



Consumer Pricing Information Addendum

(Beginning October 7, 2024, this is a required accompaniment to the August 12, 2024 *Consumer Pricing Information* disclosure)

Effective November 12, 2024, please review updates made to the *Consumer Pricing Information* disclosure which may affect your rights.

Beginning October 7, 2024, you can review the full revised disclosure at **usbank.com/CPI-upcoming-version**, by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

Here's what you should know:

- Adding two additional ways to waive the Monthly Maintenance Fee for the U.S. Bank Smartly® Savings account:
 - Presence of a U.S. Bank Smartly™ Visa Signature® Card, or
 - Account holder(s) age 17 or younger
- The Monthly Maintenance Fee will be waived on all U.S. Bank Smartly® Savings accounts with the presence of a U.S. Bank Smartly® Checking or Safe Debit account.
- The U.S. Bank Smartly™ Visa Signature® Card will be added as an option to qualify for the U.S. Bank Smartly® Savings Interest Rate Bump.
- Clarification is being added to the combined qualifying balances for the Bank Smartly® Savings Interest Rate Bump.
- The Standard Savings account will no longer be available for new accounts or upgrades in the future.
- Under U.S. Bank Smart Rewards® Other Product Benefits, the following benefits will be updated:
 - The Monthly Maintenance Fee will be waived on existing Standard Savings accounts
 - The Standard Savings Interest Rate Lift will only apply to existing Standard Savings accounts

If you have questions, please call us at 800-USBANKS (872-2657) – we're available to help! You can also schedule an appointment at **usbank.com/book** to speak with a banker in person, by phone or virtually.

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CHECKING ACCOUNT OPTIONS

	U.S. BANK SMARTLY®CHECKING	SAFE DEBIT ACCOUNT¹
Minimum Opening Deposit²	\$25	\$25
Monthly Maintenance Fee	\$6.95	\$4.95
Requirement to Waive Monthly Maintenance Fee	Monthly Maintenance Fee waived with one of the following: <ul style="list-style-type: none"> • 	

CHECKING ACCOUNT OPTIONS (Continued)

	U.S. BANK SMARTLY®CHECKING	SAFE DEBIT ACCOUNT ¹
Check Printing Fee	• 50% discount on initial box of personal checks ²	
Greenlight Account	• Complimentary Greenlight account, a family money app for kids and teens with debit card(s) ³	
Additional Features	<ul style="list-style-type: none"> • U.S. Bank Overdraft Fee Forgiver⁴ • Take 0.25% of your new first mortgage loan amount and deduct it from the closing costs, up to a maximum of \$1,000⁵ • 100 Free Trades⁶ per calendar year with a self-directed brokerage account, exclusively through our affiliate, U.S. Bancorp Investments* 	<ul style="list-style-type: none"> • No checks • No overdraft fees • Discount on money orders

1. 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.

U.S. Bank Smart Rewards®(U.S. Bank Smartly®Checking only, Safe Debit is not eligible)

The U.S. Bank Smart Rewards offers unique benefits based on your relationship with U.S. Bank, driven by the amount of qualifying deposits and/or investment balances from our affiliate U.S. Bancorp Investments* and Personal Trust¹ balances you have. Benefits may include waivers of common fees as well as discounts on other U.S. Bank products.

Qualifying Consumer Deposits, U.S. Bancorp Investments* and Personal Trust Accounts ¹

Qualifying balances include consumer accounts where the account is open and you are an account owner.

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U.S. Bank Smart Rewards®(U.S. Bank Smartly®Checking only, Safe Debit is not eligible), Continued

Additional Information

- Application of benefits: After you enroll and upon monthly tier reviews, benefit changes will generally occur within five business days. For tier downgrades or loss of a customer group, we will give advance notice before the change occurs.
- Qualification for benefits is at a client level, and then are applied to the impacted products you own or other fee waivers provided by your customer group benefit (if applicable).
 - If you have a joint account, the highest tier across account owners will be applied to the joint account.
 - In the event of a change to a client tier, notices of changes will only be provided to the client with the change. This means an account you own jointly may be impacted and you may not receive notice of the change. You may check the tier of any deposit account online, by calling 24-Hour Banking, or by contacting your local branch.
- A tier or customer group change for any account owner may have potential impact to account benefits for all account owners.

