



CHECKING ACCOUNT OPTIONS

	U.S. BANK SMARTLY®CHECKING	SAFE DEBIT ACCOUNT ¹
Minimum Opening Deposit ²	\$25	\$25
Monthly Maintenance Fee	\$6.95	\$4.95
Requirement to Waive Monthly Maintenance Fee	<p>Monthly Maintenance Fee waived with one of the following:</p> <ul style="list-style-type: none"> • Combined monthly direct deposit totaling \$1,000+, or • Average account balance of \$1,500 or greater,³ or • Presence of an eligible personal U.S. Bank credit card⁴ 	Monthly Maintenance Fee cannot be waived
Interest Tiers ⁵	<p>less than \$1,500</p> <p>\$1,500 to \$9,999.99</p> <p>\$10,000 to \$24,999.99</p> <p>\$25,000 to \$49,999.99</p> <p>\$50,000 to \$99,999.99</p> <p>\$100,000 to \$249,999.99</p> <p>\$250,000 to \$499,999.99</p> <p>\$500,000 and above</p>	None
ATM Transactions	<ul style="list-style-type: none"> • No ATM transaction fees at U.S. Bank ATMs • Non-U.S. Bank ATM transaction fees apply⁶ 	<ul style="list-style-type: none"> • No ATM transaction fees at U.S. Bank ATMs • Non-U.S. Bank ATM transaction fees apply⁶

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 U.S. Bank Safe Debit Account Terms and Conditions and Safe Debit Account Pricing and Information guide.

2. 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 received, the account will remain open.

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	
Savings Account	Monthly Maintenance Fee waiver on all U.S. Bank Smartly Savings accounts	
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 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 and its affiliates, driven by the amount of qualifying balances. Benefits may include waivers of common fees as well as discounts on other U.S. Bank products.

Qualifying Consumer Balances

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

Note: Balances in business accounts, commercial accounts and the Trustee only (IFI)¹ client relationship do not qualify.

- Checking accounts
- Money Market savings accounts
- Savings accounts
- CDs and/or IRAs
- U.S. Bancorp Investments² Accounts
- U.S. Bancorp Advisors³ Accounts
- Personal Trust Accounts⁴

How it works

- To enroll in Smart Rewards, you must have a Bank Smartly Checking account. Enrollment is required to participate in Smart Rewards. You can enroll through online and mobile banking, 24-Hour Banking, or by visiting your local branch. If you choose not to enroll in the program you will not be eligible for the benefits included in the Smart Rewards Tiers and Benefits grid as defined on pages 5 and 6.
 - If you qualify for any of the following customer groups you will be automatically enrolled in the program:

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

	PRIMARY	PLUS	PREMIUM	PINNACLE
Tier Balance Qualification	\$20,000 - \$49,999.99	\$50,000 - \$99,999.99	\$100,000 - \$249,999.99	\$250,000 or more
Credit Account Qualification	Presence of a U.S. Bank home mortgage, home equity loans, home equity lines of credit or unsecured personal loans (excluding U.S. Bank credit cards, personal unsecured lines of credit, student loans and Simple Loans)			
U.S. Bank Smartly® Checking Monthly Maintenance Fee	\$6.95 – waived			
Interest Tiers				

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

OTHER PRODUCT BENEFITS

	PRIMARY	PLUS	PREMIUM	PINNACLE
Savings or Money Market Account	Monthly Maintenance Fee waived on all Elite Money Market and existing Standard Savings accounts			
Standard Savings Interest Rate Lift ^{1, 2}	5.00% of the standard interest rate	10.00% of the standard interest rate	15.00% of the standard interest rate	
IRA Annual Plan ³	Annual Fee Waiver			
Safe Deposit Discount				50% off annual Safe Deposit Box rental fee
Home Equity Line of Credit Annual Fee Discount ⁵	\$25 Discount	\$50 Discount	No Fee	
Mortgage Origination Credit Benefits ⁶	Take 0.25% of your new first mortgage loan amount and deduct it from the closing costs, up to a maximum of \$1,000 ⁶			
Online Investing	100 Free Trades ⁷ per calendar year with a self-directed brokerage account, exclusively through our affiliate, U.S. Bancorp Investments*			
Financial Consultation	Schedule a complimentary financial consultation with a Wealth Management professional at usbank.com/advisor or call 888-620-8770			

1. NOTE: The Standard Savings product may no longer be available for sale. Please consult a banker for account details.

2. Standard Savings interest rate Lift applies to existing Standard Savings accounts only. Variable rate account. Interest rates are determined at the bank's discretion and at any time. Speak to a banker for current deposit rates, disclosures on rates, compounding and crediting, and other balance information. The interest rate Lift is calculated by taking your current interest rate and multiplying it by the interest rate Lift. This gets the interest rate Lift amount, which is added on top of the current interest rate. The interest rate Lift applies to standard rates only, it is not applicable for special or promotional rates.

