



Consumer Pricing Information

Effective November 9, 2014



Package Checking Options

	Platinum Checking	Gold Checking	Silver Checking
Minimum Opening Deposit	\$25	\$25	\$25
Monthly Maintenance Fee	<ul style="list-style-type: none"> • \$17.95 with online statements, OR • \$19.95 with paper statements⁷ 	<ul style="list-style-type: none"> • \$10.95 with online statements, OR • \$12.95 with paper statements⁷ 	<ul style="list-style-type: none"> • \$6.95 with online statements, OR • \$8.95 with paper statements⁷
Requirement to Waive Monthly Maintenance Fee	No Monthly Maintenance Fee with one of the following: <ul style="list-style-type: none"> • \$25,000 in combined personal deposit, investment* and/or credit balances;⁹ OR • Relationship with U.S. Bank Trust Services 	No Monthly Maintenance Fee with: <ul style="list-style-type: none"> • An open U.S. Bank personal loan, line or credit card¹¹ 	No Monthly Maintenance Fee with a Package Money Market Savings account AND one of the following: <ul style="list-style-type: none"> • Combined monthly direct deposits totaling \$1,000+, OR • Combined account balance¹² of \$1,500
Interest Tiers ¹⁰	\$0 - \$2,499 \$2,500 - \$9,999 \$10,000 and above	None	None
ATM Transactions	Free at U.S. Bank ATMs and Non-U.S. Bank ATMs ¹	<ul style="list-style-type: none"> • Free at U.S. Bank ATMs • Two free non-U.S. Bank ATM transactions in a statement period (Non-U.S. Bank ATM fees¹ apply after two) 	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ¹ apply)

For a complete list of checking account features and benefits refer to the U.S. Bank Personal Banking brochure.

Refer to the last page of this document for additional disclosures.

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Checking Options				
	Premium Checking	Easy Checking	Student Checking ¹⁴	Electronic Transfer Account (ETA) ¹⁵
Minimum Opening Deposit	\$25	\$25	\$25	\$0
Monthly Maintenance Fee	<ul style="list-style-type: none"> • \$10.95 with online statements, OR • \$12.95 with paper statements⁷ 	<ul style="list-style-type: none"> • \$6.95 with online statements, OR • \$8.95 with paper statements⁷ 	No Monthly Maintenance Fee	\$3 Requires direct deposit of federal benefits or federal payroll payments
Requirement to Waive Monthly Maintenance Fee	No Monthly Maintenance Fee with one of the following: <ul style="list-style-type: none"> • Average account balance¹³ of \$5,000, OR • Account holder(s) age 65 or greater 	No Monthly Maintenance Fee with one of the following: <ul style="list-style-type: none"> • Combined monthly direct deposits totaling \$1,000+, OR • Average account balance¹³ of \$1,500 	None	None
Interest Tiers ¹⁰	\$0 - \$999 \$1,000 - \$9,999 \$10,000 - \$49,999 \$50,000 - \$99,999 \$100,000 and above	None	None	None
ATM Transactions	Free at U.S. Bank ATMs and Non-U.S. Bank ATMs ¹	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ¹ apply)	<ul style="list-style-type: none"> • Free at U.S. Bank ATMs • Four free non-U.S. Bank ATM transactions in a statement period (Non-U.S. Bank ATM fees¹ apply after four) 	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ¹ apply)

For a complete list of checking account features and benefits refer to the U.S. Bank Personal Banking brochure.

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Savings & Money Market Account Options†

	Package Money Market Savings ¹⁶	Elite Money Market	Money Market	Standard Savings	Goal Savings	Star Savers Club ²⁰
Minimum Opening Deposit	\$25	\$100	\$100	\$25	\$0, with a minimum \$25 automatic monthly transfer from a U.S. Bank personal checking account, per statement cycle ¹⁹	\$25
Monthly Maintenance Fee	\$0	\$10	\$10	\$4	\$0	\$0
Requirement to Waive Monthly Maintenance Fee	None	\$10,000 minimum daily ledger balance ¹⁷	\$1,000 minimum daily ledger balance ¹⁷ OR \$2,500 average monthly collected balance ¹⁸	\$300 minimum daily ledger balance ¹⁷ OR \$1,000 average monthly collected balance ¹⁸	None	None
Interest Tiers ¹⁰	\$0 - \$1,499 \$1,500 - \$9,999 \$10,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$499,999 \$500,000 and above	\$0 - \$9,999 \$10,000 - \$24,999 \$25,000 - \$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	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	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ¹ apply)	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ¹ apply)	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ¹ apply)	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ¹ apply)	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ¹ apply)	Free at U.S. Bank ATMs (Non-U.S. Bank ATM fees ¹ apply)

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Miscellaneous Checking, Savings or Money Market Fees

Account Charge-Off Processing Fee \$30.00

Debit Fees (ATM and Check Card)

ATM Transactions includes withdrawals, balance inquiries, denied transactions, fund transfers, and deposits

U.S. Bank ATM Transaction no charge

Non-U.S. Bank ATM Transaction¹ \$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

Check Card Cash Advance Fee² \$2.00

Check Card Replacement Card Fee³ \$5.00

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

DepositPoint™⁴ (Remote Deposit Capture) up to \$0.50 per deposited item

Dormant Account (per month) \$5.00

Overdraft Paid Fee*⁵

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

Overdraft Returned Fee*⁵

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

*Fees are subject to a daily maximum of 4 Overdraft Paid Fees and 4 Overdraft Returned Fees, a maximum total of 8 fees per day.

