

Consumer Pricing Information

Effective May 14, 2018

Personal Banking

We're ready to help 24 hours a day, 7 days a week.

Get in touch



Branch and ATMs

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Access to more than 4,800 U.S. Bank ATMs
No surcharges at more than 25,000 MoneyPass®* ATMs



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800.USBANKS (800.872.2657)

We accept relay calls.
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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. 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 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. U.S. Bank limits the number of charges to a daily maximum of 4 Overdraft fees per day, no 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.
4. 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.
5. 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
6. 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.
7. Additional fees may be deducted from the transfer amount by other financial institutions involved in the payment process.

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

Other Service Fees

Account Balancing and Research 1 hour minimum	\$30.00/hour
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Cashier's Check	\$8.00
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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
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Safe Deposit Box Fees

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

Stop Payment

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

Wire Transfer⁷

Incoming (domestic)	\$20.00
Incoming (international)	\$25.00

Outgoing (domestic)	\$30.00
Outgoing (international)	\$50.00

Miscellaneous Checking, Savings or Money Market Fees (continued)

Overdraft Paid Fee ³ <i>Item Amount</i>	
\$5.00 or less	no fee
\$5.01 or more	\$36.00 per item*

Overdraft Returned Fee³

<i>Item Amount</i>	
\$5.00 or less	no fee
\$5.01 or more	\$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 calendar days; a \$36.00 fee will be charged on the eighth calendar day.)

Overdraft Protection Transfer Fee ⁴ (when a transfer is made from an eligible linked credit account ⁵)	\$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

Returned Deposited Item or Cashed Check	\$19.00
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Statement Fees (Per Statement Cycle)

Statements with Check Images ⁶	\$2.00
Statements with Check Return ⁶	\$6.00
Paper Statement (Student and Easy Checking and Silver Checking Package)	\$2.00

Miscellaneous Checking, Savings or Money Market Fees

Account Charge-Off Processing Fee	\$30.00
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ATM and Debit Card Fees

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

U.S. Bank ATM Transaction	no charge
Non-U.S. Bank ATM Transaction ¹	\$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 ²	\$2.00
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Express Delivery Fee - new or replacement card (2-3 business days)	\$25.00
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Check Collection (incoming/outgoing)	\$30.00 + direct cost
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Counter Checks	\$2.00 per check
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Dormant Account (per month)*	\$5.00
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*Unless excluded by account type or prohibited or restricted by state law.

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. Mortgage products, Home Equity Loans and Lines of Credit and Credit Cards are offered through U.S. Bank National Association. Deposit products offered by U.S. Bank National Association. Member FDIC.



*Non-U.S. Bank ATM owners will apply a surcharge fee unless they participate in the MoneyPass® Network. Deposit products offered by U.S. Bank National Association. Member FDIC. ©2018 U.S. Bank National Association. Credit products offered by U.S. Bank National Association and subject to normal credit approval. 41862 5/18



