



Welcome to U.S. Bank.

Your complete guide to the transition of
MUFG Union Bank® personal accounts
to U.S. Bank beginning May 27, 2023



For more information, visit
usbank.com/unionbank.



WELCOME



Key dates

- MAY 1**
Union Bank mortgage accounts transition to U.S. Bank.
- MAY 27-30**
Union Bank deposit accounts automatically move to U.S. Bank.
- MAY 30**
Enroll in U.S. Bank mobile and online banking.
- MAY/JUNE**
New U.S. Bank Credit Cards issued.
- JUNE 23**
Credit Card accounts move to U.S. Bank.
- JUNE/JULY**
New U.S. Bank Debit and/or ATM Cards issued.
- LATER IN 2023**
Trust and investment accounts transition to U.S. Bank.

What you can do before May 27

- Make sure your contact information is up to date with Union Bank.
- Keep banking as usual and continue to work directly with your existing team at Union Bank.
- Be on the lookout for more important transition updates from U.S. Bank in your mailbox, email and online.

After May 30

- Enroll in U.S. Bank mobile and online banking through the U.S. Bank Mobile App or at usbank.com/unionbank-enroll.
- Validate your bill pay information and any scheduled automatic payments, transfers and bill pay.
- Explore U.S. Bank Online Banking and set up additional payments and transfers.

We're here for you.

We are very pleased to welcome you as a new U.S. Bank customer.

At our core, we are dedicated to providing you with best-in-class banking services and to helping you achieve your financial goals. You can count on us for our expertise in a wide variety of banking products and services – all designed to make banking with us easy, convenient and rewarding. What's more, you will have access to U.S. Bank branches, ATMs, and mobile and online banking tools so you can bank how you want.

As your Union Bank accounts transition to U.S. Bank, we will partner with you every step of the way to provide banking products and services that make banking safe, simple and convenient. Our relationships are built on trust, built every day through every interaction.

For the latest information on your new accounts with U.S. Bank, please visit our dedicated website at usbank.com/unionbank.

Some materials and services may only be available in English.

- To view this document in Spanish, visit usbank.com/union-bank-es.¹
- To view in Japanese, visit usbank.com/union-bank-ja.²

Algunos materiales y servicios pueden estar disponibles solamente en inglés.

- Para ver este documento en español, visite usbank.com/union-bank-es.¹

一部サービスや資料は英語のみでの対応となるのでご了承ください。

- この文書の日本語版は usbank.com/union-bank-ja をご覧ください。²

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Contact us

If you have questions, call the U.S. Bank helpline at **833-398-1533** any time before May 30, 2023. Representatives are available Monday through Friday, 8 a.m. to 8 p.m. PT, except holidays. They are trained and prepared to efficiently help you through the transition from Union Bank to U.S. Bank.

Beginning May 30, 2023, call us at **800-USBANKS (872-2657)**. Assistance is available 24/7. We accept relay calls.

1. Algunos materiales y servicios pueden estar disponibles solamente en inglés.

2. 一部サービスや資料は英語のみでの対応となるのでご了承ください。

Frequently asked questions about my account changes

Below are some of the most frequently asked questions concerning the transition of your accounts to U.S. Bank. More detail on these changes and other information is contained in this guide.

Please note: You may receive separate, additional notices from U.S. Bank that provide more detailed information on upcoming account changes. Please take a moment to review this information and, if necessary, act upon these changes per the instructions provided.

Important changes will take effect on your deposit accounts on May 30. Please read the entire enclosed U.S. Bank *Your Deposit Account Agreement* document and the *Consumer Pricing Information* section of this guide for a complete list of account terms, policies and pricing.

CHECKING, SAVINGS, MONEY MARKET, CDS AND IRAS

Are my deposit account numbers changing?

Yes. It is necessary for U.S. Bank to renumber all deposit accounts when they transition to U.S. Bank. A letter containing your new checking, savings, money market, certificates of deposit (CDs) or Individual Retirement Account (IRA) account numbers will be mailed to you in May. You will be able to view your new account numbers in mobile and online banking beginning in May.

What will happen to my overdraft protection?

If you currently have overdraft protection on your checking account, this protection will continue in most situations for accounts linked to another deposit account, a Cash Reserve account or your new U.S. Bank Credit Card, as long as it is activated. Refer to the Overdraft Protection Information section for more information.

Will my Union Bank checks continue to work?

You may continue to use your existing Union Bank checks and deposit slips until your supply runs out, for your deposit accounts following the transition of your accounts to U.S. Bank. You will be sent a letter in May with your new account number and instructions on how to order new U.S. Bank checks when you are ready.

If you have a home equity line of credit or personal line of credit, you will receive new checks within 10 days of those accounts transitioning to U.S. Bank. You should begin using your new checks for these accounts upon receipt.

Important note: If you currently use special signature instructions on your checks, these will no longer be available after May 30. However, there may be U.S. Bank services that meet your needs for fraud protection, such as Check Filter, Positive Pay, Reverse Positive Pay, Information Reporting, ACH Block and more. Please call us for details.

Will the Annual Percentage Yield (APY) and interest rate change on my checking, savings or money market account?

Annual Percentage Yields (APYs) and interest rates have yet to be determined for the date of conversion. Interest rates on all deposit accounts are determined at the bank's discretion and may change daily. For tiered rate accounts you must maintain the minimum daily balance noted for each tier in order to earn the APY disclosed. Fees could reduce earnings on the account.

For information on current Annual Percentage Yields, call 24-Hour Banking at 800-USBANKS (872-2657), view them through the U.S. Bank Mobile App and online banking, or visit [usbank.com](https://www.usbank.com).

Will I be able to access the funds in my checking, savings and money market accounts as they convert over to U.S. Bank?

Yes. You will have access to your entire Available Balance (as defined in the enclosed *Your Deposit Account Agreement*) during the transition to U.S. Bank.

DEBIT AND ATM CARDS

What will happen to my Union Bank Debit and/or ATM Card?

You will be able to use your current Union Bank Debit and/or ATM Card, along with your existing personal identification number (PIN), through July 31.

Your Union Bank Debit and/or ATM Card will stop working on August 1, or when you activate your new U.S. Bank Debit and/or ATM Card, whichever comes first.

If your current Union Bank Debit Card only accesses a savings account, you will be receiving a new U.S. Bank ATM Card.

When will I receive a new U.S. Bank Debit and/or ATM Card?

