checking accounts with no monthly maintenance fee.
- Platinum Checking Package customers can open additional Silver Checking Packages with no monthly maintenance fee. Requires at least one identical account holder on the Platinum and Silver Checking Packages, or a common account holder on the associated Platinum Select Money Market Savings.
- Offer is for 25 free trades and applies to online trades of equities and exchange-traded funds only. At least \$1,000 in cash or securities is required to open a Self Directed brokerage account. Free trades will be applied once funding is confirmed. This offer is not designed to support day trading or active trading and may be revoked if there is excessive or unreasonable activity. This is a one-time offer and is not renewable. Additional fees may apply. Please refer to the Schedule of Commissions and Fees for more information at <https://m.usbank.com/uploads/PDFs/schedule-of-commissions-and-fees.pdf>.
- To receive the U.S. Bank Customer Credit, a U.S. Bank Personal Checking Package must be established prior to final loan approval, or must have an existing first lien mortgage with U.S. Bank. A minimum of \$25 is required to open a U.S. Bank Checking Package. For a comprehensive list of account pricing, terms and policies see the *Consumer Pricing Information* brochure and *Your Deposit Account Agreement*. These documents can be obtained by contacting a U.S. Bank branch or calling 800.872.2657.
- The U.S. Bank Customer Credit is calculated as 0.25% of the loan amount. The maximum customer credit amount is \$1,000. For an existing U.S. Bank home mortgage, the maximum refinance customer credit is \$300 and may only be applied once per property within a 12-month period. Certain mortgages may not be eligible for stated credits. Offer may not be combined with any other mortgage offers.

- Maintaining an open U.S. Bank Platinum Checking Package is required to waive the IRA annual fee of \$30.
- Qualifying accounts include U.S. Bank Premier Lines, home mortgages, home equity loans and lines of credit, personal and purpose loans and activated credit cards. (U.S. Bank Reserve Line of Credit and student loans are excluded). Mortgage and credit products are subject to eligibility requirements and normal credit approval and may be subject to additional charges such as annual fees. Please refer to the credit agreement for full details.
- If you have linked eligible accounts, and the negative Available Balance in your checking account is \$5.01 or more, the advance amount will transfer in multiples of \$50.00. If, however, the negative Available Balance is \$5.00 or less, the amount advanced will be \$5.00 and the Overdraft Protection Transfer Fee will be waived. Refer to *Your Deposit Account Agreement*, section titled Overdraft Protection Plans, for additional information.
- Platinum Select Money Market Savings will meet the savings account requirement for the monthly maintenance fee waiver if the Package Money Market Savings is converted to a Platinum Select Money Market Savings due to an associated Platinum Checking Package.
- The combined balance is the total average account balance of the Silver Checking Package and all Package Money Market Savings accounts you own. The average account balance is calculated by adding the combined balance at the end of each calendar day during the statement period, up to and not including the last business day 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.
- Enrollment is required within 90 days of opening a new consumer Silver Checking Package and linking it with a Package Money Market Savings account. A qualifying transfer from the Silver Checking Package to the Package Money Market Savings account must be scheduled during enrollment. To be paid the goal reward and/or bonus, both the Silver Checking Package and Package Money Market Savings account must remain open through the Program End Date. A minimum opening deposit of \$25 per account is required and all regular account-opening procedures apply. Program is subject to change and other conditions and restrictions may apply. See the *START Smart Savings Program Agreement* for detailed information.

#### Investment products and services are:

**NOT A DEPOSIT • NOT FDIC INSURED • MAY LOSE VALUE • NOT BANK GUARANTEED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**

\*For U.S. Bancorp Investments: Investment products and services are available through U.S. Bancorp Investments, the marketing name for U.S. Bancorp Investments, Inc., member FINRA and SIPC, an investment adviser and a brokerage subsidiary of U.S. Bancorp and affiliate of U.S. Bank.

For U.S. Bank: U.S. Bank is not responsible for and does not guarantee the products, services, or performance of U.S. Bancorp Investments.



Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Visit [usbank.com](http://usbank.com) to learn more about U.S. Bank products and services. Mortgage, Home Equity and credit products are offered by U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2018 U.S. Bank.

Checking Options	Premium Checking	Easy Checking	Student Checking <sup>8</sup>	Safe Debit Account <sup>9</sup>
Minimum Opening Deposit <sup>1</sup>	\$25	\$25	\$25	\$25
Monthly Maintenance Fee	\$10.95	\$6.95	No Monthly Maintenance Fee	\$4.95
Requirement to Waive Monthly Maintenance Fee	No Monthly Maintenance Fee with one of the following: – Average account balance <sup>3</sup> of \$5,000, OR – Account holder(s) age 65 or greater	No Monthly Maintenance Fee with one of the following: – Combined monthly direct deposits totaling \$1,000+, OR – Average account balance <sup>3</sup> of \$1,500	None	Monthly Maintenance Fee cannot be waived
Interest Tiers <sup>2</sup>	\$0 - \$999 \$1,000 - \$9,999 \$10,000 - \$49,999 \$50,000 - \$99,999 \$100,000 and above	None	None	None
ATM Transactions	– No U.S. Bank fee for U.S. Bank ATM Transactions – No U.S. Bank fee for Non-U.S. Bank ATM Transactions <sup>4</sup>	– No U.S. Bank fee for U.S. Bank ATM Transactions – Non-U.S. Bank ATM Transaction fees apply <sup>4</sup>	– No U.S. Bank fee for U.S. Bank ATM Transactions – No U.S. Bank fee charged on first four Non-U.S. Bank ATM Transactions per statement period (Non-U.S. Bank ATM Transaction fees apply after four) <sup>4</sup>	– No U.S. Bank fee for U.S. Bank ATM Transactions – Non-U.S. Bank ATM Transaction fees apply <sup>4</sup>
Paper Statement Fee	– \$2.00 Paper Statement Fee <sup>5</sup> is waived. <sup>6</sup>	– \$2.00 Paper Statement Fee <sup>5</sup> applies unless enrolled in eStatements.	– \$2.00 Paper Statement Fee <sup>5</sup> applies unless enrolled in eStatements.	– No Paper Statement Fee.
Additional Features	– Free U.S. Bank Logo Checks on initial check order or 50% discount on other personal designs. 50% discount on re-orders (U.S. Bank logo or personal). – No U.S. Bank fee for copies of checks and paper statements. – 50% off annual Safe Deposit Box rental fee. – No Overdraft Protection Transfer Fee <sup>7</sup> when a transfer is made from a linked deposit account (U.S. Bank consumer savings account, money market, or a secondary checking account).	– No Overdraft Protection Transfer Fee <sup>7</sup> when a transfer is made from a linked deposit account (U.S. Bank consumer savings account, money market, or a secondary checking account).	– Free first order of U.S. Bank logo checks. – U.S. Bank Visa <sup>®</sup> Debit Card. – No Overdraft Protection Transfer Fee <sup>7</sup> when a transfer is made from a linked deposit account (U.S. Bank consumer savings account, money market, or a secondary checking account).	– No checks – No overdraft fees – Optional Goal Savings account – Discount on money orders

## Benefits for Military and Senior Customers:

### Military Servicemember (current and former)

- All current and former members of the Armed Forces are eligible to choose any consumer checking account and the monthly maintenance fee is waived. Safe Debit Account is not eligible for the monthly maintenance fee waiver. NOTE: Please tell banker you are an active member of the military or a military veteran at time of account opening to ensure benefits.
- No fee for money orders or cashier's checks.
- No fee for Stop Payments.
- If you obtained your U.S. Bank mortgage, loan, line of credit, or credit card prior to being called to active duty, the Servicemembers Civil Relief Act (SCRA) allows a cap of 6% on the interest rate and a waiver of all fees while you are on active military duty. Contact the Military Service Center at 800.934.9555 to request this benefit.
- \$2.00 Paper Statement Fee<sup>5</sup> waived. Your statement will show a \$2.00 Paper Statement Fee which will be reversed for being a Military Servicemember.
- Learn more about how we serve those who serve their country at [usbank.com/military](http://usbank.com/military).

