

Summary of U.S. Bank Personal Line Account Terms

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	W R Your APR will with the market based on the Prime Rate.
APR for Balance Transfers	W R Your APR will with the market based on the Prime Rate.
APR for Cash Advances	W R Your APR will with the market based on the Prime Rate.
Paying Interest	Your due date is 24-30 days after the close of each billing cycle. There is no interest-free (grace) period.
For Credit Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> x Cash Advance ATM x Cash Equivalent Advance x Foreign Transaction Either \$1 or 4% of the amount of each advance, whichever is greater. Either \$ or 4% of the amount of each advance, whichever is greater. 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency.
Penalty Fees	<ul style="list-style-type: none"> x Late Payment x Returned Payment Up to \$40 Up to \$35

How We Will Calculate Your Balance : : HX WDP H W F D H O D Y H W D D E D O I D L Q F Q D H S Q U F K D V H V
 Billing Rights: Information: EMC019 <81 (c)16.096 7.60(m)-12 /P16.096.56 <02>-9.442.019 (s)]TJ 2.(g)Tj 0 Tw [(R36-w [(R36)-2

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Services at 1-800-342- 3736 or by visiting <http://www.dfs.ny.gov> for assistance in obtaining a comparative listing of all credit card rates, fees and interest-free periods.

Notice to Ohio Residents : The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law. The creditor and issuer of the U.S. Bank Personal Line is U.S. Bank National Association.

All information on this form is accurate as of 6 H S W H P E H U and is subject to change.