You will receive a new U.S. Bank Debit and/or ATM Card by July 15. If you do not receive your card by this date, please call 24-Hour Banking at 800-USBANKS (872-2657) for assistance.

Will my PIN change?

No, your PIN will not change. You will be able to use your existing PIN with your new U.S. Bank Debit and/or ATM Card.

Will automatic payments that I set up with my Union Bank Debit Card transfer to my new U.S. Bank Debit Card?

Most automatic payments that were set up with your Union Bank Debit Card will automatically be updated with your new card information (card number, expiration date and the three-digit security code displayed on the back of your card). Common automatic payments include utility companies and cell phone services. You will need to verify that all of your automatic payments were updated accordingly.

Will ATM fees still be waived?

Yes, for transactions within the U.S. Bank ATM network. ATM transactions made at non-U.S. Bank ATMs may incur a fee.¹ U.S. Bank has an expansive ATM network. For a full listing of U.S. Bank branches with ATM access, please visit usbank.com/locations.

Will I still be able to request cash back when I make a purchase with my new U.S. Bank Debit Card?

Yes. You will be able to request cash back when you use your debit card to make a purchase and enter your PIN.

1. If a Non-U.S. Bank ATM Transaction fee applies, U.S. Bank will assess a fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass® Network. If you use an ATM that uses the MoneyPass® Network and are charged a fee, please contact us at 800-USBANKS (872-2657) for a refund. To find MoneyPass® ATM locations, select "Show MoneyPass® ATM Network locations" in the ATM locator usbank.com/locations. 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. Please refer to the *Consumer Pricing Information* section for miscellaneous checking, savings or money market fees and a summary of ATM transaction fees.

Mobile and online banking at U.S. Bank

With U.S. Bank mobile and online banking, you'll be able to do your everyday banking securely from your home or just about anywhere.

- View your balances and available credit.
- Review electronic statements (e-statements) and transactions.
- Manage and pay bills.
- Send¹ and receive money with Zelle[®].
- Deposit checks² using the U.S. Bank Mobile App.³
- Find the nearest U.S. Bank branch or ATM.
- And more!

To help make your transition to mobile and online banking at U.S. Bank easier, we've provided answers to a few anticipated questions here and at usbank.com/unionbank.

When can I access my deposit account information in mobile and online banking?

Beginning May 30, you'll be able to enroll in U.S. Bank mobile and online banking.

How do I enroll in mobile and online banking?

You'll have three ways to enroll in U.S. Bank mobile and online banking.

1. From the Union Bank Mobile App or unionbank.com

A simpler enrollment process that grants you U.S. Bank digital credentials from Union Bank digital properties. This enrollment process is only available for personal accounts.

- Open the Union Bank Mobile App or visit unionbank.com.
- Log in to your account using your Union Bank login credentials.
- You'll be prompted to complete verification and create new U.S. Bank credentials.

2. From the U.S. Bank Mobile App

- Download the U.S. Bank Mobile App on your Android[™] or iPhone[®].⁴



Scan the QR code with your phone's camera.

- Open the app and click Create a username and password.
- On the first screen, use your new U.S. Bank account number or your Union Bank Debit Card number and the last 4 digits of your Social Security number (SSN).
- Follow the step-by-step instructions.

3. At usbank.com

- Visit usbank.com/unionbank-enroll.
- On the first screen, use your new U.S. Bank account number or your Union Bank Debit Card number and the last 4 digits of your Social Security number (SSN).
- Follow the remaining step-by-step instructions.

TIP

Visit exploreusbank.com for simple, interactive demos that show you how to do everyday banking tasks in the U.S. Bank Mobile App or online banking.

Note: The U.S. Bank Mobile App is available for download from the Apple[®] App Store or Google Play store.⁴ Your device must be in the United States to download the U.S. Bank Mobile App. Some services available in the United States only.

1. U.S. Bank checking or savings account required to use Zelle[®]. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees. Terms and conditions apply. Services available in U.S. only.
 2. Eligibility requirements and restrictions apply. Please refer to the *Digital Services Agreement* at usbank.com/DSA for more information.
 3. Standard messaging charges apply through your mobile carrier. Message frequency depends on account settings.
 4. Android[™] and Google Play are trademarks of Google LLC. Apple and iPhone[®] are registered trademarks, and the App Store is a registered service mark, of Apple Inc.

Is U.S. Bank mobile and online banking secure?

Yes. Our services and tools enlist advanced encryption and monitoring technologies. Visit usbank.com/guarantee to learn more about our Digital Security Coverage.

Will my historical electronic statements (e-statements) transfer?

Yes. If you had e-statements at Union Bank for your deposit accounts, they will transfer to U.S. Bank mobile or online banking. However, we recommend that you print past Union Bank statements, on or before May 27, for your records.

For more information regarding statements, please refer to the Personal Accounts – Statement Update beginning on page 12.

Will my alerts transfer?

We've done our best to match the current alerts set on your Union Bank accounts with alerts that are available at U.S. Bank. Some alerts may not have transferred because we did not have a match, so we recommend you review the alerts set on your accounts upon enrollment.

Will my scheduled bill payments transfer?

Yes. Once you enroll in U.S. Bank mobile and online banking, your existing bills and biller information from the Union Bank bill pay¹ system will automatically transfer. Your Union Bank bill pay history will transfer to your new U.S. Bank account in mobile and online banking. We recommend that you log in to your U.S. Bank account and validate that your billers, automatic and scheduled payments were transferred accurately.

Timeline and special notes

May 26	Last day you will have access to Union Bank digital banking and bill pay.
May 26	All Union Bank digital banking bill payments scheduled to be paid after May 26 will be paid on the date requested.
May 27-30	Mobile and online banking will be unavailable while we transition accounts to U.S. Bank.
May 30	Enroll in U.S. Bank mobile and online banking through the U.S. Bank Mobile App or at usbank.com/unionbank-enroll . If you utilize Union Bank digital bill pay, validate your biller information and any scheduled bill payments.

1. A phone number and address in the U.S. Is required to use bill pay.

Mobile and online banking at U.S. Bank

Will my new U.S. Bank Debit Card automatically be added to my mobile wallet?

No. After you receive your new U.S. Bank Debit Card, you will need to add it to your mobile wallet. A U.S. mobile number is required to add a card to your mobile wallet.

Please note that your old Union Bank Debit Card will no longer work in your mobile wallet either after you have activated your new U.S. Bank Debit Card or after August 1, whichever comes first.



Setting up bill pay and account-to-account transfers

Whether making a purchase, paying bills or saving for the future, we want to provide accessible money movement options with the ability to move your money where you need it, when you need it.

