



Consumer Pricing Information Addendum

(Beginning April 14, 2025, this is a required accompaniment to the February 10, 2025 *Consumer Pricing Information* disclosure)

Effective May 19, 2025, the following changes are being made to the U.S. Bank Smartly® Checking account and U.S. Bank Smart Rewards® program. These updates will be reflected in the *Consumer Pricing Information* document which may affect your rights.

Beginning April 14, 2025, you can review the full revised document 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.

- The Non-U.S. Bank ATM Transaction fee (International or Domestic) is changed to \$3.00 (excluding Safe Debit)

Changes to the U.S. Bank Smartly® Checking account

- The Bank Smartly Checking account Monthly Maintenance Fee will change to \$12
- You can avoid the Monthly Maintenance Fee by meeting one of the waiver criteria:
 - Combined monthly direct deposit totaling \$1,500 or more
 - An account owner on an eligible small business checking account
 - Maintain an average account balance of \$1,500 or greater
 - Be a member of a Customer Group that waives the Monthly Maintenance Fee
 - Qualify for the Smart Rewards Gold Tier or above
- Having an eligible personal U.S. Bank credit card no longer waives the Monthly Maintenance Fee
- A Bank Smartly Checking account will automatically come with the Smart Rewards Bronze Tier benefits, at a minimum
- The interest tiers for the Bank Smartly Checking account are updated

Great news about the U.S. Bank Smart Rewards® program

The Smart Rewards program will be updated with the new rewards tiers listed below. Beginning April 14, 2025, please review the updated Smart Rewards tiers and benefits by visiting usbank.com/cpi-upcoming-version.

Changes to the U.S. Bank Smart Rewards® program

- The U.S. Bank Smart Rewards® Combined Qualifying Balance (CQB) calculation is updated
- The four Smart Rewards tiers, Primary, Plus, Premium and Pinnacle are discontinued and will be replaced with five Smart Rewards tiers, Bronze Tier, Silver Tier, Gold Tier, Platinum Tier and Platinum Plus Tier. These tiers are not associated with any consumer or business checking products that share the same name.
 - Tier balance qualifications are updated to the following:
 - Bronze Tier: Under \$5,000
 - Silver Tier: \$5,000 - \$24,999.99
 - Gold Tier: \$25,000 - \$49,999.99
 - Platinum Tier: \$50,000 - \$99,999.99
 - Platinum Plus Tier: \$100,000 and above
- Home Equity Loan or Personal Loan discount is being added for all tiers
- The tier balance qualification for the Standard Savings Interest Rate Lift benefit is being updated to include balances \$25,000 or more

- These Smart Rewards benefits and tier qualification are being discontinued:
 - The Safe Deposit Box annual rental fee discount (this benefit will remain for the Senior Customer Group)
 - The Home Equity Line of Credit Annual Fee discount
 - The Financial Consultation with a Wealth Management professional
 - The credit account qualification for the Primary tier
- Elite Money Market
 - An existing option to waive the Elite Money Market Monthly Maintenance Fee is updated to: Owner of a Bank Smartly Checking account with a minimum of Gold Tier

Changes to Customer Group benefits

Certain Customer Group benefits are updated as follows:

- State Farm (Alliance)
 - **NOTE:** Existing State Farm clients will continue to receive the Monthly Maintenance Fee waiver on the U.S. Bank Smartly® Checking account until December 31, 2025.
 - Monthly Maintenance Fee waiver on the Bank Smartly Checking account with a State Farm co-branded credit card added as an additional option
 - Automatic enrollment in the Primary tier is removed; however, you will continue to receive the following benefits:
 - The first four Non-U.S. Bank ATM transaction fees are waived per statement period
 - Monthly Maintenance Fee waiver on all standalone Elite Money Market accounts for twelve months from the money market account open date; no limit
 - Monthly Maintenance Fee waiver on all Elite Money Market and existing Standard Savings accounts with a Bank Smartly Checking
 - Standard Savings Interest Rate Lift: 5.00% of the standard interest rate
- Military
 - All account owners receive Military customer group benefits on that account when an owner is a member of the Military customer group
 - The 50% Safe Deposit Box annual rental fee discount is removed
 - Automatic enrollment in the Plus tier is removed; however, you will continue to receive the following benefits:
 - Monthly Maintenance Fee waiver on the Bank Smartly Checking account
 - Unlimited fee waivers for Cashier's Checks, Personal Money Orders and Stop Payments
 - The first four Non-U.S. Bank ATM transaction fees are waived per statement period
 - For Non-U.S. Bank ATM Surcharge charged by ATM Owner (Domestic Only), the first fee is reimbursed (one per statement period)
 - Standard Savings Interest Rate Lift: 10.00% of the standard interest rate
 - IRA Annual Fee Waiver
- Wealth Management
 - First four fees reimbursed per statement period for Non-U.S. Bank ATM Surcharge charged by ATM Owner (Domestic only)
 - You will continue to receive the following benefits:
 - Premier service including:
 - 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 customer lending solutions, including Liquid Asset Secured lines of credit
 - Higher money movement limits
 - Immediate access to your funds
 - Complimentary Wealth Management-branded personal checks

