

U.S. Bank Checking Account Update

U.S. Bank checking account customers in Idaho, Kansas, Missouri and Nevada may experience an account update on the dates noted below. Updated account features many of the same great benefits you expect from us.

For your convenience, benefits that accompany each of our new accounts have been detailed on the next page of this document. Be sure to review your new account features and all the available checking account options.

IF YOUR CURRENT ACCOUNT IS		HERE'S WHAT TO EXPECT
Free Checking		On June 19, 2011, your account will become Easy Checking
Workplace Checking		
Elite Checking		On June 19, 2011, your account will become Premium Checking
Customers age 65 and older, who do not have a Silver Elite or Package Checking account		
Package Checking Accounts including Silver, Gold or Platinum Checking		On May 15, 2011, your account name will not change, but some features will be modified.
Student Checking	Silver Elite Checking	Your account will stay the same

Frequently Asked Questions

- 1. Is my account number changing?** No, U.S. Bank will not change your account number as part of the account update.
- 2. Will my checks still work?** Yes, you may continue using your current checks.
- 3. Do I need to notify someone of the account update for my payroll direct deposit or my pre-established automatic debits and/or credits?** Your account name will be updated; however, your account number will remain the same so there is nothing you need to do.
- 4. Will I receive a new check card or ATM card?** A new check card or ATM card will be sent to you when your current card expires.

All of  serving you®

Additional information can be found by visiting usbank.com/choice or by calling 800-US BANKS (872-2657).



1. A surcharge fee will be applied by the ATM owner, unless they are participating in the MoneyPass® network. 2. Reward bonus applies to U.S. Bank FlexPerks Cash, Travel and Select Rewards Visa Credit Cards. Earn a monthly bonus on the reward you earn for net purchases during the month. 3. The interest rate rebate is paid annually in November and is based on the total interest that was accrued in the previous 12 months. 4. You may be charged access fees by your carrier, dependant upon your personal plan. Check with your carrier for details on specific fees and charges. 5. No U.S. Bank fees on money orders, cashier's checks, counter checks, single-signer traveler's cheques, stop payments and copies of checks, statements and other items. 6. Requires at least one identical account holder on all accounts. Limit two Easy Checking accounts with no monthly maintenance fee for Gold Package customers. 7. Variable rate account, interest rates are determined at the bank's discretion and can change at any time. 8. Overdraft fees waived upon first overdraft occasion in a 12-month period. Transferred accounts receive fee waiver if 12 months have passed since last overdraft occasion. An overdraft occasion is defined as an overdraft event, whether or not a fee is assessed. 9. No closing costs or annual fees. 10. Discount is calculated as .25% of the loan amount. Maximum mortgage discount is \$1,000. For existing U.S. Bank home mortgages the refinance discount maximum is \$300. Certain mortgages may not be eligible. Information is subject to change without notice. Loan approval is subject to program guidelines. 11. Combined deposit balances include the average monthly collected balances for personal checking, savings, money market, CDs, IRAs and HSAs. Outstanding credit balances include personal purpose loans (some indirect not included), U.S. Bank Home Equity Loans, Home Equity Line of Credit, Premier Line, U.S. Bank Home Mortgage and U.S. Bank Credit Cards. Investment balances include the aggregate minimum daily balance of all investment types held through the statement period. 12. Automatic payment from the Gold Checking to a personal loan, line of credit or credit card. Does not include mortgage, student loans and some indirect loans. 13. Average Account Balance for Silver or Gold Checking is determined by adding the balance at the end of each calendar day during the statement period, up until and not including the last two business days 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. 14. 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 days within the statement period.

NOTE: To maintain Package benefits, a Silver, Gold or Platinum Checking and a Package Money Market Savings and/or any U.S. Bank credit card must remain open. See the U.S. Bank Your Deposit Account Agreement booklet and Consumer Pricing Information brochure for additional disclosures applicable to deposit accounts. Other conditions and restrictions may apply. Terms may change without notice. Credit products are subject to approval and are offered through U.S. Bank, National Association ND. Deposit and Mortgage products are offered through U.S. Bank, N.A. ©2011 U.S. Bancorp. All rights reserved. Member FDIC.