### Seniors (age 65 or greater)

- Free U.S. Bank logo checks on initial check order or 50% discount on other personal designs. 50% discount on re-orders (U.S. Bank logo or personal).
- 50% off annual Safe Deposit Box rental fee.

1. Accounts opened through online, mobile or phone banking must have an opening deposit or the account will close after 30 days. Once the opening deposit has been made, to keep an account open it must have a balance or deposit/withdrawal activity. An account will automatically close if it has a zero balance and no deposit/withdrawal activity for four consecutive months.

2. Variable rate account. Interest rates are determined at the bank's discretion and can change at any time. See a banker for current deposit rates, disclosures on rates, compounding and crediting, and other balance information.

3. The average account balance for Premium and 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. Business days are Monday through Friday; federal holidays are not included.

4. Transactions at Non-U.S. Bank ATMs may be assessed ATM Transaction fees that are disclosed in the section titled, "Miscellaneous Checking, Savings or Money Market Fees." Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass<sup>®</sup> Network. To find MoneyPass ATM locations, please visit [www.moneypass.com](http://www.moneypass.com).

5. Additional fees may apply for Statements with Check Images and Statements with Check Return. Check Images are available with Paper or eStatements. Check Return is only available with Paper Statements. Accounts with the Senior customer indicator receive \$1.00 discount per statement cycle for Statement with Check Return fee and the Statement with Check Images fee is waived.

6. If enrolled in paper statements, your statement will show a \$2.00 Paper Statement Fee which will then be reversed as part of being a Gold or Platinum Package customer or a Premium Checking customer.

7. If you have linked eligible accounts, and the negative Available Balance in your checking account is \$5.01 or more, the advance amount will transfer in multiples of \$50.00. If however, the negative Available Balance is \$5.00 or less, the amount advanced will be \$5.00 and the Overdraft Protection Transfer Fee will be waived. Refer to *Your Deposit Account Agreement*, section titled Overdraft Protection Plans, for additional information.

8. Student enrolled in high school, technical college, trade school or university.

9. No checks issued/use of checks is not permitted. Safe Debit Account subject to terms and conditions and fees and charges for select services. Please refer to the *U.S. Bank Safe Debit Account Terms and Conditions* and *Safe Debit Account Pricing and Information* guide.

Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Visit [usbank.com](http://usbank.com) to learn more about U.S. Bank products and services. Mortgage, Home Equity and credit products are offered by U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2018 U.S. Bank. The U.S. Bank Visa Debit Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc.



Money Market Account Options†	Platinum Select Money Market Savings³	Package Money Market Savings⁷	Elite Money Market	Money Market
Minimum Opening Deposit¹	\$25	\$25	\$100	\$100
Monthly Maintenance Fee	\$0	\$0	\$10	\$10
Requirement to Waive Monthly Maintenance Fee	None	None	\$10,000 minimum daily ledger balance⁵	\$1,000 minimum daily ledger balance⁵ OR \$2,500 average monthly collected balance⁶
Interest Tiers²	\$0 - \$1,499 \$1,500 - \$9,999 \$10,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$499,999 \$500,000 and above	\$0 - \$1,499 \$1,500 - \$9,999 \$10,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$499,999 \$500,000 and above	\$0-\$1,499 \$1,500-\$9,999 \$10,000-\$49,999 \$50,000 - \$99,999 \$100,000 - \$499,999 \$500,000 and above	\$0 - \$999 \$1,000 - \$9,999 \$10,000 - \$24,999 \$25,000 and above
ATM Transactions	– No U.S. Bank fee for U.S. Bank ATM Transactions – Non-U.S. Bank ATM Transaction fees apply⁴	– No U.S. Bank fee for U.S. Bank ATM Transactions – Non-U.S. Bank ATM Transaction fees apply⁴	– No U.S. Bank fee for U.S. Bank ATM Transactions – Non-U.S. Bank ATM Transaction fees apply⁴	– No U.S. Bank fee for U.S. Bank ATM Transactions – Non-U.S. Bank ATM Transaction fees apply⁴