- Workplace-Financial Wellness Program
 - Monthly Maintenance Fee waiver on the Bank Smartly Checking account
 - The first four Non-U.S. Bank ATM transaction fees are waived per statement period
 - The 50% Safe Deposit Box annual rental fee discount is removed
 - You will continue to receive the 50% discount on personal check re-orders (U.S. Bank logo or personal)
- U.S. Bank Global Transition Solutions (Formerly known as Referral Banking)
 - Two incoming wire transfer fees waived per statement period
 - The first four Non-U.S. Bank ATM Transaction fees are waived per statement period
 - Automatic enrollment in the Primary tier is removed; however, you will continue to receive the following benefits:
 - Monthly Maintenance Fee waiver on the Bank Smartly Checking account
 - Standard Savings Interest Rate Lift: 5.00% of the standard interest rate

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.



Personal Banking

Consumer Pricing Information

Effective February 10, 2025

Something for everyone

All U.S. Bank personal checking accounts¹ include:

- Mobile and online banking with free credit score access²
- Mobile check deposit³
- Bill pay⁴
- Send money with Zelle⁵
- Email and text alerts⁶
- U.S. Bank Visa[®] Debit Card

We're ready to help 24 hours a day, 7 days a week – get in touch.



Branch and self-service⁷ ATM locations

- Branches in more than 25 states
- One of the largest ATM networks in America
- Access your accounts at thousands of additional partner⁸ ATMs nationwide
- No surcharges at MoneyPass[®] Network ATMs⁹
- Find a branch or ATM near you in the app or at locations.usbank.com.



usbank.com



800-USBANKS (872-2657)

We accept relay calls.
Outside the U.S. 503-401-9991 (call collect)



Scan here with your mobile device to download the **U.S. Bank Mobile App**.



1. A minimum deposit of \$25 is required to open a U.S. Bank personal checking account.
2. Free credit score access, alerts and Score Simulator through TransUnion's CreditView Dashboard[®] are available to U.S. Bank online and mobile banking clients. Alerts require a TransUnion database match. It is possible that some enrolled members may not qualify for the alert functionality. The free VantageScore[®] credit score from TransUnion[®] is for educational purposes only and not used by U.S. Bank to make credit decisions.
3. Eligibility requirements and restrictions apply. Contact a U.S. Bank branch to obtain the *Digital Services Agreement* for more information.
4. Safe Debit accounts are not eligible for automatic payments or expedited delivery and can only pay billers listed in our system who accept electronic payment.
5. Must have a bank account in the U.S. to use Zelle[®]. Terms and conditions apply. Zelle[®] and the Zelle[®] related marks are wholly owned by Early Warning Services, LLC and are used herein under license.
6. For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. Please be advised that the alerts may not be sent immediately.
7. Self-service devices enable consumers to select and conduct banking services.
8. U.S. Bank has established alliances to expand ATM convenience. These partner ATMs display the U.S. Bank logo and are included in the definition of a U.S. Bank ATM.
9. **ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does 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 MoneyPass[®], an ATM surcharge free network. To find MoneyPass ATM locations, select "visit the MoneyPass locator" at the bottom of our ATM locator search results to be taken to the MoneyPass website. If you use an ATM that uses the MoneyPass[®] Network and are charged a surcharge fee, please call us at 800-USBANKS (872-2657) for a refund of the surcharge fee. However, a Non-U.S. Bank ATM Transaction Fee may be assessed on transactions at a MoneyPass ATM.



Deposit products offered by U.S. Bank National Association. Member FDIC. Mortgage, home equity and credit products are offered by U.S. Bank National Association and are subject to credit approval. ©2025 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.

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 the *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 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.
3. The average account balance 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.
4. Qualifying accounts include personal U.S. Bank open and activated credit cards in good standing and you are an account owner. This benefit may take up to 5 business days to be applied after credit card activation. Credit products are subject to eligibility requirements and credit approval and may be subject to additional charges such as annual fees. No limitation on Bank Smartly® checking accounts with this benefit.
5. 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, disclosures on rates, compounding and crediting, and other balance information.
6. **ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does 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 MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select "visit the MoneyPass locator" at the bottom of our ATM locator search results to be taken to the MoneyPass website. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please call us at 800-USBANKS (872-2657) for a refund of the surcharge fee. However, a Non-U.S. Bank ATM Transaction Fee may be assessed on transactions at a MoneyPass ATM.