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U.S. Bank Checking Account Update

Package Checking Options - requires a Package Money Market Savings and/or a U.S. Bank Visa® Credit Card			Checking Options		
PLATINUM PACKAGE All the features of Silver and Gold PLUS the best rates, special rewards and additional benefits.	GOLD PACKAGE Includes all the benefits of Silver PLUS additional features and rewards to help you manage more.	SILVER PACKAGE Basic checking features with a smart way to save.	PREMIUM CHECKING All the benefits of Easy Checking with extra access to your money while earning interest.	EASY CHECKING A simple, straight forward checking account with basic account access.	STUDENT CHECKING Complete with extra access to go where you do.
Unlimited free non-U.S. Bank ATM transactions ¹	2 free non-U.S. Bank ATM transactions per statement cycle ¹	Free Internet Banking with Internet Bill Pay	Unlimited free non-U.S. Bank ATM transactions ¹	Free Internet Banking with Internet Bill Pay	Free Internet Banking with Internet Bill Pay
50% monthly bonus on all rewards earned for net purchases with your U.S. Bank FlexPerks® Visa Credit Card ²	25% monthly bonus on all rewards earned for net purchases with your U.S. Bank FlexPerks® Visa Credit Card ²	Free U.S. Bank ATM transactions	Free U.S. Bank logo checks or 50% off all other personal styles	Free U.S. Bank ATM transactions	Free U.S. Bank ATM transactions
10% annual interest rebate on U.S. Bank Visa Platinum Credit Card ³	5% annual interest rebate on U.S. Bank Visa Platinum Credit Card ³	Free Email and Text Alerts ⁴	Free money orders, cashier's checks, etc. ⁵	Free Email and Text Alerts ⁴	Free Email and Text Alerts ⁴
Free U.S. Bank logo checks or 50% off all other personal styles	Easy Checking accounts with no monthly maintenance fee ⁶	Preferred rates on new loans	Earns interest ⁷	U.S. Bank Visa Check Card	4 free non-U.S. Bank ATM transactions per statement cycle ¹
Easy Checking accounts with no monthly maintenance fee ⁶	No fees on first overdraft occasion ⁸	U.S. Bank Visa Check Card	50% off annual Safe Deposit Box rental fee		Free first order of U.S. Bank logo checks
No fees for overdraft protection transfers	Reduced fees for overdraft protection transfers				U.S. Bank Visa Check Card
Free money orders, cashier's checks, etc. ⁵					
Earns interest ⁷					
Save on annual fees with a U.S. Bank Home Equity Line of Credit ⁹					
Up to a \$1,000 U.S. Bank Home Mortgage discount ¹⁰					
50% off annual Safe Deposit Box rental fee					
The Monthly Maintenance fee will be: • \$17.95 with online statements, OR • \$19.95 with paper statements To waive the Monthly Maintenance fee you must meet one of the following criteria: • \$25,000 in combined personal deposit, investment and/or credit balances, ¹¹ OR • Relationship with U.S. Bank Trust Services	The Monthly Maintenance fee will be: • \$10.95 with online statements, OR • \$12.95 with paper statements To waive the Monthly Maintenance fee you must meet one of the following criteria: • Auto-pay to a U.S. Bank personal loan, line or credit card, ¹² OR • Auto-invest monthly to a U.S. Bancorp Investment account, OR • Combined monthly direct deposit totaling \$500+, OR • Average account balance of \$2,500 ¹³	The Monthly Maintenance fee will be: • \$6.95 with online statements, OR • \$8.95 with paper statements To waive the Monthly Maintenance fee you must meet one of the following criteria: • \$25+ monthly transfer to a Package Money Market Savings account, OR • Combined monthly direct deposit totaling \$500+, OR • Average account balance of \$1,500 ¹³	The Monthly Maintenance fee will be: • \$10.95 with online statements, OR • \$12.95 with paper statements To waive the Monthly Maintenance fee you must meet one of the following criteria: • Account holders age 65 or greater, OR • Average account balance of \$5,000 ¹⁴	The Monthly Maintenance fee will be: • \$6.95 with online statements, OR • \$8.95 with paper statements To waive the Monthly Maintenance fee you must meet one of the following criteria: • Combined monthly direct deposit totaling \$500+, OR • Average account balance of \$1,500 ¹⁴	No Monthly Maintenance fee

Students and seniors are eligible for these additional benefits, regardless of the account you choose!