Savings Options†	Standard Savings	Goal Savings	Star Savers Club⁹
Minimum Opening Deposit¹	\$25	\$0, with a minimum \$25 automatic monthly transfer from a U.S. Bank personal checking account, per statement cycle⁸	\$25
Monthly Maintenance Fee	\$4	\$0	\$0
Requirement to Waive Monthly Maintenance Fee	\$300 minimum daily ledger balance⁵ OR \$1,000 average monthly collected balance⁶	None	None
Interest Tiers²	Single Tier	\$0 - \$999 \$1,000 - \$9,999 \$10,000 - \$24,999 \$25,000 and above	\$0 - \$499 \$500 - \$999 \$1,000 - \$4,999 \$5,000 - \$9,999 \$10,000 and above
ATM Transactions	– No U.S. Bank fee for U.S. Bank ATM Transactions – Non-U.S. Bank ATM Transaction fees apply⁴	– No U.S. Bank fee for U.S. Bank ATM Transactions – Non-U.S. Bank ATM Transaction fees apply⁴	– No U.S. Bank fee for U.S. Bank ATM Transactions – Non-U.S. Bank ATM Transaction fees apply⁴

† Federal Regulation D limits certain types of withdrawals and transfers made from a savings or money market account to a combined total of six per account cycle. This includes withdrawals made by check or draft to third parties; debit or ATM card point-of-sale (POS) purchases; and pre-authorized withdrawals such as automatic transfers for overdraft protection and transfers made by telephone, online banking, mobile banking, bill pay, wire and facsimile. Withdrawals and/or transfers exceeding the six per account cycle allowance, will result in a \$15.00 excessive withdrawal fee per transaction. If limitations are continuously exceeded, it may result in conversion to an Easy Checking account. Withdrawals and transfers made in person at a U.S. Bank branch or at an ATM are not included in the limit of six per account cycle.

- Accounts opened through online, mobile or phone banking must have an opening deposit or the account will close after 30 days. Once the opening deposit has been made, to keep an account open it must have a balance or deposit/withdrawal activity. An account will automatically close if it has a zero balance and no deposit/withdrawal activity for four consecutive months.
- Variable rate account. Interest rates are determined at the bank's discretion and can change at any time. See a banker for current deposit rates, disclosures on rates, compounding and crediting, and other balance information.
- A U.S. Bank Platinum Select Money Market Savings account requires you to maintain an open U.S. Bank Platinum Checking Package with at least one common account holder on each account. The Platinum Select Money Market Savings account will be converted to a U.S. Bank Standard Savings account if the associated Platinum Checking Package is closed or transferred to a different non-qualifying product. If another Silver or Gold Checking Package exists, the Platinum Select Money Market Savings account will be converted to a Package Money Market Savings account.
- Transactions at Non-U.S. Bank ATMs may be assessed ATM Transaction fees that are disclosed in the section titled, "Miscellaneous Checking, Savings or Money Market Fees." Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass® Network. To find MoneyPass ATM locations, please visit [www.moneypass.com](http://www.moneypass.com).

- The daily ledger balance is the balance at the end of each business day, equal to the beginning balance for that day plus the current business day credits, minus the current business day debits. Business days are Monday through Friday; federal holidays are not included.
- The average monthly collected balance is calculated by adding the principal in the account for each calendar day in the statement period and dividing that figure by the total number of calendar days in the statement period.
- A U.S. Bank Package Money Market Savings account requires you to maintain an open U.S. Bank Silver or Gold Checking Package with at least one common account holder on each account. The Package Money Market Savings account will be converted to a U.S. Bank Standard Savings account if the Silver or Gold Checking Package is closed or transferred to a different non-qualifying product.
- Must have a U.S. Bank personal checking account to qualify.
- Account will be converted to Standard Savings when minor reaches 18 years of age and may be subjected to fees. Minor must visit a branch with the custodian/guardian on the account to gain authority to access account funds. Refer to Standard Savings for applicable benefits and fees.