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 Forgiven⁴ • 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

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 AGENCY

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.
2. When changing existing checking options or customer group, check order discounts may not be immediately available, but will generally be available within five business days. Additional shipping fees may apply if expedited or shipped outside the continental United States.
3. U.S. Bank customers are eligible to receive the Greenlight Select plan complimentary when an eligible U.S. Bank checking account (excludes Safe Debit and Electronic Transfer accounts) is added as a funding source. You are required to be an authorized transactor on the U.S. Bank account, be at least 18 years of age, and be enrolled in online banking. Your U.S. Bank checking account(s) must be the preferred funding source for your Greenlight account for the entirety of the partnership. If your U.S. Bank checking account(s) cease to be the preferred funding source for your Greenlight account or you add a funding source that is not an eligible U.S. Bank checking account, you may be charged a monthly fee by Greenlight. In-app upgrades will result in additional fees. Subject to Greenlight identity verification. See terms at greenlight.com/terms for additional information. Offer subject to change.
4. Overdraft Fee Forgiven Program – Consumer checking accounts (excluding Safe Debit accounts) assessed an Overdraft Paid Fee may qualify for a fee waiver. The Overdraft Fee Forgiven period starts the first day your Available Balance becomes negative and you were charged an Overdraft Paid Fee(s). U.S. Bank will review your 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 and same 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 deposits, 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 generally will not 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 where funds are generally made available the fifth business day after the day of your deposit. Refer to the Determining the Availability of a Deposit – All Accounts section of *Your Deposit Account Agreement* for full funds availability details.
5. For purchase or refinance transactions, the maximum credit is \$1,000. Certain mortgages may not be eligible for stated credits. Offer may not be combined with any other mortgage offers and can only be applied once per property within a 12-month period. To receive the U.S. Bank client credit, a U.S. Bank Smartly® Checking account must be established prior to final loan approval, or must have either an existing U.S. Bank Personal Checking Package or first mortgage with U.S. Bank. A minimum of \$25 is required to open a U.S. Bank Smartly® Checking account.
6. 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 documents for self-directed brokerage account. Free trades made available up to four business days from confirmation of account funding. This offer is not designed to support day trading or active trading and may be revoked if there is excessive or unreasonable activity. Additional fees may apply. Please refer to the Schedule of Commissions and Fees for more information at <https://www.usbank.com/investing/online-investing/self-directed-investing/brokerage-fees.html>.

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.

***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, Inc., member FINRA and SIPC, an investment adviser and a brokerage subsidiary of U.S. Bancorp and affiliate of U.S. Bank. Insurance products are available through various affiliated non-bank insurance agencies, which are U.S. Bancorp subsidiaries. Products may not be available in all states. CA Insurance License #0E24641. U.S. Bank Smartly Checking benefit information includes affiliated U.S. Bancorp Investments (USBI) components, which is being translated for your convenience. USBI offers its products primarily in English and may not be able to offer certain products in a particular foreign language.



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. ©2025 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.

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, Grantor only (GRT)² or Trustee & Grantor – Irrevocable Trust (TRG)³ client relationships do not qualify.

- Checking accounts
- Money Market savings accounts
- Savings accounts
- CDs and/or IRAs
- Personal Trust accounts⁴
- U.S. Bancorp Investments⁵ accounts
- U.S. Bancorp Advisors⁶ brokerage accounts

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: Military (requires self-disclosure), Senior, Youth, Young Adult, Alliance and Global Transition Solutions.⁷ If you are a part of a customer group, see the Customer Group Benefits section for a list of automatically applied benefits. If you qualify for more than one customer group, you will receive benefits from all the applicable customer groups. If there is an overlap in the benefit category, the highest value benefits will be automatically applied.
- There is no cost for the program, and you may unenroll from the program at any time using the same channels for enrollment (described above).
- If all qualifying Bank Smartly Checking accounts are closed or you are no longer an account owner, you will not be eligible for Smart Rewards.

Earn More Benefits - Rewards Tier Reviews

- Tier reviews occur to appropriately assign your account into a tier based on your relationship with U.S. Bank, driven by qualifying balances, credit product relationships or any relevant customer group qualifications.
- Your initial review will be based on your total qualifying balance the business day after your consumer checking account is enrolled in Smart Rewards.
- Ongoing reviews occur after the end of every month to determine if an account qualifies for a tier upgrade. The monthly average balance for each qualifying account will be calculated by totaling the daily end of day balances then dividing by the number of days in the month (or days since account opening within the month). Up to three months of average monthly balances for each account will be added together and then divided by the number of months to calculate the combined monthly average balance for the account. The combined monthly average balance for all accounts will be added together to determine the balance used to qualify for the tier.