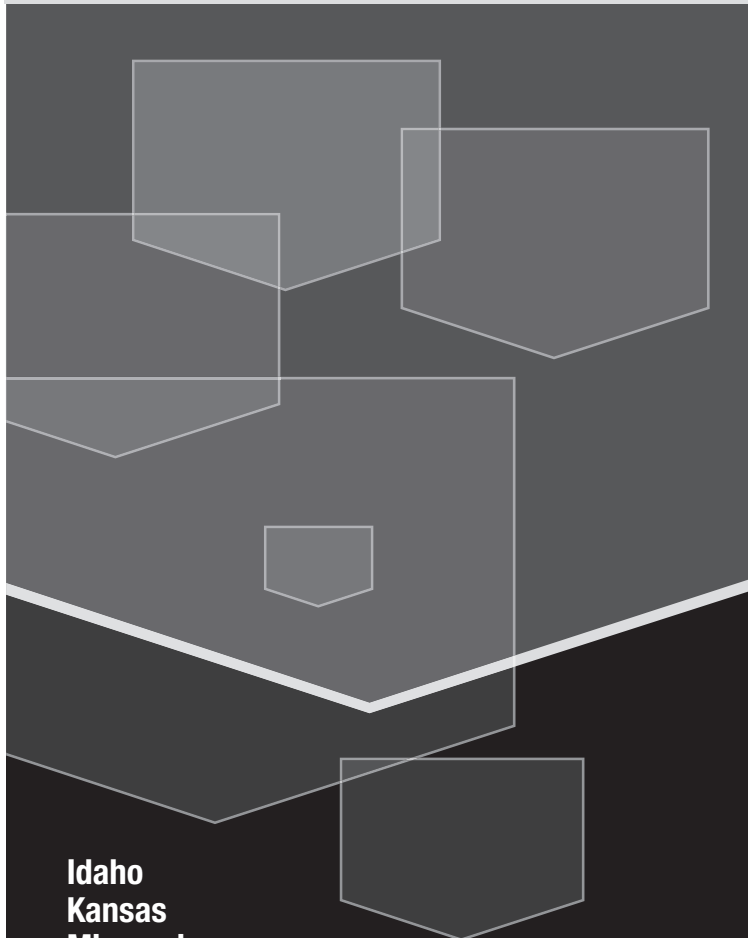
Students

- Four free non-U.S. Bank ATM transactions per statement cycle¹
- Free first order of U.S. Bank logo checks

Seniors (age 65 and older)

- Free U.S. Bank logo checks or 50% off all other personal styles
- 50% off annual rental fee for new Safe Deposit Box account
- Free traveler's cheques, money orders and cashier's checks

Consumer Pricing Information



Idaho
Kansas
Missouri
Nevada

Effective February 14, 2011

All of  serving you®



Personal Banking Packages

	Silver Package Checking	Gold Package Checking	Platinum Package Checking	Package Money Market Savings*
Minimum Opening Deposit	\$50	\$50	\$50	\$25
Monthly Maintenance Fee	\$0	\$6	\$20	\$0
Requirement to Waive Monthly Maintenance Fee	None	No monthly maintenance fee with complete package and one listed below: <ul style="list-style-type: none"> • Direct deposit³ to a Gold Package Checking OR • Auto-pay⁴ to a U.S. Bank personal loan, line or credit card OR • Auto-invest to a U.S. Bancorp Investment account^{5, 7} 	No monthly maintenance fees with complete package and \$25,000 or more in combined deposit, investment and outstanding credit balances ^{6, 7}	None
Interest Tiers	None	None	\$0 - \$2,499 \$2,500 - \$9,999 \$10,000 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
ATM Transactions	Free at U.S. Bank ATMs ¹ (Non-U.S. Bank ATM fees apply)	<ul style="list-style-type: none"> • Free at U.S. Bank ATMs • Two free non-U.S. Bank ATM transactions¹ in a statement period (Non-U.S. Bank ATM fees apply after two) 	Free for all ATMs ¹	Free at U.S. Bank ATMs ¹ (Non-U.S. Bank ATM fees apply)
Check Order Discount	None	None	Free U.S. Bank logo style checks or 50% discount on all other personal styles	N/A
Other	Must also have a Package Money Market Savings and/or qualifying U.S. Bank Credit Card ²	Must also have a Package Money Market Savings and/or qualifying U.S. Bank Credit Card ²	Must also have a Package Money Market Savings and/or qualifying U.S. Bank Credit Card ²	Must also have a Package Checking Account ² Check Writing not available

¹A surcharge fee will be applied by the ATM owner, unless they are participating in the MoneyPass® network.