Choose what works best for you.

Bill payments – When you pay your bills through U.S. Bank mobile and online banking, you're in charge. Set up advance or recurring electronic payments (or checks) to be delivered on the date you choose. You can edit or cancel any payment up to the time it's processed. A phone number and address in the U.S. is required to use bill pay.

In addition to one-time payments, bill pay offers the following options:

Recurring¹	Set up automatic monthly payments to payees. This is a great option for payments that generally are a fixed amount every month, such as your mortgage or car payment.
e-bills	Many companies can deliver e-bills – free electronic versions of your paper bills – directly to your account in mobile and online banking. Customers like this option for bills that can vary, such as utility or credit card bills.

Zelle^{®2} – Zelle[®] is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes.³ With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank.⁴ You can also use Zelle[®] to set up recurring payments.

Since money is sent directly from your bank account to another person's bank account within minutes,³ it's important to only send money to people you trust, and always ensure you've used the correct email address or U.S. mobile number. It's easier to be sure when you select your recipient from the Zelle[®] Ready Contacts list on your **Select a recipient** screen within Zelle[®].

Account-to-account transfers

There are many reasons you may need to move money from account to account:

Overdraft protection	Protect your checking or money market accounts from overdraft by linking another deposit or credit account for protection.
Saving money	Regular or one-time transfers to accounts like savings or money market.
Funding another account	You may want to move money from one account to another for something like a major purchase. Account-to-account transfers can also be done to an account outside of U.S. Bank, provided the owners named on both accounts match.

Will my payroll direct deposit or my pre-established automatic debits and/or credits continue?

U.S. Bank will automatically notify financial institutions originating direct deposit and other automatic debit or credit transactions to your account of the new U.S. Bank routing number and your new account number. However, please note that based on our notification, the originator of your automatic debit or credit transaction may contact you to verify the changes and ask you to complete new paperwork to have the automatic transaction continue.

We recommend that you contact the originator once you receive your new routing number and account number and inform them of the changes effective May 30, to eliminate possible disruption in automated transaction processing.

For additional information on stop payments, please refer to the Transitioning your Union Bank personal account(s) section.

1. Recurring bill payments are not available for the Safe Debit account.

2. Zelle[®] and the Zelle[®] related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

3. To send money in minutes with Zelle[®], you must have an eligible U.S. Bank account and have a mobile number registered in your online and mobile banking profile for at least three calendar days. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees. Terms and conditions apply.

4. Services available in U.S. only. Standard messaging charges apply through your mobile carrier. Message frequency depends on account settings. Eligibility requirements and restrictions apply. Please refer to the Digital Services Agreement for more information.

Setting up bill pay and account-to-account transfers

I already have Zelle®, bill pay and transfers set up at Union Bank. Will these stay the same when my accounts move to U.S. Bank?

If you are making bill payments from a current Union Bank deposit account (checking or money market), **there is no action required. However, we recommend you validate that your payments have transferred properly.**

If you are transferring from a current Union Bank deposit account (checking, savings or money market) to another Union Bank deposit account on which you are an owner, **there is no action required.**

All of your recurring Zelle® payments will automatically carry over. Before you begin sending or receiving money, you'll need to verify your enrolled email or mobile number.

Type of transfer	From	To	Action required?	Notes
Zelle® ¹ (person to person payments)	Union Bank deposit account	Any payee	Yes	You will need to verify the email and mobile numbers you previously enrolled. We recommend you validate that your payees, scheduled, and recurring payments have transferred properly.
Internal account-to-account transfers (to another person)	Union Bank deposit account	Union Bank deposit account	Yes	If you are not an account owner, use Zelle® for your transfer.
Internal account-to-account transfers	Union Bank deposit account	Union Bank deposit account	No	If you are an account owner, there is no action required on your part.
External account-to-account transfers	Union Bank deposit account	Non-Union Bank deposit account	No	If you are an account owner, there is no action required on your part.
External account-to-account transfers (to another person)	Union Bank deposit account	Non-Union Bank deposit account	Yes	Use Zelle® for your transfer.
Bill payments ²	Union Bank deposit account	Any payee	No	No action is required; however, we recommend you validate that your payees and scheduled payments have transferred properly.
Overdraft protection	Union Bank deposit account or credit account	Union Bank deposit account	No	If account owner(s) on the to and from account match and the account is a consumer-to-consumer or business-to-business account, there is no action required on your part. Refer to the Overdraft Protection Information section for details on matching ownership.
IRA distributions or CD interest payments	Union Bank IRA CD or IRA money market or CD	Union Bank deposit account	No	There is no action required on your part.

1. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

2. Recurring bill payments are not available for the Safe Debit account.

If you are making payments to credit accounts and loans (e.g., auto, mortgage or credit card accounts) or wiring funds, there are additional actions required on your part.

Type of transfer	From	To	Action required?	Notes
Credit card and loan payments	Union Bank deposit account	Union Bank Credit Card or loan account	Yes	Simply locate the account you wish to make a payment in online banking or the U.S. Bank Mobile App and schedule your payment using the bill pay feature.
Digital wire transfers	Any account	Any account	Yes	<p>Your wire transfer limit may change; visit your local U.S. Bank branch for assistance with wire transfers exceeding your limit.</p> <p>Wire processing in online banking and the U.S. Bank Mobile App ends at 1:30 p.m. PT.</p> <p>For international wire transfers, more information will be sent to you separately.</p>



Transitioning your Union Bank personal account(s)

CHECKING ACCOUNT

What will happen to my Union Bank checking account?

Beginning May 30, your personal checking account will automatically change to a U.S. Bank checking account that comes with great features. For additional information and benefits for your account, please review the *Consumer Pricing Information* section. It is necessary for us to assign a new account number to your checking account. You may continue to use your existing account deposit slips and checks until your supply runs out.

Please see the following chart for your new checking account name.