SMART REWARDS® TIERS AND BENEFITS

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SMART REWARDS® TIERS AND BENEFITS (Continued)

	PRIMARY	PLUS	PREMIUM	PINNACLE
Non-U.S. Bank ATM Surcharge charged by ATM Owner (Domestic only)		First fee reimbursed (one per statement period)	First fees reimbursed (up to four per statement period)	Fees reimbursed (unlimited)
Fee Waiver Benefit			Unlimited waivers on fees assessed for the following: <ul style="list-style-type: none"> • Counter Checks • Personal Money Orders • Cashier's Checks • Stop Payments One Wire Transfer Fee is waived per statement period	Unlimited waivers on fees assessed for the following: <ul style="list-style-type: none"> • Counter Checks • Personal Money Orders • Cashier's Checks • Stop Payments • Wire Transfers
Check Printing Fee	50% discount on initial box of personal checks ¹		50% discount on initial box of personal checks 50% discount on re-orders (U.S. Bank logo or personal)	
Overdraft Benefits	<ul style="list-style-type: none"> • Overdraft Fee Forgiven² • Overdraft Protection Transfer Fees waived³ 		<ul style="list-style-type: none"> • Overdraft Fee Forgiven² • Overdraft Protection Transfer Fees waived³ • One Overdraft Paid Fee⁴ waived per statement period 	<ul style="list-style-type: none"> • Overdraft Fee Forgiven² • Overdraft Protection Transfer Fees waived³ • All Overdraft Paid Fees waived

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2. Overdraft Fee Forgiven Program – Consumer checking accounts (excluding Safe Debit accounts) assessed an Overdraft Paid Fee may qualify for a fee waiver. 3ZIVHVEJX *II *SVKMZIR TIVMSH WXE V XW XLI ¼ VWX HE]]SYV %ZEMPEFPI &EPERGI FIGSQUIW RIK account at the end of the Overdraft Fee Forgiven period (11 p.m. ET) and if your Available Balance (excluding the Overdraft Paid Fees and including immediate day deposits), is at least \$0 we will waive Overdraft Paid Fee(s) charged. Deposits that generally will qualify for Overdraft Fee Forgiven include: ACH and electronic cash deposits, wire transfers, ATM deposits at U.S. Bank ATM, check deposits in branch and internal transfers from another U.S. Bank account. Deposits that qualify for Overdraft Fee Forgiven include: Mobile check deposit, extended hold placed on a deposit and deposits into new accounts opened less than 30 days when KIRIVEPP] QEHI EZEMPEFPI XLI ¼ JXL FYWMRIWW HE] EJXIV XLI HE] SJ]SYV HITSW XLI Deposit XS X Account Agreement for full funds availability details.

3. 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

OTHER PRODUCT BENEFITS

	PRIMARY	PLUS	PREMIUM	PINNACLE
Savings or Money Market Account	Monthly Maintenance Fee waived on all Standard Savings or Elite Money Market accounts			
Standard Savings Interest Rate Lift ¹	5.00% of the standard interest rate	10.00% of the standard interest rate	15.00% of the standard interest rate	
IRA Annual Plan ²		Annual Fee Waiver		
Safe Deposit Discount			50% off annual Safe Deposit Box rental fee ³	
Home Equity Line of Credit Annual Fee Discount ⁴	\$25 Discount	\$50 Discount	No Fee	
Mortgage Origination Credit Benefits ⁵	Take 0.25% of your new first mortgage loan amount and deduct it from the closing costs, up to a maximum of \$1,000 ⁵			
Online Investing	100 Free Trades ⁶ per calendar year with a self-directed brokerage account, exclusively through our affiliate, U.S. Bancorp Investments*			
Financial Consultation	Complimentary virtual financial consultation with the U.S. Bancorp Investments Wealth Management Advisory Center ⁷		Complimentary financial consultation with a U.S. Bancorp Investments Wealth Management Advisor or U.S. Bank Wealth Management Banker ⁸	