²A Package Checking account and Package Money Market Savings and/or a U.S. Bank credit card must be opened with the same accountholder names on each account to be eligible for a Personal Banking Package and its benefits. To continue eligibility for the Package benefits, the qualifying accounts must remain open, active and in good standing. Qualifying accounts include the Package Checking account opened with either a Package Money Market Savings or a U.S. Bank Credit Card. If the savings or credit card is closed or transferred to a different non-qualifying product, the Package Checking account will be converted to a U.S. Bank Free Checking account. If the Package Checking account is closed or transferred to a different non-qualifying product, the Package Money Market Savings will be converted to a U.S. Bank Standard Savings account.

³Direct deposit must be a monthly direct deposit of payroll, pension, Social Security or any other regular monthly deposit of \$100 or more.

⁴Automatic payments from Gold Package Checking to a personal loan, line of credit or credit card. Does not include mortgage, student loans and some indirect loans.

⁵Automatic investment transfers from Gold Package Checking to a U.S. Bancorp Investment account must be at minimum, a monthly transfer.

⁶Combined deposit balances include the average monthly collected balances for personal checking, savings, money market, CDs, IRAs, and HSAs. Outstanding Credit balances include personal purpose loans (some indirect not included), U.S. Bank Home Equity Loans, Home Equity Line of Credit, Premier Line, U.S. Bank Home Mortgage and U.S. Bank Credit Cards. Investment balances include the aggregate minimum daily balance of all investment types held through the statement period.

⁷Investment products and services available through U.S. Bancorp Investments, Inc., member FINRA and SIPC, a wholly owned brokerage subsidiary of U.S. Bancorp and an affiliate of U.S. Bank. NOT FDIC INSURED. NO BANK GUARANTEE. MAY LOSE VALUE. U.S. Bank is not responsible for and does not guarantee the products, services or performance of its affiliates.

*Additional Savings and Money Market Disclosures and Federal Regulations Governing Savings and Money Market Transaction Limitations. See the Current Deposit Rates for disclosures on rates, compounding and crediting, and other balance information. Savings accounts are also subject to the fees listed in the Other Fees section. Preauthorized withdrawals (transfers by telephone, wire or PC, overdraft protection, automatic payments) and transfers or withdrawals by check, debit card or similar order payable to third parties are limited to a combined total of six per account cycle as prescribed by federal regulations governing savings and money market accounts. Transactions which exceed federal regulations will be charged \$15 per transaction. If account limitations are continuously exceeded, this savings account will be closed and converted to a checking account as required by federal regulations.