The Smart Rewards Tiers and Benefits grid on pages 5 and 6 shows the tier assignments by qualifying balance.
- After the end of each calendar year, the combined monthly average balance for each account will be calculated using up to 12 months of balances. The combined monthly average balance for all qualifying accounts will be added together to determine the balance used for the tier assignment. The annual review may lead to a tier upgrade or downgrade. The annual review balance will be compared to the balance calculated from the December monthly review and the balance resulting in the highest tier placement will be used.
- Reviews associated with the customer groups are ongoing (daily) and upgraded benefits will generally occur within five business days. If your customer group changes for any reason, this may impact your tier (upgrade or downgrade) and/or any benefits outside of the standard annual reviews.
- U.S. Bank will notify you if your tier is changing (upgrade or downgrade).

Investment and Insurance products and services including annuities are:

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1. **Trustee (IFI)** – The person(s) or entity managing trust assets of the deposit account and distributing property according to the terms defined within the trust document. The individual is serving in the capacity of a trustee(s) but is not grantor(s).
2. **Grantor (GRT)** – The individual(s) who creates the trust. Grantors may also be referred to as the settlor or trustor. The grantor may also serve as the trustee of the trust.
3. **Trustee & Grantor – Irrevocable trust (TRG)** – Individual grantor(s) of an irrevocable trust that is also serving as trustee(s).
4. **Personal Trust account balances** are the current account balance as of close of the prior day for eligible trust account types that are held for your benefit: IRAs, Agency accounts, Revocable Trust accounts (in the capacity of Trustee and Grantor – TGR) and Custody accounts.
5. **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 and U.S. Bancorp Advisors.
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, Inc., member FINRA and SIPC, an investment adviser and a brokerage subsidiary of U.S. Bancorp and affiliate of U.S. Bank. Insurance products are available through various affiliated non-bank insurance agencies, which are U.S. Bancorp subsidiaries. Products may not be available in all states. CA Insurance License #0E24641. U.S. Bank Smart Rewards qualifying balance information includes affiliated U.S. Bancorp Investments (USBI) components, which is being translated for your convenience. USBI offers its products primarily in English and may not be able to offer certain products in a particular foreign language.
6. **For U.S. Bancorp Advisors:** Brokerage and investment advisory products and services are offered by U.S. Bancorp Advisors, LLC, an SEC-registered broker-dealer, investment adviser, member FINRA/SIPC, and subsidiary of U.S. Bancorp and affiliate of U.S. Bank, National Association. Insurance products are offered by USBA Insurance Services, a dba of U.S. Bancorp Advisors, having a California domicile and principal place of business at 800 N. Brand Blvd., 16th Floor, Glendale, CA 91203. CA Insurance License #6011694. Products may not be available in all states. U.S. Bank Smart Rewards qualifying balance information includes affiliated U.S. Bancorp Advisors (USBA) components, which is being translated for your convenience. USBA offers its products only in English and may not be able to offer certain products in a particular foreign language.
7. **Military group** requires notification to U.S. Bank to enact the status and is inclusive of both current and former members. Youth, Young Adult, and Senior groups will automatically be applied based on birth date. Applicable ages; Youth (13-17), Young Adult (18-24), and Senior (65 or over).



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. ©2025 U.S. Bank

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 ⁴ 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 ¹	less than \$1,500 \$1,500 to \$9,999.99 \$10,000 to \$24,999.99 \$25,000 to \$49,999.99 \$50,000 to \$99,999.99 \$100,000 to \$249,999.99 \$250,000 to \$499,999.99 \$500,000 and above			
ATM Transactions	No ATM transaction fees at U.S. Bank ATMs			
Non-U.S. Bank ATM Fee charged by U.S. Bank ^{2,3}	ATM transaction fees waived on first two Non-U.S. Bank ATM transactions per statement period (Non-U.S. Bank ATM transaction fees apply after two)	ATM transaction fees waived on first four Non-U.S. Bank ATM transactions per statement period (Non-U.S. Bank ATM transaction fees apply after four)	All ATM transaction fees waived for Non-U.S. Bank ATM transactions	

1. 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, disclosures on rates, compounding and crediting, and other balance information.
2. **ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does 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 MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select "visit the MoneyPass locator" at the bottom of our ATM locator search results to be taken to the MoneyPass website. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please call us at 800-USBANKS (872-2657) for a refund of the surcharge fee. However, a Non-U.S. Bank ATM Transaction Fee may be assessed on transactions at a MoneyPass ATM.
3. When changing checking account types, corresponding Non-U.S. Bank ATM transaction fee waivers will become available on the first day of the next statement cycle. ATM transaction fee waivers are only applicable for your U.S. Bank Smartly® Checking accounts.
4. The home equity line of credit account qualification is for standard home equity lines of credit only.