Other conditions and restrictions may apply. Terms may change without notice. Mortgage products, Home Equity Loans and Lines of Credit, Credit Cards and credit products are offered through U.S. Bank National Association. Deposit products offered by U.S. Bank National Association. Member FDIC. ©2018 U.S. Bank.

## Miscellaneous Checking, Savings or Money Market Fees

Account Charge-Off Processing Fee \$30.00

### ATM and Debit Card Fees

ATM Transaction means each withdrawal, balance inquiry, denied transaction, fund transfer, or deposit.

U.S. Bank ATM <sup>1</sup> Transaction	no charge
Non-U.S. Bank ATM Transaction <sup>2</sup>	\$2.50
Mini Statement at U.S. Bank ATM	\$1.00
Full Statement at U.S. Bank ATM	\$1.50
International Processing Fee - U.S. Dollars	2% of transaction
International Processing Fee - Intl Currency	3% of transaction
Debit Card Cash Advance Fee <sup>3</sup>	\$2.00
Express Delivery Fee - new or replacement card (2-3 business days)	\$25.00

Check Collection (incoming/outgoing) \$30.00 + direct cost

Counter Checks \$2.00 per check

Dormant Account (per month)\* \$5.00

\*Unless excluded by account type or prohibited or restricted by state law.

### Overdraft Paid Fee<sup>4</sup> Item Amount

\$5.00 or less	no fee
\$5.01 or greater	\$36.00 per item*

### Overdraft Returned Fee<sup>4</sup> Item Amount

\$5.00 or less	no fee
\$5.01 or greater	\$36.00 per item*

\*Fees are limited to a daily maximum of 4 overdraft fees per day. Overdraft fees assessed can be Overdraft Paid Fees, Overdraft Return Fees or a combination of both.

**Extended Overdraft Fee** (Charged if the Available Balance remains negative for seven consecutive days; a \$36.00 fee will be charged on the eighth calendar day or next business day as applicable.) \$36.00

<b>Overdraft Protection Transfer Fee<sup>5</sup></b> (when a transfer is made from an eligible linked credit account <sup>6</sup> )	\$12.50
For Gold Checking	\$7.50
For Platinum Checking	waived

**Excessive Withdrawal Fee** \$15.00  
(Charged to Savings and Money Market account when certain types of withdrawals and/or transfers exceed the allowable combined total of six per account cycle. Displayed on account statements as: Withdrawal Charge – Excess Preauth. Withdrawals)<sup>†</sup>

### Photocopy Requests

Copy of Check, or other items	\$2.00 per item
Copy of Statement	\$6.00 per statement

Returned Deposited Item or Cashed Check \$19.00

### Statement Fees (Per Statement Cycle)

Statements with Check Images <sup>7</sup>	\$2.00
Statements with Check Return <sup>7</sup>	\$6.00
Paper Statement (Student and Easy Checking and Silver Checking Package)	\$2.00

<sup>†</sup> Federal Regulation D limits certain types of withdrawals and transfers made from a savings or money market account to a combined total of six per account cycle. This includes withdrawals made by check or draft to third parties; debit or ATM card point-of-sale (POS) purchases; and pre-authorized withdrawals such as automatic transfers for overdraft protection and transfers made by telephone, online banking, mobile banking, bill pay, wire and facsimile. Withdrawals and/or transfers exceeding the six per account cycle allowance, will result in a \$15 excessive withdrawal fee per transaction. If limitations are continuously exceeded, it may result in conversion to an Easy Checking account. Withdrawals and transfers made in person at a U.S. Bank branch or at an ATM are not included in the limit of six per account cycle.