Consumer Pricing Information

Checking Accounts							
	Student Checking	Workplace Checking	Silver Elite Checking	Elite Checking	Free Checking	Electronic Transfer Account (ETA) ⁷	Health Savings Account ⁷
Minimum Opening Deposit	\$25	\$50	\$50	\$50	\$50	\$0	\$0
Monthly Maintenance Fee	\$0	\$0	\$0	\$15	\$0	\$3	\$2.50
Requirement to Waive Monthly Maintenance Fee	None	None	None	\$5,000 min daily ledger balance ¹ OR \$50,000 combined deposit balances ² OR \$50,000 USBII balances ⁷ OR existence of a trust relationship	None	None	\$2,500 average monthly collected balance ⁶
Interest Tiers	None	None	\$0 - \$1,999 \$2,000 - \$4,999 \$5,000 - \$9,999 \$10,000 - \$24,999 \$25,000 - \$49,999 \$50,000 and above	\$0 - \$999 \$1,000 - \$9,999 \$10,000 - \$49,999 \$50,000 - \$99,999 \$100,000 and above	None	None	\$0 - \$999 \$1,000 - \$1,999 \$2,000 - \$4,999 \$5,000 - \$9,999 \$10,000 - \$24,999 \$25,000 - \$49,999 \$50,000 and above
The benefits below are ALSO available for eligible Student, Workplace and Silver Elite customers on any U.S. Bank Package (see left).							
ATM Transactions	Free at U.S. Bank ATMs, 4 free non-U.S. Bank transactions ³ per statement cycle (Non-U.S. Bank ATM fees apply)	Free at U.S. Bank ATMs ³ (Non-U.S. Bank ATM fees apply)	Free at U.S. Bank ATMs ³ (Non-U.S. Bank ATM fees apply)	Free for all ATMs ³	Free at U.S. Bank ATMs ³ (Non-U.S. Bank ATM fees apply)	Free at U.S. Bank ATMs ³ (Non-U.S. Bank ATM fees apply)	Free at U.S. Bank ATMs ³ (Non-U.S. Bank ATM fees apply)
Check Order Discount	Free U.S. Bank logo style checks or a 50% discount on all other personal styles (first order only)	Free U.S. Bank logo style checks or a 50% discount on all other personal styles (first order only)	Free U.S. Bank logo style checks or a 50% discount on all other personal styles	Free U.S. Bank logo style checks or a 50% discount on all other personal styles	None	N/A	N/A
Other	Account will convert to Free Checking when primary account holder reaches age 25	50% annual discount on new safe deposit box Free single signer traveler's cheques	50% annual safe deposit box discount Free cashier's checks Free single signer traveler's cheques Free money orders Preferred rates on new standard CDs and new Retirement Money Market ⁴ Available to those 55+	Free single signer traveler's cheques Free cashier's checks Free money orders		Free U.S. Bank ATM Card Requires a federal direct deposit. Other state and county direct deposits accepted in addition to federal direct deposits. No checks issued/accepted. No third party transactions accepted	

Deposit Products Offered by U.S. Bank Member FDIC

¹ The daily ledger balance is the balance at the end of the business day which is equal to the beginning balance for the day plus the current business day deposits, minus the current business day withdrawals.

² Balances from consumer checking, money market, savings, CDs, and HSAs qualify for the combined deposit requirement.

³ A surcharge fee will be applied by the ATM owner, unless they are participating in the MoneyPass[®] network.

⁴ Not valid with any other promotional rate CD offer, special discounts or coupons. Not available for brokerage deposits, institutional investors and Public Funds.

⁵ Refer to account brochure for additional benefits and features.

⁶ The average monthly collected balance is calculated by adding the principal in the account for each day of the month and dividing that figure by the number of days in the period.

⁷ For USBII combined balances: Aggregate minimum daily balance of all investment types throughout the statement period for maintenance fee waiver. Investment products and services available through U.S. Bancorp Investments, Inc., member FINRA and SIPC, a wholly owned brokerage subsidiary of U.S. Bancorp and an affiliate of U. S. Bank. NOT FDIC INSURED. NO BANK GUARANTEE. MAY LOSE VALUE.

Consumer Pricing Addendum

This addendum contains important product and pricing information. Please retain for your records.

Effective May 15, 2011

Silver Package

Beginning May 15, 2011, a monthly maintenance fee will apply to your Silver Checking account. The monthly fee will be \$8.95 with paper statements or \$6.95 when you elect to receive online statements. To waive the entire monthly maintenance fee, establish a direct deposit totaling at least \$500, maintain an average account balance¹ of \$1,500 or an automatic transfer totaling \$25 to your Package Money Market Savings during the statement cycle.

Gold Package

On May 15, 2011, the monthly maintenance fee on your Gold Checking account will change to \$12.95 with paper statement or \$10.95 when you elect to receive online statements. To waive the entire monthly maintenance fee, establish a direct deposit totaling at least \$500, maintain an average account balance¹ of \$2,500, or set up an auto-pay to a U.S. Bank personal loan, line or credit card or a monthly auto invest to a U.S. Bancorp Investment² account.

Platinum Package

On May 15, 2011, the monthly maintenance fee on your Platinum Checking account will change to \$19.95 with paper statement or \$17.95 when you elect to receive online statements. To waive the entire monthly maintenance fee, maintain \$25,000 or more in combined personal deposit, investment² and/or credit balances³.

(1) Average Account Balance for Package Checking (Silver, Gold, Platinum) is determined by adding the balance at the end of each calendar day during the statement period, up until and not including the last two business days 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.