Extended Overdraft Fee

(Charged beginning on the 8th calendar day and each week thereafter if the available account balance remains below \$0.00.) \$25 per week

Overdraft Protection Transfer Fee⁶ \$12.50

For Gold Checking \$7.50

For Platinum Checking waived

Photocopy Requests

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

Copy of Statement \$6.00 per statement

Miscellaneous Checking, Savings or Money Market Fees (cont'd)

Returned Deposited Item or Cashed Check \$19.00

Statement Fees (Per Statement Cycle)

Statements with Check Images⁷ \$2.00

Statements with Check Return⁷ \$6.00

Paper Statement (Student Checking Only) \$2.00

Other Service Fees

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

Cashier's Check \$7.00

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

24-month duration \$35.00

Traveler's Cheques 2% of purchase

Wire Transfer

Incoming (domestic) \$20.00

Incoming (international) \$25.00

Outgoing (domestic) \$30.00

Outgoing (international) \$50.00

Foreign Checks/Currency Fees

Checks Deposited in Foreign Currency on Foreign Banks

Checks on Canadian Banks up to \$0.50

Checks on Select Countries/Banks* \$1.00

Checks over \$10,000 USD equivalent or by arrangement Collection Basis

Checks on all other Countries/Banks Collection Basis

Returned Check Fee⁸ \$25.00

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

*Contact International Banking at 612-303-7400 for more information.

Checks Deposited in U.S. Dollars on Foreign Banks

Checks on Canadian Banks up to \$0.50

Checks on Select Countries/Banks* \$50.00

Checks over \$10,000 or by arrangement** Collection Basis

Checks on all other Countries/Banks** Collection Basis

**Check subject to review by International Banking.

Returned Check Fee⁸ \$25.00

*Contact International Banking at 612-303-7400 for more information.

Foreign Check Collection⁸ (incoming/outgoing)

Courier Fee (per check) \$45.00

Initiation Fee (per check) \$40.00

Returned Check Fee \$25.00

Tracer Fee

\$25.00

Fee collected on all checks presented, paid and unpaid.

Foreign Currency

Purchase

Next Day Delivery \$10.00

Next Day Priority Delivery \$12.00

Sold

Shipping Charge \$10.00

Foreign Draft Purchase

Next Day Delivery \$12.00

Next Day Priority Delivery \$15.00

Processing Fee \$20.00

Stop Payment Orders \$25.00

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Additional Disclosures

1. Non-U.S. Bank ATM owners will apply a surcharge fee unless they participate in the MoneyPass® Network. To find MoneyPass ATM locations, please visit www.moneypass.com.
2. \$2.00 per advance assessed when performing a cash advance at any financial institution that accepts Visa®.
3. A fee will be assessed for the replacement of a check card plastic when requested more than once within a 12-month period. Replacement check card includes those cards that are requested to replace a current check card product with the same card number. Replacement check card does not include ATM cards, check cards that are lost, stolen or expired. Replacement Card Fee will not apply to replacement of Private Client Reserve and Ascent Visa® Check Cards.
4. To be eligible for DepositPoint, you must be a U.S. Bank Online Banking customer with direct ownership in a U.S. Bank checking or savings account and have no more than two returned deposited items in the past three months. The DepositPoint fee is waived for Platinum Checking accounts. Deposit limits and other conditions may apply. DepositPoint is only available for use within the United States.
5. In the event the available balance at the end of the business day is or would be overdrawn \$5.01 or greater, an overdraft paid and/or overdraft returned 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.
6. 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.
7. Additional fees apply for Statements with Check Images and Statements with Check Return. Check Images and Check Return is available only 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.
8. Any additional Foreign Bank fees incurred while processing will be charged to the depositor's account.
9. 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 U.S. Bank personal purpose loans (excluding some indirect loans), U.S. Bank Mortgages, U.S. Bank Home Equity Loans and Lines of Credit, U.S. Bank Premier Line and U.S. Bank Credit Cards. Investment balances include the aggregate minimum daily balance of all investment types held through the statement period with U.S. Bancorp Investments.
10. Variable rate account. Interest rates are determined at the bank's discretion and can change at any time. See the Current Deposit Rates for disclosures on rates, compounding and crediting, and other balance information.
11. Includes U.S. Bank: personal purpose loans, Home Equity Loans, Home Equity Line of Credit, Premier Line, Home Mortgage 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. Mortgage and Credit products may be subject to additional charges such as annual fees. Please refer to the credit agreement for full details.

12. The combined balance is the total average account balance of the Silver Checking account 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.
13. 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.
14. Student enrolled in high school, technical college, trade school or university.
15. ATM Card only, no checks issued and no third party transactions accepted. Refer to Electronic Transfer Account sales sheet for additional benefits and features.
16. A U.S. Bank Package Money Market Savings account requires you to maintain an open U.S. Bank Silver, Gold or Platinum Package Checking account 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, Gold or Platinum Package Checking account is closed or transferred to a different non-qualifying product.
17. 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.
18. 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.
19. Must have a U.S. Bank personal checking account to qualify.
20. Account will be converted to Standard Savings when minor reaches 18 years of age.

† 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.

Investment products and services are:

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

U.S. Bank, U.S. Bancorp Investments and their representatives do not provide tax or legal advice. Each individual's tax and financial situation is unique. Clients should consult their tax or legal advisor for advice and information concerning their particular situation.

For U.S. Bank:



For a comprehensive list of all pricing, terms and policies see the Consumer Pricing Information brochure, the Your Deposit Account Agreement and the Personal Banking brochure. Other conditions and restrictions may apply. Terms may change without notice. Deposit and Mortgage products, Home Equity Loans and Lines of Credit and Credit Cards are offered through U.S. Bank National Association. Member FDIC

*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.

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