- U.S. Bank branded ATMs are defined as both physically branded and digitally branded ATMs. Digitally branded ATMs can be found at participating ATMs in retail locations and will be identified with the U.S. Bank logo displayed on the ATM or promotional screen.
- If a Non-U.S. Bank ATM Transaction fee applies, U.S. Bank will assess this fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass<sup>®</sup> Network. To find MoneyPass ATM locations, please visit [www.moneypass.com](http://www.moneypass.com). Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen.
- \$2.00 per advance assessed when performing a cash advance at any financial institution that accepts Visa<sup>®</sup>.
- 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 Return Fee(s) may be assessed. In the event the Available Balance at the end of the business day is or would be overdrawn \$5.00 or less, a fee will not be assessed. U.S. Bank limits the number of charges to a daily maximum of 4 overdraft fees per day, no

## Other Service Fees

Account Balancing and Research 1 hour minimum \$30.00/hour

Cashier's Check \$8.00

### Individual Retirement Account (IRA)

Annual Fee for Plan Balances Below \$25,000	
CESA Balances Below \$5,000	\$30.00
Platinum Checking customers	no charge
IRA External Transfer Fee	\$30.00 per IRA Plan

### Legal Charges

Garnishments	\$100.00
Tax Levy & Child Support	\$100.00

Personal Money Order \$5.00

### Safe Deposit Box Fees

Late Payment (per month)	\$10.00
Lock Drilling	\$150.00
Invoice Fee	\$10.00

### Stop Payment

For Platinum Checking	\$35.00
For Premium Checking	\$20.00
	\$20.00

### Wire Transfer<sup>8</sup>

	Domestic	International
Incoming	\$20.00	\$25.00
Outgoing	\$30.00	\$50.00

## Foreign Checks/Currency Fees

### Checks Deposited in Foreign Currency on Foreign Banks

All checks subject to review. If item must be processed on a collection basis, U.S. Bank will disclose additional fees prior to assessing. See Foreign Check Collection section for potential fees.

Return rate subject to sell rates in effect on return date.

### Foreign Check Collection (incoming/outgoing)

Courier Fee (per check)	\$45.00
Initiation Fee (per check)	\$40.00
Tracer Fee	\$25.00
Returned Check Fee	\$25.00
Checks on Canadian Banks (non-collection)	\$0.50
Checks on Select Countries/Banks (non-collection)	\$1.00
Fee collected on all checks presented, paid and unpaid. Additional fees assessed by Foreign Banks will be deducted from the check proceeds. Exchange rate adjustments will apply on each item at the time of processing.	

### Foreign Currency

#### Purchase\*\*

Next Day Delivery	\$10.00
Next Day Priority Delivery	\$12.00

#### Sold\*\*

Shipping Charge	\$10.00
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\*\*Purchases over \$5,000 USD will incur additional delivery charges.

See your local branch for specific pricing.

### Foreign Draft Purchase

Next Day Delivery	\$10.00
Next Day Priority Delivery	\$12.00
Processing Fee	\$20.00
Stop Payment Orders	\$25.00

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.

- If you have linked eligible accounts, and the negative Available Balance in your checking account is \$5.01 or more, the advance amount will transfer in multiples of \$50. If however, the negative Available Balance is \$5.00 or less, the amount advanced will be \$5.00 and the Overdraft Protection Transfer Fee will be waived. Refer to *Your Deposit Account Agreement*, section titled Overdraft Protection Plans, for additional information.
- Eligible accounts include: U.S. Bank Reserve Line of Credit, U.S. Bank Credit Card, U.S. Bank Premier Line, U.S. Bank Home Equity Line of Credit and other U.S. Bank Lines of Credit.
- Additional fees may apply for Statements with Check Images and Statements with Check Return. Check Images are available with Paper or eStatements. Check Return is only available with Paper Statements. Accounts with the Senior customer indicator receive \$1.00 discount per statement cycle for Statement with Check Return fee and the Statement with Check Images fee is waived.
- Additional fees may be deducted from the transfer amount by other financial institutions involved in the payment process.