Updated account names

If your current Union Bank account is:	Your updated U.S. Bank account name will be:	
Union Bank Access Account	Safe Debit Account	<p>In May, you will receive a separate letter with your new account number. That letter will give instructions on how to order new U.S. Bank checks when you are ready.</p>
Bank Freely™	<p>U.S. Bank Smartly™ Checking account, U.S. Bank Smart Rewards™ Primary rewards tier</p>	
Employee/Retiree Checking		
Teen Access		
Ready to Go Checking		
Banking by Design		
Company Benefits Banking		
Union Bank Essentials Checking		
Priority Banking		
Signature Banking Regular Checking		
Signature Banking Tiered Interest Checking	<p>U.S. Bank Smartly™ Checking account, U.S. Bank Smart Rewards™ Premium rewards tier</p>	
Tiered Interest Checking		
Pacific Rim Company Benefits Checking	<p>U.S. Bank Smartly™ Checking account, U.S. Bank Smart Rewards™ Pinnacle rewards tier</p>	
Private Capital Advantage Checking		
Private Advantage		
Portfolio Connection		

As a courtesy to our customers, the monthly maintenance fee on the Safe Debit account will be waived through February 2024. For customers converting into the U.S. Bank Smartly Checking account (Smart Rewards – Primary, Plus, Premium or Pinnacle rewards tiers), you will not be charged a monthly maintenance fee until at least March 2024 as one of your rewards tier benefits.

CHECKING ACCOUNT *(Continued)*

Please note that if your checking account is being converted into the U.S. Bank Smartly Checking account, you will be automatically enrolled in the noted rewards tier and it could be up to five business days after conversion before your tier benefits will be available. Your combined qualifying balances and customer group information is reviewed daily for additional rewards tier benefits, but please note that not all balances may be available for review at the time of conversion or for monthly reviews until June 2023. The first annual review is at the end of 2023, per the terms related to U.S. Bank Smart Rewards™ listed in the *Consumer Pricing Information* section, and your rewards tier may change as a result. You will be notified prior to any rewards tier change.

For customers with a Portfolio Connection account, please watch for a separate communication with more information regarding your new account.

Will I still be able to use my current checks?

Yes. You may continue to use your existing Union Bank checks and deposit slips, until your supply runs out, for your deposit accounts following the transition of your accounts to U.S. Bank.

SAVINGS AND MONEY MARKET ACCOUNTS**What will happen to my savings and money market accounts at Union Bank?**

Beginning May 30, your savings and money market accounts at Union Bank will have an updated name; please refer to the following chart. Please review the *Consumer Pricing Information* section for miscellaneous savings or money market fees and a summary of ATM transaction fees.

It is necessary for us to assign a new account number to your savings or money market account. You may continue to use your existing account deposit slips and checks until your supply runs out.

Updated account names

If your current Union Bank account is:	Your updated U.S. Bank account name will be:	In May, you will receive a letter with your new savings or money market account number and instructions as to how you can order new checks and deposit slips for your accounts. Please note that check usage is only available on the Elite Money Market account.
MoneyMarket High Rate MoneyMarket Money Market Extra Union Bank Preferred Savings	Elite Money Market	
Teen Savings BTM Savings Trustee Savings Bank Freely™ Savings Regular Savings Kidz Savings 55 Plus Savings Nest Egg Savings	Standard Savings	
Retirement Money Market Savings	Retirement Money Market	

As a courtesy to our customers, the monthly maintenance fee on the above converting accounts will be waived through February 2024.

Transitioning your Union Bank personal account(s)

Personal accounts – statement update

Whether you currently receive electronic statements (e-statements) or paper statements, you will receive a final paper Union Bank account statement for each of your Union Bank checking, money market or savings accounts in the mail by early June. This statement will reflect any account activity between your most recent statement and May 26. Starting with the activity on May 27, you will receive a U.S. Bank account statement. If you currently receive both e-statements and paper statements, you will receive only e-statements once your account has converted.

Past Union Bank statements will be viewable through U.S. Bank mobile and online banking; however, there may be a delay in your ability to view statements online. We recommend that you retain any online statements from your Union Bank digital banking that you may need immediately. Please note that if you do not enroll in U.S. Bank mobile and online banking within 60 days of account conversion and you currently receive e-statements, **your e-statements will convert to paper statements and you may be charged a fee.** For more information, please refer to the *Consumer Pricing Information* section on fees for deposit account statements.

Are there fees for deposit account statements? e-statements

For customers who currently receive e-statements with Union Bank, we will continue to provide e-statements with U.S. Bank at no charge with enrollment in U.S. Bank mobile or online banking.

You can also easily manage your paperless preferences anytime within U.S. Bank digital banking services.

Paper statements

The *Consumer Pricing Information* section provides additional information applicable to paper statements. If you choose to continue with paper statements, they will automatically be combined within one full statement cycle after May 30.

Customers converting to the U.S. Bank Smartly Checking account (Smart Rewards – Primary, Plus, Premium or Pinnacle rewards tiers) will not be charged a paper statement fee until at least March 2024 as one of your rewards tier benefits.

To avoid a paper statement fee, enroll in electronic or paperless statements through online banking or the U.S. Bank Mobile App. For additional instructions on how to enroll, refer to the Mobile and Online Banking section. Please refer to the enclosed *Your Deposit Account Agreement* for information about statements and notices.

Will I still be able to use my current Union Bank Debit and/or ATM Card?

Yes. You may continue to use your existing Union Bank Debit and/or ATM Card through July 31, or when you activate your new U.S. Bank Debit and/or ATM Card, whichever comes first.

Will my Union Bank Debit and/or ATM Card withdrawal and purchase limit remain the same?

Yes. Your withdrawal and purchase limits will remain the same with your new U.S. Bank Debit and/or ATM Card.

What will happen to my Union Bank Credit Card?

Your current Union Bank Credit Card will be replaced with a new U.S. Bank Credit Card and number beginning in late May. Please continue to use your Union Bank Credit Card as usual and watch for future U.S. Bank communications regarding your credit card account.

What will happen to my safe deposit box?¹

Your safe deposit box will remain at the same location unless you have been notified in a separate letter. If you are currently having your safe deposit box rental fee debited from your Union Bank checking, savings or money market account, this will continue only if your account is being converted to a U.S. Bank checking, savings or money market account. A notice will be mailed annually for the amount due. Please read this notice carefully as your safe deposit box rental fee and discounts may change as it switches over to the U.S. Bank standard safe deposit box pricing. If you receive an invoice to pay your annual safe deposit box rental fee, that will continue; however, please be aware that U.S. Bank charges a fee for this service. Please refer to the *Consumer Pricing Information* section for related fees.

You can avoid the invoice fee by having your safe deposit box rental fee automatically debited from your U.S. Bank checking, savings or money market account. Please review the *Consumer Pricing Information* section for more information about available safe deposit box rental fee discounts.

1. Safe deposit boxes and their contents are not covered by FDIC insurance or U.S. Bank's insurance policy.

You can easily make a deposit several ways beginning on May 30.