(2) Investment products and services available through U.S. Bancorp Investment, Inc., member FINRA and SIPC, a wholly owned brokerage subsidiary of U.S. Bancorp and a affiliate of U.S. Bank. NOT FDIC INSURED. NO BANK GUARANTEE. MAY LOSE VALUE.

(3) Combined deposit balances include the average monthly collected balances for personal checking, savings, money market, CDs, IRAs, and HSAs. Outstanding Credit balances include personal purpose loans (some indirect not included), U.S. Bank Home Equity Loans, Home Equity Line of Credit, Premier Line, U.S. Bank Home Mortgage and U.S. Bank Credit Cards. Investment balances include the aggregate minimum daily balance of all investment types held through the statement period.

Consumer Pricing Addendum

Effective May 15, 2011

Silver Elite and Senior Benefit

Effective May 15, 2011, the free Non-U.S. Bank ATM transaction benefit will be eliminated. The Non-U.S. Bank ATM Transaction fee of \$2.50 will be assessed for each ATM transaction that occurs at a Non-U.S. Bank ATM*, including withdrawals, balance inquiries, denied transactions, funds transfers, and deposits.

*ATMs not identified as "U.S. Bank" ATMs may assess an additional access fee. Other ATM owners may assess different surcharge fees unless the ATM it is owned by a member of the MoneyPass® ATM Network member. To find MoneyPass ATM locations, please visit www.moneypass.com.

Elite Money Market

Beginning May 15, 2011, a monthly maintenance fee of \$10.00 will apply to Elite Money Market accounts. To waive the monthly maintenance fee, maintain a daily ledger balance¹ of \$10,000.

(1) The daily ledger balance is the balance at the end of the business day which is equal to the beginning balance for the day plus the current business day deposits, minus the current business day withdrawals.

IRA Annual Fee

Effective May 15, the IRA Annual fee will be \$30.00 for IRA Plan balances below \$25,000 and for Educational IRA balances below \$5,000.

For insertion into the *Consumer Pricing Information* brochure (2/14/11).



usbank.com

Deposit products offered by U.S. Bank, N.A.
Member FDIC

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41787 2/11 All States

Consumer Pricing Information

Savings & Money Market Accounts					
	Elite Money Market	Money Market	Goal Savings	Standard Savings	Star Savers Club
Minimum Opening Deposit	\$100	\$100	\$0, with a minimum \$25 automatic monthly transfer from a U.S. Bank checking account, per statement cycle.	\$25	\$25
Monthly Maintenance Fee	\$0	\$10	\$0	\$4	\$0
Requirement to Waive Monthly Maintenance Fee	None	\$1,000 minimum daily ledger balance or \$2,500 average monthly collected balance**	None	\$300 minimum daily ledger balance or \$1,000 average monthly collected balance**	None
Interest Tiers	\$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	\$0 - \$999 \$1,000 - \$9,999 \$10,000 - \$24,999 \$25,000 and above	Single Tier	\$0 - \$499 \$500 - \$999 \$1,000 - \$4,999 \$5,000 - \$9,999 \$10,000 and above
ATM Transactions	Free at U.S. Bank ATMs ¹ (Non-U.S. Bank ATM fees apply)	Free at U.S. Bank ATMs ¹ (Non-U.S. Bank ATM fees apply)	Free at U.S. Bank ATMs ¹ (Non-U.S. Bank ATM fees apply)	Free at U.S. Bank ATMs ¹ (Non-U.S. Bank ATM fees apply)	Free at U.S. Bank ATMs ¹ (Non-U.S. Bank ATM fees apply)
Statements	Monthly; can be linked to checking statement	Monthly; can be linked to checking statement	Monthly; automatically linked to checking statement	Quarterly; can be linked to monthly checking statement	Quarterly; can be linked to monthly checking statement
Other			Must have U.S. Bank checking account to qualify; account can be named to reflect savings goal		Account will be converted to Standard Savings when minor reaches 18 years of age

¹A surcharge fee will be applied by the ATM owner, unless they are participating in the MoneyPass® network.

***Federal Regulations Governing Savings and Money Market Transaction Limitations.** Preauthorized withdrawals (transfers by telephone, wire or PC, overdraft protection, automatic payments) and transfers or withdrawals by check, debit card or similar order payable to third parties are limited to a combined total of six per account cycle as prescribed by federal regulations governing savings and money market accounts. Transactions which exceed federal regulations will be charged \$15 per transaction. If account limitations are continuously exceeded, this savings account will be closed and converted to a checking account as required by federal regulations.