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. ©2025 U.S. Bank

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) ¹	
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

1. When changing existing checking options or customer group, check order discounts may not be immediately available, but will generally be available within five business days. Additional shipping fees may apply if expedited or shipped outside the continental United States.
2. Overdraft Fee Forgiven Program – Consumer checking accounts (excluding Safe Debit accounts) assessed an Overdraft Paid Fee may qualify for a fee waiver. The Overdraft Fee Forgiven period starts the first day your Available Balance becomes negative and you were charged an Overdraft Paid Fee(s). U.S. Bank will review your 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 and same 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 deposits, 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 generally will not 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 where funds are generally made available the fifth business day after the day of your deposit. Refer to the Determining the Availability of a Deposit – All Accounts section of *Your Deposit 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 \$50.00. If, however, the negative Available Balance is \$5.00 or less, the amount advanced will be \$5.00. The Overdraft Protection Transfer Fee is waived if the negative Available Balance in your checking account is \$50.00 or less. Please note, if you have Overdraft Protection and your account becomes overdrawn, Overdraft Protection funds will be accessed before the account is eligible for Overdraft Fee Forgiven. Refer to *Your Deposit Account Agreement*, section titled Overdraft Protection Plans, for additional information.
4. The Overdraft Paid Fee waiver benefit will be applied to the first Overdraft Paid Fee assessed during the statement period. Overdraft Fee Forgiven is applicable for Overdraft Paid Fee(s) after the first Overdraft Paid Fee is waived.



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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 ¹			
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 ⁴
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			

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 AGENCY

- NOTE: The Standard Savings product may no longer be available for sale. Please consult a banker for account details.
- 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 can change 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.
- Maintaining an open U.S. Bank Smartly[®] Checking account enrolled in the Smart Rewards[®] Plus tier, at a minimum, is required to waive the IRA annual fee. The IRA annual fee waiver does not apply to Personal Trust IRAs.
- Newly enrolled Smart Rewards clients will not be immediately eligible for Safe Deposit Box discounts. Eligibility will occur when a Smart Rewards tier is assigned, generally five business days after enrollment.
- An annual fee may apply after the first year or it may be waived or discounted with enrollment in the Smart Rewards program. To receive the Home Equity Line of Credit annual fee discount, a U.S. Bank Smartly[®] Checking account must be open and enrolled in Smart Rewards with a qualifying tier assignment. Discount amounts are determined using your tier assignment on the anniversary date of your Home Equity Line of Credit. Tier assignments generally occur within five business days after tier review.
- For purchase or refinance transactions, the maximum credit is \$1,000. Certain mortgages may not be eligible for stated credits. Offer may not be combined with any other mortgage offers and can only be applied once per property within a 12-month period. To receive the U.S. Bank client credit, a U.S. Bank Smartly[®] Checking account must be established prior to final loan approval, or must have either an existing U.S. Bank Personal Checking Package or first mortgage with U.S. Bank. A minimum of \$25 is required to open a U.S. Bank Smartly[®] Checking account.
- 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 documents for self-directed brokerage account. 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 confirmation of account funding. This offer is not designed to support day trading or active trading and may be revoked if there is excessive or unreasonable activity. Additional fees may apply. Please refer to the Schedule of Commissions and Fees for more information at <https://www.usbank.com/investing/online-investing/self-directed-investing/brokerage-fees.html>.

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.

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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. ©2025 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* • 50% discount on personal check re-orders (U.S. Bank logo or personal)¹ • If you obtained your U.S. Bank mortgage, loan, line of credit, or credit card prior to being called to active duty, the Servicemembers Civil Relief Act (SCRA) allows a cap of 6% on the interest rate and a waiver of all fees while you are on active military duty. Call the Military Service Center at 800-934-9555 to request this benefit. • Learn more about how we serve those who serve their country at usbank.com/military
Senior (ages 65 or over)	<ul style="list-style-type: none"> • Waiver of Monthly Maintenance Fee on Bank Smartly Checking • 50% off annual Safe Deposit Box rental fee* • 50% discount on personal check re-orders (U.S. Bank logo or personal)¹
Young Adult (ages 18-24)	<ul style="list-style-type: none"> • Waiver of Monthly Maintenance Fee on Bank Smartly Checking • ATM transaction fees waived on first four Non-U.S. Bank ATM transactions per statement period (Non-U.S. Bank ATM fees apply after four transactions)^{2,3} • Two incoming Wire Transfer Fees waived per Bank Smartly Checking statement period • Waiver of Monthly Maintenance Fee on U.S. Bank Standard Savings⁴ accounts, for six months from the savings account open date; no limit*
Youth (ages 13-17)	<ul style="list-style-type: none"> • Waiver of Monthly Maintenance Fee on Bank Smartly Checking • Waiver of Monthly Maintenance Fee on all U.S. Bank Smartly[®] Savings or existing Standard Savings⁴ accounts; no limit* • ATM transaction fees waived on first four Non-U.S. Bank ATM transactions per statement period (Non-U.S. Bank ATM fees apply after four transactions)^{2,3}
Alliance ⁵ (including State Farm ^{®6,7})	<ul style="list-style-type: none"> • Automatic enrollment in minimum tier of Primary • ATM transaction fees waived on first four Non-U.S. Bank ATM transactions per statement period (Non-U.S. Bank ATM fees apply after four transactions)^{2,3} • Waiver of Monthly Maintenance Fee on all new U.S. Bank Elite Money Market accounts, for twelve months from the money market account open date⁸; no limit*

*A Bank Smartly Checking account and/or Smart Rewards enrollment are not required to qualify for these benefits.