- Mobile check deposit¹ is safe and secure with the U.S. Bank Mobile App. Your mobile check deposit limits can be found in your mobile banking.
- Most U.S. Bank ATMs accept deposits 24 hours a day and do not require an envelope. To find an ATM with deposit capabilities, please visit usb.com/locations.
- Any U.S. Bank branch will welcome your deposit at the teller or drive-up window.

How are my FDIC-insured deposits handled?

The FDIC will insure your Union Bank deposits separately from any existing U.S. Bank deposits for a period of six months after the date of the merger of Union Bank and U.S. Bank.

Certificates of deposit (CDs) previously held at Union Bank are separately insured until the earliest maturity date after the end of the six-month period. CDs that mature during the six-month period and are renewed for the same term and dollar amount as the original deposit (either with or without accrued interest added to the principal amount) will continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month period and is renewed for any other term or dollar amount, it will be separately insured only until the end of the six-month period. Your U.S. Bank deposit accounts are FDIC-insured to the maximum permitted by law.

When will my deposited funds be available to me?

In most cases, you will have immediate access to the first \$225 of the total deposits made the business day of the deposit, including on ATM deposits; generally, the remaining amount of the deposit will be available to you on the first business day after the day the deposit was made unless you are notified otherwise. Please review the enclosed *Your Deposit Account Agreement* for information about the U.S. Bank Funds Availability Policy, which applies to checking, savings and money market accounts.

What if a deposit gets returned?

If you make a deposit and the item is returned for insufficient funds on the account, we will return that deposited item automatically to you. We will not automatically redeposit the item. A Returned Deposited Item fee may apply; please see the *Consumer Pricing Information* section for more details.

How will I be notified of an overdraft or returned item on my account?

U.S. Bank has several ways to notify customers of an overdraft or returned item on an account. We will mail a notification the day after the occurrence, but there are other ways to know if your Available Balance falls below a certain amount or has become negative.

Simply enroll in U.S. Bank mobile and/or online banking so you can view your account transaction activity at any time. You can set up multiple alerts to be sent directly to you via email or text message on your mobile device.²

All consumer checking accounts (excluding Safe Debit Accounts) are eligible for U.S. Bank Overdraft Fee Forgiven, which gives you extra time to bring your account to a zero or positive Available Balance to waive Overdraft Paid Fees. Please see the Overdraft Coverage and Overdraft Fees section for more details on Overdraft Fee Forgiven.

What will happen to my automatic recurring transfers between deposit accounts?

If you have an automatic recurring transfer between your deposit accounts at Union Bank, those transfers will continue.

What about my existing stop payments?

If you currently have a stop payment on your account for check and ACH transactions, it will remain in effect as your accounts convert to U.S. Bank for the duration stated:

- Expiration date is before May 30, 2025 – stop payment date will remain the same.
- Expiration date is after May 30, 2025 – stop payment will expire on May 30, 2025.
- No expiration date – stop payment will expire on May 30, 2024.

To cancel a stop payment, you can log into your account via the U.S. Bank Mobile App or online banking, at your local U.S. Bank branch, or by calling 24-Hour Banking at 800-USBANKS (872-2657).

If you have a stop payment on your Union Bank Debit Card, it will not be converted to U.S. Bank. After receiving your new U.S. Bank Debit Card, please contact U.S. Bank to re-establish any stop payments that were set up with your Union Bank Debit Card.

If I have a personal loan, lease or line of credit, what will happen to my account?

You will be notified at least 15 days prior to conversion if your account number changes and of the new mailing address for payments. If your account is enrolled in ACH, this service can continue with no action required on your part at this time.

How can I access my line of credit?

You will be able to access your line(s) of credit as you're used to until further notice. New instructions will be provided at a later date.

1. Services available in U.S. only. Eligibility requirements and restrictions apply. Contact a U.S. Bank branch to obtain the *Digital Services Agreement* for more information.
2. For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

Union Bank Time Deposit Account(s) (CDs) and IRA account(s)

What will happen to my Union Bank Time Deposit account(s) (CDs)?

If you have a Union Bank Time Deposit Account (CD), your existing terms and conditions, including your interest rate and maturity date, will remain the same until your certificate matures. Your CD will receive a new account number, which will be mailed to you in May.

The form in which your interest is paid – added to the account, transferred to another deposit account or by check – will not change. Please note that U.S. Bank will not send a notice when interest is paid on a CD account. If you earn interest and move to another state, U.S. Bank will report the interest earned during the time you lived in each state.

A note about odd-term CDs: If you opened a CD with a term other than 12, 24, 36, 48 or 60 months, it will automatically renew at the same term and will receive the rate for the CD term that is closest to but not exceeding

the term of your current CD, unless you request a different term (for example, if you have a 27-month odd-term CD, your CD will renew back into a 27-month term and your renewal rate will default to the 24-month rate).

A note about CDs greater than 60 months: Note that any CD with a term greater than 60 months will automatically renew into a 60-month CD term.

You may request to have your CD summary information added to your checking account statement beginning May 30. Please note that U.S. Bank will not send a renewal notice if a CD is automatically renewed.

What will happen to my Union Bank Foreign Currency Time Deposit?

For customers with a Foreign Currency Time Deposit account, please watch for a separate communication with more information regarding your new account.

The current terms of your Union Bank Time Deposit Account (CD) will remain in effect until maturity. The following are the new terms and early withdrawal penalties and fees that will apply to any renewed CD. Please read these carefully.

If you do not agree with these terms, you may withdraw the full amount of your CD prior to its first renewal date between May 30, 2023, and August 30, 2023, without incurring an early withdrawal penalty and fee.

Rate information – The interest rate on your account may be adjusted upon renewal. Unless otherwise indicated, you will earn this adjusted rate for the next term of your certificate. Your CD is automatically renewed for the same term. The rate is determined based on the published rate for the CD, excluding CD Specials, that is closest to but not exceeding the term of the CD. Advertised interest rate and Annual Percentage Yield (APY) can be found at [usbank.com](https://www.usbank.com) or by calling 24-Hour Banking at 800-USBANKS (872-2657). The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

Balance computation method – Upon the first renewal of your Union Bank CD we will use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue the business day you deposit non-cash items, such as checks.

Compounding and crediting of interest – Interest will be credited annually for certificates with maturities greater than one year, at maturity for certificates less than one year or, at your option, at the credit frequency listed on your original Union Bank Time Deposit Account (CD) account terms and conditions. Interest will be compounded daily after the first CD renewal after May 30.