CUSTOMER GROUP BENEFITS

CUSTOMER GROUP BENEFITS (Continued)

CUSTOMER GROUP	BENEFITS
Wealth Management ¹	<ul style="list-style-type: none"> • Premier service including: <ul style="list-style-type: none"> – Access to a dedicated team of wealth professionals with planning, investment* and banking expertise – Dedicated concierge phone support – Market and economic updates – Exclusive event invitations • Access to custom lending solutions, including Liquid Asset Secured lines of credit • Higher money movement limits • Immediate access to your funds² • Complimentary Wealth Management-branded personal checks ⁵
Workplace-Financial Wellness Program	<ul style="list-style-type: none"> • ATM transaction fees waived on first two Non-U.S. Bank ATM transactions per statement period (Non-U.S. Bank ATM fees apply after two transactions)^{3,4} • 50% discount on personal check re-orders (U.S. Bank logo or personal⁵) • 50% off annual Safe Deposit Box rental fee**
U.S. Bank Global Transition Solutions ⁶ (Formally known as Referral Banking)	<ul style="list-style-type: none"> • Automatic enrollment in minimum tier of Primary

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SAVINGS ACCOUNT OPTIONS

	ELITE MONEY MARKET	U.S. BANK SMARTLY® SAVINGS (available September 3, 2024)	STANDARD SAVINGS
Minimum Opening Deposit ¹	\$100	\$25	\$25
Monthly Maintenance Fee	\$10	\$5	\$4
Requirement to Waive Monthly Maintenance Fee	<ul style="list-style-type: none"> • \$10,000 minimum daily balance,³ or • Presence of a Bank Smartly® Checking and enrollment in the Smart Rewards® program with a minimum tier of Primary 	<ul style="list-style-type: none"> • Presence of a Bank Smartly® Checking or Safe Debit account 	<ul style="list-style-type: none"> • \$300 minimum daily balance,³ or • \$1,000 average monthly collected balance,⁴ or • Account holder(s) age 12 or younger,⁵ or • Presence of a Bank Smartly® Checking and enrollment in the Smart Rewards® program with a minimum tier of Primary
Interest Tiers ²	less than \$10,000 \$10,000 to \$24,999.99 \$25,000 to \$49,999.99 \$50,000 to \$99,999.99 \$100,000 to \$499,999.99 \$500,000 and above	less than \$5,000 \$5,000 to \$24,999.99 \$25,000 to \$49,999.99 \$50,000 to \$99,999.99 \$100,000 and above	Single Tier

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 positive 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. Speak to a banker for current deposit rates, disclosure of compounding and crediting, and other balance information.

3. The daily 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.

$\frac{8 \text{ LI EZIVEKI QSRXLP] GSPPIGXIH FEPERGI MW GEPGYPEXIH F] EHHMRK XLI TVMRGMTEP MR XLI I}}{365}$ total number of calendar days in the statement period.