Business customers and/or business accounts are not eligible for customer group benefits.

1. When changing existing checking options or customer group, check order discounts may not be immediately available, but will generally be available within five business days. Additional shipping fees may apply if expedited or shipped outside the continental United States.
2. **ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does 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 MoneyPass[®], an ATM surcharge free network. To find MoneyPass ATM locations, select "visit the MoneyPass locator" at the bottom of our ATM locator search results to be taken to the MoneyPass website. If you use an ATM that uses the MoneyPass[®] Network and are charged a surcharge fee, please call us at 800-USBANKS (872-2657) for a refund of the surcharge fee. However, a Non-U.S. Bank ATM Transaction Fee may be assessed on transactions at a MoneyPass ATM.
3. When changing checking account types, corresponding Non-U.S. Bank ATM transaction fee waivers will become available on the first day of the next statement cycle. ATM transaction fee waivers are only applicable for your U.S. Bank Smartly[®] Checking accounts.
4. NOTE: The Standard Savings product may no longer be available for sale. Please consult a banker for account details.
5. Alliance benefits are contingent on opening accounts through the Alliance partner channels. Products directly opened at U.S. Bank are not eligible for the Alliance Customer Group benefits.
6. If you have any questions, please call the State Farm Banking Customer Service at U.S. Bank, 800-890-2233.
7. The Retirement Money Market minimum opening deposit is \$100 for State Farm clients.
8. Valid if the client maintains an Elite Money Market account only (without the presence of a Bank Smartly[®] checking account); Monthly Maintenance Fee waiver starts on account open date.



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 subject to credit approval. Deposit products offered by U.S. Bank National Association. Member FDIC. ©2025 U.S. Bank
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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 checks⁵
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)⁵ • 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

*A Bank Smartly Checking account and/or Smart Rewards enrollment are not required to qualify for these benefits. Business customers and/or business accounts are not eligible for customer group benefits.

1. For banking clients of U.S. Bank Wealth Management, Private Wealth Management or Ascent Private Capital Management.

2. For more information, refer to *Your Deposit Account Agreement*, in the section titled Funds Availability.

3. **ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does 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 MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select “visit the MoneyPass locator” at the bottom of our ATM locator search results to be taken to the MoneyPass website. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please call us at 800-USBANKS (872-2657) for a refund of the surcharge fee. However, a Non-U.S. Bank ATM Transaction Fee may be assessed on transactions at a MoneyPass ATM.

4. When changing checking account types, corresponding Non-U.S. Bank ATM transaction fee waivers will become available on the first day of the next statement cycle. ATM transaction fee waivers are only applicable for your U.S. Bank Smartly Checking accounts.

5. When changing existing checking options or customer group, check order discounts may not be immediately available, but will generally be available within five business days. Additional shipping fees may apply if expedited or shipped outside the continental United States.

6. U.S. Bank Global Transition Solutions customer group currently has limited availability through qualifying referral partner programs (e.g. MUFGBank).



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SAVINGS ACCOUNT OPTIONS

	U.S. BANK SMARTLY® SAVINGS	ELITE MONEY MARKET
Minimum Opening Deposit ¹	\$25	\$100
Monthly Maintenance Fee	\$5	\$10
Requirement to Waive Monthly Maintenance Fee	<ul style="list-style-type: none"> • Presence of a Bank Smartly® Checking or Safe Debit account, or • Presence of a U.S. Bank Smartly™ Visa Signature® Card⁴, or • Account holder(s) age 17 or younger⁵ 	<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
Interest Tiers ²	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	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
ATM Transactions	<ul style="list-style-type: none"> • No ATM transaction fees at U.S. Bank ATMs • Transactions Non-U.S. Bank ATM transaction fees apply⁶ 	<ul style="list-style-type: none"> • No ATM transaction fees at U.S. Bank ATMs • Transactions Non-U.S. Bank ATM transaction fees apply⁶

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, disclosures on rates, 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® Savings accounts with this benefit.
5. Account may be assessed the Monthly Maintenance Fee when the account holder reaches 18 years of age. In the event the account holder is not currently a signer on the account the account holder must visit a branch with the custodian/guardian on the account to gain authority to access account funds.
6. **ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does 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 MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select "visit the MoneyPass locator" at the bottom of our ATM locator search results to be taken to the MoneyPass website. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please call us at 800-USBANKS (872-2657) for a refund of the surcharge fee. However, a Non-U.S. Bank ATM Transaction Fee may be assessed on transactions at a MoneyPass ATM.