Renewal policy – You may withdraw the entire balance of your CD before its first renewal day without incurring an early withdrawal penalty and fee between May 30, 2023, and August 30, 2023. Once the CD matures and is renewed, our standard renewal policy, listed here, will apply to the renewed CD. Unless notified otherwise, CDs will automatically renew at maturity. A maturity notice is generated and mailed approximately 14 days prior to the maturity. Please note that if you receive two maturity notices on your converting CD around the time of conversion, refer to the U.S. Bank interim maturity notice and disregard the Union Bank maturity notice. You will have one opportunity during the grace period of ten (10) calendar days from the maturity date to make changes, add funds and/or withdraw funds without penalty. If the amount withdrawn is deposited into another time certificate at U.S. Bank within this ten (10) day period, interest will be paid during the ten (10) day period at the rate applicable to the new certificate. The bank may, upon not less than 30 days' written notice, elect to call a certificate for payment on a maturity date.

Transaction limitations – You may not make deposits into your account until the maturity date, with the exception of the 12-month and 18-month Variable-Rate IRA CDs. The 12-month and 18-month Variable-Rate IRA CDs will continue to allow additional deposits until maturity, per the terms and conditions of the original certificate. You may make partial withdrawals from your account prior to maturity; however, we will impose the early withdrawal penalty and fee on the amount withdrawn. For partial early withdrawals on Union Bank CDs with a term of 7 to 31 days prior to its first renewal with U.S. Bank, we will assess a penalty of 7 days interest on the amount withdrawn. Interest that has accrued or capitalized since the last renewal date may be withdrawn without penalty at any time. The minimum partial withdrawal amount is \$500. If a partial withdrawal is made, your remaining balance must meet minimum opening balance requirements.

Minimum balance requirement – The minimum amount required to open a standard CD is \$500. The minimum amount required to open a CD Special is \$1,000.

General provision – This deposit is not transferable. This certificate may not be paid to any person other than the named depositor(s). Any person requesting payment of this certificate will be required to establish to the satisfaction of the bank that s(he) is the depositor.

Early withdrawal penalty – Please note that your existing Union Bank CD early withdrawal penalties and fee structure may result in a lower charge than the U.S. Bank CD early withdrawal penalties and fee structure. Existing Union Bank CD early withdrawal penalties and fee will continue to apply until the first U.S. Bank CD renewal.

Please note that we may not assess the Union Bank CD early withdrawal compensating penalty as defined in your Union Bank Time Deposit Account (CD) disclosure, but other early withdrawal penalties will still apply. For partial early withdrawals on Union Bank CDs with a term of seven (7) to 31 days prior to its first renewal with U.S. Bank, we will assess a penalty of seven (7) days interest on the amount withdrawn. As previously stated, you may withdraw the entire balance of your CD before its first renewal date without incurring an early withdrawal penalty and fee between May 30, 2023, and August 30, 2023.

A CD is an agreement to keep the funds on deposit with the bank until the current maturity date. Except as required by law, withdrawal prior to maturity will be permitted only with consent of the bank, which may only be given at the time of withdrawal. Funds will generally be available no later than the seventh business day after the day of your deposit. The following fees and penalties charged for early withdrawals and redemptions are effective after the first renewal of your converted U.S. Bank CD.

If your account has a term of six months or less, the penalty will be the greater of A or B, plus a \$25 early withdrawal fee.

- A. All interest that would have been earned on the funds withdrawn if held for the entire term
- B. 1% of the amount withdrawn

If your account has a term of greater than six months through 12 months, the penalty will be the greater of A or B, plus a \$25 early withdrawal fee.

- A. One-half of the interest that would have been earned on the funds withdrawn if held for the entire term
- B. 1% of the amount withdrawn

If your account has a term greater than one year, the penalty will be the greater of either A or B, plus a \$25 early withdrawal fee.

- A. One-half of the interest that would have been earned on the funds withdrawn if held for the entire term
- B. 3% of the amount withdrawn

The penalty may be waived in the case of death or judicially declared mental incompetence of any owner of the certificate. The penalty may also be waived on IRA CDs in the case of permanent disability of the owner or for normal or required distribution of retirement funds at age 72 or beyond.

Please review to the enclosed *Your Deposit Account Agreement* and the *Consumer Pricing Information* section for additional information applicable to CDs.

Union Bank Time Deposit Account(s) (CDs) and IRA account(s)

What will happen to my IRA?

If your IRA is invested in a Union Bank CD (IRA Time Deposit), your rate and term will remain the same until maturity unless your IRA CD is a Variable-Rate IRA CD.

All Variable-Rate IRA CDs will remain at their current term and rate structure until renewal, when the IRA CD will renew into a fixed rate IRA CD. If your IRA is invested in a Retirement Money Market Savings account, it will be called a U.S. Bank Retirement Money Market account.

Beginning May 30, U.S. Bank will become the custodian of your IRA plan. The terms and conditions of your IRA plan remain the same. Please review the *Consumer Pricing Information* section for IRA plan fee details. U.S. Bank will waive annual IRA plan fees for converted Union Bank IRAs in 2023.

Your plan and account number will be updated. In May, you will receive a separate letter with your new account number. Quarterly statements with all activity and interest paid are sent for IRA plans that include a Retirement Money Market account. IRA plans that only contain CDs will receive an annual year-end IRA plan statement that displays activity and interest paid for all accounts within your IRA plan.

If you had an existing IRA plan at U.S. Bank and one with Union Bank, you will receive two year-end statements and two tax documents. This year-end statement also serves as disclosure for your 5498 information for the previous tax year. If contributions are made January 1 through April 15 for the previous tax year, an updated 5498 form will be mailed to you each May.

You will continue to receive paper statements for your IRA. You may choose to add summary information for your IRA to your checking account statement or combine your IRA plans by calling us at 800-USBANKS (872-2657) beginning May 30.

If you are currently making contributions to your Variable-Rate, Retirement Income or Frontier IRA CD during the term, you will be able to continue to do so through the first maturity beginning May 30. Upon the first renewal, the ability to add a deposit during the term of the IRA CD will no longer be available. Contributions can only be made during the grace period upon renewal of your CD.

For customers who make regular deposits to an IRA CD, a Retirement Money Market account is a more flexible alternative over the long term. Large balances can be converted to an IRA CD as they accumulate.

Please note that beginning May 30, customers age 72 or older will be able to withdraw funds on an IRA CD during the term of the CD without penalties and fees. Automatic recurring IRA distributions can also be set up penalty-free from an IRA CD for customers age 59 ½ or older.