****Additional Savings and Money Market Disclosures**

See the Current Deposit Rates for disclosures on rates, compounding and crediting, and other balance information. Savings accounts are also subject to the fees listed in the Other Fees section. The average monthly collected balance is calculated by adding the principal in the account for each day of the month and dividing that figure by the number of days in the period. The daily ledger balance (or daily balance) is the balance at the end of the business day, equal to the beginning balance for that day plus the current business day credits, minus the current business day debits.

Consumer Pricing Information

Miscellaneous Checking, Savings or Money Market Fees

Account Closing	
Early Account Closure (within 180 days of account opening)	\$25.00
HSA External Transfer/Closing Fee	\$30.00
Negative Balance Closing Fee	\$30.00

ATM Fees

U.S. Bank ATM Transaction	no charge
Copy of Mini Statement at ATM	\$1.00
Copy of Full Statement at ATM	\$1.50

Non-U.S. Bank ATM Transaction¹

(including withdrawals, balance inquiries, denied transactions, funds transfers, and deposits)	\$2.50
Express Delivery Fee (for new or replacement card)	\$25.00

Check Card Fees

Check Card Cash Advance Fee ²	\$2.00
Replacement Card Fee ³	\$5.00
Express Delivery Fee (for new or replacement card)	\$25.00
Foreign Transaction Fee - U.S. Dollars	2% of transaction
Foreign Transaction Fee - Intl Currency	3% of transaction

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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Excessive Deposited Items Fee

(for checks deposited in excess of 50 per statement cycle)	\$0.25 per check
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Missing Identification Number/TIN Number

Restraint Fee (60 days after opening)	\$20.00
Close Fee (75 days after opening)	\$30.00

Overdraft Item Paid⁴

Item Amount	
\$20.00 or less	\$10.00 per item
\$20.01 or greater	\$33.00 per item

Overdraft Item Returned (NSF)⁴

Item Amount	
\$20.00 or less	\$10.00 per item
\$20.01 or greater	\$33.00 per item

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

Extended Overdraft Fee

(Charged beginning on the 8th calendar day and each week thereafter if the available account balance remains below zero.)	\$25 per week
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Overdraft Protection Transfer Fee⁵	\$10.00
For Gold Package Checking	\$5.00
For Platinum Package Checking	waived

Photocopy Requests

Copy of Check, or other items	\$2.00 per item
Copy of Statement	\$6.00 per statement

Returned Deposited Items or Cashed Check	\$19.00
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Statement Fees

Returned Statement	\$5.00
(For the second or subsequent months statements are returned undeliverable to us. No charge for Private Client Group customers.)	

Statements with Check Images⁶	\$2.00
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Statements with Check Return⁶	\$6.00
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Other Service Fees

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

Cashier's Check	\$7.00
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IRA Annual Fee for Plan Balances Below \$5,000 (Education IRA Below \$1,000)	\$10.00
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IRA External Transfer/Closing Fee per IRA Plan	\$30.00
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Legal Charges (tax levy/garnishment)	\$75.00
Iowa Department of Revenue	\$25.00

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

Other Service Fees (cont'd)

Stop Payment

6-month duration	\$30.00
12-month duration	\$40.00
24-month duration	\$50.00

Traveler's Cheques	2% of purchase
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Cheques For Two[®]	2.5% of purchase
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Gift Cheques	\$2.50 each
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Wire Transfer

Incoming (domestic)	\$20.00
Incoming (international)	\$25.00
Outgoing (domestic)	\$30.00
Outgoing (international)	\$50.00
Tracer (domestic)	\$15.00
Tracer (international)	\$25.00

Foreign Checks/Currency Fees

Checks Deposited in Foreign Currency on Foreign Banks

Checks on Canadian Banks	\$0.25
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 Fee ⁷	\$25.00
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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	\$0.25
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 Fee ⁷	\$25.00
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*Contact International Banking at 612-303-7400 for more information.

Consumer Pricing Information

Foreign Checks/Currency Fees (cont'd)

Foreign Check Collection⁷ (incoming/outgoing)

Courier Fee (per check)	\$45.00
Initiation Fee (per check)	\$40.00
Returned Check Fee ⁶	\$25.00
Tracer Fee	\$25.00
Fee collected on all checks presented, paid and unpaid.	