3. Maintaining an open U.S. Bank Smartly Checking account for 90 days. Offer is for 100 free trades per calendar year (Jan. 1-Dec. 31). Offer applies to online trades of equities and exchange-traded funds only and requires enrollment in paperless statements and direct deposit. To receive the free trades, a U.S. Bank Smartly Checking account must be established. Free trades made available up to four business days from the date of the trade. There is excessive or unreasonable activity. Additional fees may apply. Please refer to the Schedule of Commission and Fees at <https://www.usbank.com/investing/online-investing/self-directed-investing/brokerage-fees.html>.


7. Offer is for 100 free trades per calendar year (Jan. 1-Dec. 31). Offer applies to online trades of equities and exchange-traded funds only and requires enrollment in paperless statements and direct deposit. To receive the free trades, a U.S. Bank Smartly Checking account must be established. Free trades made available up to four business days from the date of the trade. There is excessive or unreasonable activity. Additional fees may apply. Please refer to the Schedule of Commission and Fees at <https://www.usbank.com/investing/online-investing/self-directed-investing/brokerage-fees.html>.

Investment and Insurance products and services including annuities are:

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

*For U.S. Bancorp Investments investment and insurance products and services including annuities are available through U.S. Bancorp Investments, the marketing name for U.S. Bancorp Investments. U.S. Bank is not responsible for and does not guarantee the products, services, or performance of U.S. Bancorp Investments.

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 to learn more about U.S. Bank products and services. Mortgage, home equity and credit products offered by U.S. Bank National Association and are subject to credit approval. Deposit products offered by U.S. Bank National Association. Member FDIC. ©2024 U.S. Bank

CUSTOMER GROUP BENEFITS

CUSTOMER GROUP	BENEFITS
Military	<ul style="list-style-type: none">• Automatic enrollment in minimum tier of Plus• The following fees will have unlimited waivers: Cashier's Check Fee*, Personal Money Orders*, Stop Payment Fee• 50% off annual Safe Deposit Box rental fee*•

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 personal[†]) • 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 MC / 1 Tf 0 Tc 0 Tw 7 0 0 7 25

SAVINGS ACCOUNT OPTIONS

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, 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.
4. The U.S. Bank Smartly Visa Signature Card must be open, in good standing (not past due or over the limit) on the closing date of the billing cycle and you are an account owner. If the U.S. Bank Smartly Visa Signature Card is closed at any time, you will no longer be eligible for the monthly maintenance fee waiver associated with this card. No limitation on Bank Smartly EZ MR KW E G G S Y R X W [M X L X L M W F I R I ¼ X
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

MISCELLANEOUS CHECKING, SAVINGS OR MONEY MARKET FEES

Account Charge-Off Processing Fee no charge

ATM and Debit Card Fees

ATM Transaction means each withdrawal, balance inquiry, funds transfer or deposit.

U.S. Bank ATM¹ Transaction no charge

Non-U.S. Bank ATM Transaction ² (International or Domestic) \$2.50

Mini Statement at U.S. Bank ATM no charge

Full Statement at U.S. Bank ATM no charge

International Processing Fee – U.S. Dollars 3% of transaction

International Processing Fee – Intl Currency 3% of transaction

Debit Card Cash Advance Fee³ \$2.00

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

Counter Checks \$2.00 per check

Dormant Account (per month)* \$5.00

* ser r d4.3 9rllf162(t)] Pa4.5 (i)0. 3 (r d)6.4 (e)-139 (o)-1J EMC /Reference <</MCID 61 3>BDC 0 Tc 0 83 0 0 5.83 159.4 15 >>475965 Tm (*)4j EMC

MISCELLANEOUS CHECKING, SAVINGS OR MONEY MARKET FEES Continued

U.S. Bank Overdraft Fee Forgiven

All consumer checking accounts (excluding Safe Debit accounts) are eligible to have Overdraft Paid Fee(s) waived with qualifying deposits. ¹ The Overdraft Fee Forgiven period starts the first day the Available Balance becomes negative and you were charged an Overdraft Paid Fee(s). U.S. Bank will review your account for a fee waiver at 11 p.m. ET on the business day we charge the Overdraft Paid Fee(s).

Available Balance* at 11 p.m. ET is \$0 or more	Overdraft Paid Fee(s) waived
---	------------------------------

*Excluding the Overdraft Paid Fee(s) and including immediate and same day deposits.

Overdraft Protection Transfer Fee ² (when a transfer is made from an eligible linked credit account ³)	\$12.50*
--	----------

*If the amount advanced is \$50.00 or less, no Overdraft Protection Transfer Fee will be charged. No Overdraft Protection Transfer Fee(s) will be charged for transfers from linked deposit accounts.

Photocopy Requests	
Copy of Check, or other items	no charge
Copy of Statement	no charge

Statement Fees	no charge
----------------	-----------

1. Dfer F. .4 71_____

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

% HHMXMSREP JIIW QE] FI HIHYGXIH JVSQ XLI XVERWJIV EQSYRX F] SXLIV ¼ RERGM EP MRWXM X
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.
8 LI I\GLERKI VEXI [MPP MRGPYHI SYV TVS¼ X JIIW GSW X

1. 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.