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SAVINGS ACCOUNT OPTIONS (Continued)

	U.S. BANK SMARTLY® SAVINGS	ELITE MONEY MARKET
U.S. Bank Smartly® Savings Interest Rate Bump ¹	<ul style="list-style-type: none"> • A Bank Smartly Checking, Safe Debit account or a U.S. Bank Smartly™ Visa Signature® Card 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* 	
U.S. Bank Smartly™ Visa Signature® Card ²	<ul style="list-style-type: none"> • Increase earning rate when paired with a U.S. Bank Smartly Savings account 	

*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)³, Grantor only (GRT)⁴ or Trustee & Grantor – Irrevocable Trust (TRG)⁵ client relationships do not qualify. For jointly owned Bank Smartly Savings accounts, each owner's qualifying balances will be reviewed. The owner with the higher balance range will determine the interest rate bump on the joint account. The interest rate bump and balance range information will be visible to all owners on the account.

- Checking accounts
- Money Market savings accounts
- Savings accounts
- CDs and/or IRAs
- Personal Trust accounts⁶
- U.S. Bancorp Investments⁷ accounts
- U.S. Bancorp Advisors⁸ brokerage accounts

**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 AGENCY**

1. The interest rate bump is variable and determined at the bank's discretion and can change at any time including after the account is opened. The interest rate bump is applicable for U.S. Bank Smartly® Savings when at least one account owner maintains an open and in good standing eligible product (U.S. Bank Smartly® Checking, Safe Debit account or a U.S. Bank Smartly™ Visa Signature® Card). U.S. Bank Smart Rewards® enrollment is not required to qualify for this benefit. The Combined Qualifying Balance is calculated separately for each account owner monthly. For Bank Smartly Savings accounts with multiple owners, the owner with the highest combined qualifying balance will be used to determine the Smartly Interest Rate Bump tier. The Combined Qualifying Balance is determined as follows:

First, at the end of each month an average Combined Qualifying Balance is calculated. The balance is based on a 90-day average balance for all qualifying accounts and is calculated by adding together the end of day ledger combined balances for every day in the last 90 days and dividing the total by

- 90 calendar days, or
- the number of days since opening an initial qualified account

Next, the Smartly Interest Rate Bump tier that is applied to your Bank Smartly Savings account is determined by one of two potential calculations:

- For the initial evaluation after opening your first qualifying account and at the beginning of every calendar month thereafter, we will apply the Smartly Interest Rate Bump tier based upon the average Combined Qualifying Balance (as described above)
- In addition, we will review the Combined Qualifying Balances on a daily basis to determine whether you qualify for a higher Smartly Interest Rate Bump tier based upon the day's Combined Qualifying Balances.

If your daily Combined Qualifying Balances qualifies you for a tier upgrade, you will be moved to the higher tier (within 5 business days). You will remain in that tier until you qualify for a higher tier based on your daily Combined Qualifying Balances, or the calculated monthly Combined Qualifying Balance qualifies you for a higher or lower tier.

The Smartly Interest Rate Bump tier will be applied to your Bank Smartly Savings account within the first 5 business days of each month or upon reaching a higher tier, which means that the tier that will be applied to your account may vary during a billing cycle.

If the Bank Smartly Savings account is closed, the interest rate bump will cease immediately and accrued interest will not be paid. If the required eligible product (Bank Smartly Checking, Safe Debit account or a U.S. Bank Smartly™ Visa Signature® Card) is closed but the Bank Smartly Savings account remains open, the interest rate bump will remain valid until the end of the calendar month. Speak to a banker for current deposit rates, disclosures on rates, compounding and crediting, and other balance information. Current variable interest rate bump amount information can be found at usbank.com, by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local branch. We accept relay calls.

- To earn rewards at the increased rate, 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 increased earning rate.
- Trustee (IFI) – The person(s) or entity managing trust assets of the deposit account and distributing property according to the terms defined within the trust document. The individual is serving in the capacity of a trustee(s) but is not grantor(s).
- Grantor (GRT) – The individual(s) who creates the trust. Grantors may also be referred to as the settlor or trustor. The grantor may also serve as the trustee of the trust.
- Trustee & Grantor – Irrevocable trust (TRG) – Individual grantor(s) of an irrevocable trust that is also serving as trustee(s).
- Personal Trust account balances are the current account balance as of close of the prior day for eligible trust account types that are held for your benefit: IRAs, Agency accounts, Revocable Trust accounts (in the capacity of Trustee and Grantor – TGR) and Custody accounts.
- 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 and U.S. Bancorp Advisors.
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, Inc., member FINRA and SIPC, an investment adviser and a brokerage subsidiary of U.S. Bancorp and affiliate of U.S. Bank. Insurance products are available through various affiliated non-bank insurance agencies, which are U.S. Bancorp subsidiaries. Products may not be available in all states. CA Insurance License #0E24641. U.S. Bank Smartly Saving qualifying balance information includes affiliated U.S. Bancorp Investments (USBI) components, which is being translated for your convenience. USBI offers its products primarily in English and may not be able to offer certain products in a particular foreign language.
- For U.S. Bancorp Advisors:** Brokerage and investment advisory products and services are offered by U.S. Bancorp Advisors, LLC, an SEC-registered broker-dealer, investment adviser, member FINRA/SIPC, and subsidiary of U.S. Bancorp and affiliate of U.S. Bank, National Association. Insurance products are offered by USBA Insurance Services, a dba of U.S. Bancorp Advisors, having a California domicile and principal place of business at 800 N. Brand Blvd., 16th Floor, Glendale, CA 91203. CA Insurance License #6011694. Products may not be available in all states. U.S. Bank Smartly Savings qualifying balance information includes affiliated U.S. Bancorp Advisors (USBA) components, which is being translated for your convenience. USBA offers its products only in English and may not be able to offer certain products in a particular foreign language.