For converted IRA CDs, your existing terms and conditions will remain in effect until the first maturity after conversion. These terms and conditions allow customers age 70 ½ or older to withdraw funds on an IRA CD during the term of the CD without penalties and fees. Customers age 59 ½ or older can transfer funds to another U.S. Bank IRA CD penalty-free. Automatic recurring IRA distributions can also be set up penalty-free from an IRA CD for customers age 59 ½ or older.

Overdraft coverage and overdraft fees

Your Union Bank checking and money market accounts will convert with our standard overdraft coverage.

Information about our standard overdraft coverage, costs and limits is provided in the ATM and Debit Card Overdraft Coverage Notification beginning on page 18. You can also refer to the enclosed *Your Deposit Account Agreement* for additional details.

What will happen to my current ATM and debit card overdraft coverage?

Your current Union Bank ATM and Debit Card overdraft coverage election will continue with your converted U.S. Bank account.

If you have said “yes” or opted in previously to ATM and debit card overdraft coverage, we will authorize the following types of transactions and you may incur an overdraft fee:

- ATM transactions
- Everyday debit card transactions (purchases made with your debit card on a day-to-day basis)

If you have said “no” or opted out previously to ATM and debit card overdraft coverage, we will not authorize and pay overdrafts for those types of transactions listed above. Those transactions will be declined and you will not be charged an Overdraft Paid Fee.

Overdraft protection information

What will happen to my current overdraft protection options?

Your current checking account overdraft protection will continue for accounts linked:

- To another deposit account (checking, savings and/or money market) where at least one account owner is the same on both the linked deposit account and the checking account.
- To a converted and activated U.S. Bank Credit Card, if all of the account owners are also the account owners on the linked credit card account.

If you currently have a deposit or credit account linked to your checking account with different account owner(s) than your checking account, the account **will not be** linked to your checking account for overdraft protection beginning May 30.

To avoid overdraft fees and manage your overdraft protection, you can link another deposit account, credit product, or active U.S. Bank Credit Card account with the same account owner(s) or open a new deposit account before May 30. An overdraft protection transfer fee may apply when transfers are made from eligible linked credit accounts. Please see the *Consumer Pricing Information* section for more details.

Changes to your overdraft protection

Beginning May 30, there will be some changes to how your overdraft protection service works, such as the amount transferred, interest rates and fee(s). Refer to the *Consumer Pricing Information* section for more information.

Additionally:

- If you currently have a Cash Reserve account, it will be converted to the U.S. Bank Reserve Line as long as account owner(s) names are the same on both accounts. Accounts without the same account owner(s) will not continue to be linked for overdraft protection. You will need to apply for and open a new U.S. Bank Reserve Line with the same account owner(s) to be eligible to link it as overdraft protection.
- Personal accounts and business accounts cannot be linked together for overdraft protection. Personal and business accounts currently linked together for overdraft protection will not continue to be linked.

How overdraft protection works

Once you link your accounts, funds will automatically be transferred from the linked overdraft protection account as follows:

- 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. Refer to the *Consumer Pricing Information* section for Overdraft Protection Transfer fees.
- 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 the Overdraft Coverage and Overdraft Fees section, and the enclosed *Your Deposit Account Agreement* for more information about Overdraft Protection Plans.

Please review the ATM and Debit Card Overdraft Coverage Notification beginning on the next page for terms related to overdraft practices. This information is also included in *Your Deposit Account Agreement*.

ATM and Debit Card Overdraft Coverage Notification

What you need to know about overdraft and overdraft fees

You have a choice to make about your checking or money market account: Tell us if you want overdraft coverage for ATM and debit card transactions.

What is an overdraft?

An *overdraft* occurs when you do not have enough of an Available Balance in your account to cover a transaction and we pay it on your behalf. We can cover your overdraft in two different ways:

1. We have *standard overdraft coverage* that comes with your account.
2. We also offer *overdraft protection plans*, which may be less expensive than our standard overdraft coverage. To learn more, ask us about these plans.
 - Link to your savings, money market or checking account
 - Link to your line of credit
 - Link to your credit card account

This notice explains our overdraft coverage options and U.S. Bank Overdraft Fee Forgiven.

What is the standard overdraft coverage that comes with my account?

As part of our standard overdraft coverage, we *will* authorize and pay overdrafts for these types of transactions at our discretion:

- Checks and other transactions using your checking account number
- Automatic bill payments
- Recurring debit card transactions, such as setting up your debit card to automatically pay a monthly gym membership

We *will not* authorize and pay overdrafts for these types of transactions unless you say “yes” to ATM and Debit Card Overdraft Coverage:

- ATM transactions
- Everyday debit card transactions (purchases made with your debit card on a day-to-day basis)

We pay overdrafts at our discretion, which means we do *not guarantee* that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined or returned with no fee.

How much does overdraft coverage cost?

U.S. Bank will charge an Overdraft Paid Fee of **\$36.00** for each overdraft item we pay on your behalf. Whether we charge the fee is based upon the dollar amount of the item, meaning:

- There is no Overdraft Paid Fee for each overdraft item we pay on your behalf that is \$5.00 or less.
- The Overdraft Paid Fee is \$36.00 for each overdraft item we pay on your behalf that is \$5.01 or more. If the Available Balance is negative by \$50.00 or less, no Overdraft Paid Fee will be charged.

Are there limits to what I could be charged for overdrafts?

U.S. Bank limits the number of charges to a daily maximum of 4 Overdraft Paid Fees per day, no matter how many items we pay on your behalf. We know it is sometimes difficult to track every transaction. In the event the Available Balance at the end of the business day is or would be overdrawn \$50.01 or more, an Overdraft Paid Fee(s) may be assessed for each item paid greater than \$5.00. In the event your Available Balance at the end of the business day is or would be overdrawn by \$50.00 or less, we will not charge an Overdraft Paid Fee.

How does Overdraft Fee Forgiven work?

All consumer checking accounts (excluding Safe Debit Accounts) are eligible for U.S. Bank Overdraft Fee Forgiven, which gives you extra time to bring your account to a zero or positive balance to waive those fees.

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 at the end of the Overdraft Fee Forgiven period at 11 p.m. ET on the day we charge the Overdraft Paid Fee(s). If there are qualifying deposits¹ and the Available Balance* is at least \$0, we will automatically waive the Overdraft Paid Fee(s).