5. Account may be assessed the Monthly Maintenance Fee when the account holder reaches 18 years of age. Account holder(s) age 13-17 will receive the monthly maintenance fee waiver under the Youth customer group. In the event the account holder is not currently a signer on the account the account holder must visit a

SAVINGS ACCOUNT OPTIONS (Continued)

	ELITE MONEY MARKET	U.S. BANK SMARTLY® SAVINGS (available September 3, 2024)	STANDARD SAVINGS
U.S. Bank Smartly® Savings Interest Rate Bump ¹		<ul style="list-style-type: none"> • A Bank Smartly Checking or Safe Debit account is required to qualify • Variable interest rate bump is added to the standard interest rate • Interest rate bump will vary based on combined qualifying balances 	
ATM Transactions	<ul style="list-style-type: none"> • No ATM transaction fees at U.S. Bank ATMs • Non-U.S. Bank ATM transaction fees apply² 	<ul style="list-style-type: none"> • No ATM transaction fees at U.S. Bank ATMs • Non-U.S. Bank ATM transaction fees apply² 	<ul style="list-style-type: none"> • No ATM transaction fees at U.S. Bank ATMs • Non-U.S. Bank ATM transaction fees apply²

1. The interest rate bump is variable determined at the bank's discretion and can change at any time. The interest rate bump is applicable for U.S. Bank Smartly Savings an eligible product (Bank Smartly LIGOMRK SV 7EJI (IFMX EGGSYRX 8LI XSXEP GSQFMRIH UYEP MJ]MRK FEPER program rules in this document. For Bank Smartly Savings accounts with multiple owners, the owner with the highest combined qualifying balance will be used to q MRXIVIWX VEXI FYQT [MPP FI EHN YWXIH QSRXLP] JSVIER \$ PLEIRKX W W RR \$X E/P MY]M/R K R B PUEYR G M W] current deposit rates, disclosures on rates, compounding and crediting, and other balance information. Current variable interest rate bump amount information can b usbank.com by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local branch. We accept relay calls.

2. ATM Transaction Fee 9 7 & ERO [MPP EWWIWW XLMW JII JSV IEGL % 81 8VERWEGXMSR GSRHYGXIH EX XLI not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen.

ATM Surcharge. Non-U.S. Bank ATM owners may apply a surcharge fee on ATM transactions at their ATMs. U.S. Bank participates in ATM surcharge free RIX[SVO 8S ¼RH 1SRI]4EWW % 81 PSGEXMSRW WIPIGX ^ZMWMX XLI 1SR X E DWRWXBS XIEIX GS/R%] E X W W L If you use 00570057 <000Lhei057s screyPass

OTHER SERVICE FEES

Account Balancing and Research 1 hour minimum	\$30.00/hour
Cashier's Check	\$10.00
Individual Retirement Account (IRA)	
Annual Fee for Plan Balances Below \$25,000	\$30.00
CESA Balances Below \$5,000	\$30.00
IRA External Transfer Fee	\$30.00 per IRA Plan
Legal Charges (Escheatment Related Due Diligence-as permitted by state)	
Garnishments	\$100.00
Tax Levy and Child Support	\$100.00
Personal Money Orders	\$5.00
Safe Deposit Box Fees	
Late Payment (per month)	\$10.00
Lock Drilling	\$150.00
Paper Invoice	no charge
Stop Payment	\$35.00
Wire Transfer ¹	
Domestic – Incoming	\$20.00
Domestic Internal - Incoming	\$15.00
Domestic – Outgoing	\$30.00
Domestic Internal - Outgoing	\$25.00
International – Incoming	\$25.00
International – Outgoing	\$50.00

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by check, wire-transfer, or otherwise, must be converted to U.S. dollars prior to being credited to your account. U.S. Bank will convert your funds at a retail exchange
established by U.S. Bank on the business day when such exchange is processed based on factors such as market conditions and risk, economic and business factors.
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2. An internal domestic wire transfer (incoming and outgoing) is where both the debit and the credit accounts are held within U.S. Bank.
Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2024 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.

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 Foreign Currency

Foreign Exchange Fee (Admin Fee)	\$10.00
Next Day Priority Delivery (optional)	\$15.00

Sell Foreign Currency

Foreign Exchange Fee (Admin Fee)	\$10.00
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*Charged for transactions of \$300 U.S. Dollars or less, or for any currency purchases returned within seven days.