Foreign Currency Purchase

Next Day Delivery	\$12.00
Next Day Priority Delivery	\$15.00

Sold

Shipping Charge	\$10.00
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Foreign Draft Purchase

Next Day Delivery	\$12.00
Next Day Priority Delivery	\$15.00
Processing Fee	\$20.00
Stop Payment Orders	\$25.00

Traveler's Cheques in Foreign Currency

Next Day Delivery	\$12.00
Next Day Priority Delivery	\$15.00

¹ ATMs not identified as "U.S. Bank" ATMs may assess an additional access fee. Other ATM owners may assess different surcharge fees unless the ATM it is owned by a member of the MoneyPass® ATM Network member. To find MoneyPass ATM locations, please visit www.moneypass.com.

² \$2.00/fee assessed when performing a cash advance at the teller of 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 FlexPerks® Select Rewards, FlexPerks Travel Rewards or FlexPerks Reserve Visa® Check Cards.

⁴ In the event the available balance at the end of the business day is or would be overdrawn \$10.00 or greater, an overdraft item paid and/or overdraft item returned fee(s) may be assessed. Fees are subject to a daily maximum of 3 overdraft items paid and 3 overdraft items returned; a maximum total of 6 per day.

⁵ For each day an Overdraft Protection transfer occurs, a fee will be charged to the checking account that received the transfer.

⁶ Silver Elite and Elite Checking receive \$1.00 discount per statement cycle for Statement with Check Return and Statement with Check Images fee is waived.

⁷ Any Foreign Bank fees incurred while processing will be charged to the depositor's account.

Benefits, Standard with All U.S. Bank Accounts

All Packages and U.S. Bank Checking Accounts are loaded with benefits and reward options to make your account work harder for you. Find these great benefits standard with every account:

Free Internet Banking with Bill Pay

Secure, convenient and *always* open. It's the easiest way to monitor, manage and move your money anytime, anywhere – all on *your* schedule. Plus, when you use Bill Pay, every bill you set up is paid on time, every time: *guaranteed*.¹ It's 100% secure, easy-to-use and totally free! You control when funds are deducted from your account and you can even set up email alerts to remind you when bills are due. Plus, save, print and file bills in just minutes for easy record-keeping.

Mobile Banking²

Access your account safely and securely from anywhere with your mobile phone. Choose the mobile banking solution that works best for you – the Mobile Wallet, a downloadable application that is available for a wide variety of devices, including most smart phones; the mobile web at m.usbank.com; or text message alerts.

Overdraft Protection Plans³

Protect yourself if your account falls below a zero balance with a variety of options that U.S. Bank offers.

Checking Account Advance⁴

This feature allows you to borrow money from your next direct deposit for short-term cash needs. No application is necessary.

U.S. Bank Visa® Check Card⁵

Enjoy the convenience and safety the U.S. Bank Visa Check Card provides. Purchases are withdrawn directly from your checking account, so it's safer and more convenient than checks or cash. And, with zero fraud liability, you won't be responsible for unauthorized purchases if your card or its number is ever lost or stolen.

¹ Payments are guaranteed as long as accounts are sufficiently funded, all payments information is entered correctly and the payment is scheduled to arrive by its due date. ² You may be charged access fees by your carrier, dependant upon your personal plan. Web access is needed to use Mobile Banking. Check with your carrier for details on specific fees and charges. ³ Fees and qualifications apply. ⁴ Certain restrictions, finance charge fees and eligibility requirements apply. ⁵ U.S. Bank provides zero fraud liability for unauthorized transactions. Cardholder must notify U.S. Bank promptly of any unauthorized use. Certain conditions and limitations apply.

Deposit products offered by U.S. Bank, N.A. Member FDIC

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ATMs	More than 5,100 U.S. Bank ATMs Access at 16,000 MoneyPass® network ATMs ¹
By Phone	800-US BANKS (872-2657)
Cincinnati	513-632-4141
Denver	303-585-8585
Milwaukee	414-765-4636
Minneapolis/St. Paul	612-US BANKS (872-2657)
Portland	503-US BANKS (872-2657)
St. Louis	314-425-2000
Outside the U.S. (call collect)	503-401-9991
TDD – All Areas	800-685-5065



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