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MISCELLANEOUS CHECKING, SAVINGS OR MONEY MARKET FEES

Account Charge-Off Processing Fee	no charge
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ATM and Debit Card Fees

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

U.S. Bank ATM¹ Transaction	no charge
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Non-U.S. Bank ATM Transaction² (International or Domestic)	\$2.50
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Mini Statement at U.S. Bank ATM	no charge
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Full Statement at U.S. Bank ATM	no charge
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International Processing Fee – U.S. Dollars	3% of transaction
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International Processing Fee – Intl Currency	3% of transaction
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Debit Card Cash Advance Fee ³	\$2.00
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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.

Overdraft Paid Fee⁴ Item Amount

\$5.00 or less	no charge
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\$5.01 or greater	\$36.00 per item*
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*Fees are limited to a daily maximum of three Overdraft Paid Fees per day.

If your Available Balance at the end of the business day is negative by

\$50.00 or less, no Overdraft Paid Fee will be charged.

1. U.S. Bank ATMs are physically and/or digitally branded. Digitally branded ATMs can be identified with the U.S. Bank logo displayed on the ATM or promotional screen.

2. **ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does 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 MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select "visit the MoneyPass locator" at the bottom of our ATM locator search results to be taken to the MoneyPass website.

If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please call us at 800-USBANKS (872-2657) for a refund of the surcharge fee. However, a Non-U.S. Bank ATM Transaction Fee may be assessed on transactions at a MoneyPass ATM.

3. \$2.00 per advance assessed when performing a cash advance at any financial institution that accepts Visa®.

4. In the event the Available Balance at the end of the business day is overdrawn \$50.01 or more and the transaction paid is \$5.01 or more, an Overdraft Paid Fee may be assessed for each item. In the event the Available Balance at the end of the business day is overdrawn \$50.00 or less, a fee will not be assessed. U.S. Bank limits the number of charges to a daily maximum of three Overdraft Paid Fees per day, no matter how many items we pay on your behalf.

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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 Fee²

\$12.50*

(when a transfer is made from an eligible linked credit account³)

*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. Deposits that generally will qualify for Overdraft Fee Forgiven include: ACH and electronic deposits, 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 generally will not 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 where funds are generally made available the fifth business day after the day of your deposit. Refer to the Determining the Availability of a Deposit – All Accounts section of *Your Deposit Account Agreement* for full funds availability details.

2. 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. The Overdraft Protection Transfer Fee is waived if the negative Available Balance in your checking account is \$50.00 or less. Please note, if you have Overdraft Protection and your account becomes overdrawn, Overdraft Protection funds will be accessed before the account is eligible for Overdraft Fee Forgiven. Refer to *Your Deposit Account Agreement*, section titled Overdraft Protection Plans, for additional information.

3. Eligible accounts include: U.S. Bank Reserve Line of Credit, U.S. Bank Credit Card, U.S. Bank Personal Line of Credit, U.S. Bank Home Equity Line of Credit and other U.S. Bank Lines of Credit. Cash advance fees will apply. Interest will accrue as soon as you transfer funds. Check your cardholder agreement for Annual Percentage Rate (APR) details.

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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 Transfer¹	
Domestic – Incoming	\$20.00
Domestic Internal ² - Incoming	\$15.00
Domestic – Outgoing	\$30.00
Domestic Internal ² - Outgoing	\$25.00
International – Incoming	\$25.00
International – Outgoing	\$50.00

1. Additional fees may be deducted from the transfer amount by other financial institutions involved in the payment process. Deposits received in a foreign currency, whether 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 rate 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. The exchange rate will include our profit, fees, costs and charges. See the Foreign Currency section of the *Your Deposit Account Agreement* for more information.
2. An internal domestic wire transfer (incoming and outgoing) is where both the debit and the credit accounts are held within U.S. Bank.

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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.