Consumer Pricing Information

Checking Package Options				Checking Options			
	Platinum Checking	Gold Checking	Silver Checking	Premium Checking	Easy Checking	Student Checking ¹¹	Safe Debit Account ¹²
Minimum Opening Deposit ¹	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Monthly Maintenance Fee	\$24.95	\$14.95	\$6.95	\$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: <ul style="list-style-type: none"> \$25,000 in combined personal deposits, credit balances² 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: <ul style="list-style-type: none"> An open U.S. Bank personal loan, line or credit card⁷ 	No Monthly Maintenance Fee with a Package Money Market Savings ⁸ account AND one of the following: <ul style="list-style-type: none"> Combined monthly direct deposits totaling \$1,000+, OR Combined account balance⁹ of \$1,500 	No Monthly Maintenance Fee with one of the following: <ul style="list-style-type: none"> Average account balances¹⁰ 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 balance¹⁰ of \$1,500 	None	The Monthly Maintenance Fee cannot be waived
Interest Tiers ³	\$0 - \$2,499 \$2,500 - \$9,999 \$10,000 and above	None	None	\$0 - \$999 \$1,000 - \$9,999 \$10,000 - \$49,999 \$50,000 - \$99,999 \$100,000 and above	None	None	None
ATM Transactions	<ul style="list-style-type: none"> No U.S. Bank fee for U.S. Bank ATM transactions No U.S. Bank fee for non-U.S. Bank ATM transactions⁴ 	<ul style="list-style-type: none"> 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 fees apply after two)⁴ 	<ul style="list-style-type: none"> No U.S. Bank fee for U.S. Bank ATM transactions Non-U.S. Bank ATM fees apply⁴ 	<ul style="list-style-type: none"> No U.S. Bank fee for U.S. Bank ATM transactions No U.S. Bank fee for non-U.S. Bank ATM transactions⁴ 	<ul style="list-style-type: none"> No U.S. Bank fee for U.S. Bank ATM transactions Non-U.S. Bank ATM fees apply⁴ 	<ul style="list-style-type: none"> 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 fees apply after four)⁴ 	<ul style="list-style-type: none"> No U.S. Bank fee for U.S. Bank ATM transactions Non-U.S. Bank ATM fees apply⁴
Paper Statement Fee	\$2.00 Paper Statement Fee ⁵ is waived. ⁶	\$2.00 Paper Statement Fee ⁵ is waived. ⁶	\$2.00 Paper Statement Fee ⁵ applies unless enrolled in eStatements.	\$2.00 Paper Statement Fee ⁵ is waived. ⁶	\$2.00 Paper Statement Fee ⁵ applies unless enrolled in eStatements.	\$2.00 Paper Statement Fee ⁵ applies unless enrolled in eStatements.	No Paper Statement 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. Combined deposit balances include the average monthly collected balances for U.S. Bank personal checking, savings, money market and IRA accounts and CDs. 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.

3. 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.

4. 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.

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. 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.

8. 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.

9. The combined balance is the total average account balance of the Silver Checking Package and all Package Money Market Savings and Platinum Select 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.

10. 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.

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

12. 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.

***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.

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	

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.

Savings & Money Market Account Options[†]

	Platinum Select Money Market Savings ²	Package Money Market Savings ³	Elite Money Market	Money Market	Standard Savings	Goal Savings	Star Savers Club ⁹
Minimum Opening Deposit ¹	\$25	\$25	\$100	\$100	\$25	\$0, with a minimum \$25 automatic monthly transfer from a U.S. Bank personal checking account, per statement cycle ⁸	\$25
Monthly Maintenance Fee	\$0	\$0	\$10	\$10	\$4	\$0	\$0
Requirement to Waive Monthly Maintenance Fee	None	None	\$10,000 minimum daily ledger balance ⁶	\$1,000 minimum daily ledger balance ⁶ OR \$2,500 average monthly collected balance ⁷	\$300 minimum daily ledger balance ⁶ OR \$1,000 average monthly collected balance ⁷	None	None
Interest Tiers ⁴	\$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 - \$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	<ul style="list-style-type: none"> No U.S. Bank fee for U.S. Bank ATM transactions Non-U.S. Bank ATM fees apply⁵ 	<ul style="list-style-type: none"> No U.S. Bank fee for U.S. Bank ATM transactions Non-U.S. Bank ATM fees apply⁵ 	<ul style="list-style-type: none"> No U.S. Bank fee for U.S. Bank ATM transactions Non-U.S. Bank ATM fees apply⁵ 	<ul style="list-style-type: none"> No U.S. Bank fee for U.S. Bank ATM transactions Non-U.S. Bank ATM fees apply⁵ 	<ul style="list-style-type: none"> No U.S. Bank fee for U.S. Bank ATM transactions Non-U.S. Bank ATM fees apply⁵ 	<ul style="list-style-type: none"> No U.S. Bank fee for U.S. Bank ATM transactions Non-U.S. Bank ATM fees apply⁵ 	<ul style="list-style-type: none"> No U.S. Bank fee for U.S. Bank ATM transactions Non-U.S. Bank ATM fees apply⁵

† 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.

- 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.
- 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.
- 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.

- 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.
- 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.
- 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.
- 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.