**Excluding the Overdraft Paid Fee(s) and including immediate and same day deposits*

If you have linked eligible Overdraft Protection 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.

How do I say “yes” to ATM and Debit Card Overdraft Coverage?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions as part of your account’s standard overdraft coverage:

- Call 24-Hour Banking at **800-USBANKS** (872-2657)
- Visit your local **U.S. Bank branch**
- Log in to the **U.S. Bank online banking** and select an account. You can manage your ATM and Debit Card Overdraft Coverage election under Manage account.
- Log in to the **U.S. Bank Mobile App** and select an account. Click on Account options to manage your ATM and Debit Card Overdraft Coverage election.

Change your mind?

You always have the right to change your choice by contacting us in one of the ways described above. A change from “no” to “yes” may not be immediate.

How else can U.S. Bank help me avoid overdrafts?

To help you manage your account, we can alert you if your balance is low with a text message² or email. Please be advised that these alerts may not be sent immediately. Sign up for this service by logging into your account at **usbank.com**.

Additional information

For a comprehensive list of all pricing, ATM and Debit Card Overdraft Coverage terms and policies please see the *Consumer Pricing Information* disclosure and *Your Deposit Account Agreement*. Deposit products offered by U.S. Bank National Association.

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. Please see *Your Deposit Account Agreement* disclosure for more information.

2. For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

Personal Banking

Consumer Pricing Information

Effective February 13, 2023

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.



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](#).



usbank.com



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 customers. 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 "Show MoneyPass[®] ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>. If you use an ATM that uses the MoneyPass[®] Network and are charged a surcharge fee, please contact us at 800-USBANKS (872-2657) for a refund of the surcharge fee.



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 subject to credit approval. ©2022 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. 864204c

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	No Monthly Maintenance Fee with one of the following: <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 U.S. Bank credit card⁴ 	Monthly Maintenance Fee cannot be waived
Interest Tiers ⁵	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	None

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 U.S. Bank activated credit cards. Credit products are subject to eligibility requirements and normal 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.

CHECKING ACCOUNT OPTIONS (Continued)

	U.S. BANK SMARTLY™ CHECKING	SAFE DEBIT ACCOUNT ¹
ATM Transactions	<ul style="list-style-type: none"> • No ATM transaction fees at U.S. Bank ATMs • Non-U.S. Bank ATM transaction fees apply² 	<ul style="list-style-type: none"> • No ATM transaction fees at U.S. Bank ATMs • Non-U.S. Bank ATM transaction fees apply²
Paper Statement Fee	<ul style="list-style-type: none"> • \$2.00 Paper Statement Fee³ 	<ul style="list-style-type: none"> • No Paper Statement Fee³
Check Printing Fee	<ul style="list-style-type: none"> • 50% discount on initial box of personal checks⁴ 	
Additional Features	<ul style="list-style-type: none"> • U.S. Bank Overdraft Fee Forgiven⁵ • Take 0.25% of your new first mortgage loan amount and deduct it from the closing costs, up to a maximum of \$1,000⁶ • 100 Free Trades⁷ 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

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. **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 "Show MoneyPass® ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please contact us at 800-USBANKS (872-2657) for a refund of the surcharge fee.

3. Additional fees may apply for statements with check images. For additional fee information see Miscellaneous Checking, Savings or Money Market Fees section. Check images are available with paper or e-statements.

4. 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.

5. 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.

6. 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 customer 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.

7. 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>.

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

***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# OE24641.

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.



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](https://www.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. ©2022 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, driven by the amount of qualifying deposits and/or investment balances from our affiliate U.S. Bancorp Investments* and Personal Trust¹ balances you have. Benefits may include waivers of common fees as well as discounts on other U.S. Bank products.

Qualifying Consumer Deposits, U.S. Bancorp Investments* and Personal Trust Accounts¹

Qualifying balances include consumer accounts where the account is open and you are an account owner.

Note: Balances in business and commercial accounts do not qualify.

- Checking account(s)
- Money Market savings account(s)
- Savings account(s)
- CDs and/or IRAs
- U.S. Bancorp Investments*
- Personal Trust Accounts¹

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 24 and 25.
 - 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 and Alliance.² 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.

1. 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 and Custody accounts.

2. 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).

Investment and Insurance products and services including annuities are:

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*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# OE24641.

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.

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 24 and 25 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).



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 you will generally have two months before the change occurs.
- Qualification for benefits is at a customer level, and then are applied to the impacted products you own.
 - 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 customer tier, notices of changes will only be provided to the customer 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 or unsecured personal loans (excluding student loans, Simple Loans and U.S. Bank credit cards)			
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 "Show MoneyPass® ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please contact us at 800-USBANKS (872-2657) for a refund of the surcharge fee.
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.



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. ©2022 U.S. Bank

SMART REWARDS TIERS AND BENEFITS (Continued)

	PRIMARY	PLUS	PREMIUM	PINNACLE
Non-U.S. Bank ATM Surcharge charged by ATM Owner		First fee reimbursed (one per statement period)	First fees reimbursed (up to four per statement period)	Fees reimbursed (unlimited)
Paper Statement Fee	\$2.00 Paper Statement Fee ¹ is waived.			
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 • Photocopy of Statements 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 • Photocopy of Statements • Wire Transfers
Check Printing Fee	50% discount on initial box of personal checks ²		50% discount on initial box of personal checks 50% discount on re-orders (U.S. Bank logo or personal) ²	
Overdraft Benefits	<ul style="list-style-type: none"> • Overdraft Fee Forgiven³ • Overdraft Protection Transfer Fees waived⁴ 		<ul style="list-style-type: none"> • Overdraft Fee Forgiven³ • Overdraft Protection Transfer Fees waived⁴ • One Overdraft Paid Fee waived per statement period 	<ul style="list-style-type: none"> • Overdraft Fee Forgiven³ • Overdraft Protection Transfer Fees waived⁴ • All Overdraft Paid Fees waived

1. Additional fees may apply for statements with check images. For additional fee information see Miscellaneous Checking, Savings or Money Market Fees section. Check images are available with paper or e-statements.

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. 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.

4. If you have linked eligible accounts, and the negative Available Balance in your checking account is \$5.01 or more, the advance amount will transfer in multiples of \$50.00. 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.



OTHER PRODUCT BENEFITS

	PRIMARY	PLUS	PREMIUM	PINNACLE
Savings or Money Market Account	Monthly Maintenance Fee waived on all Standard Savings or Elite Money Market accounts			
Standard Savings Interest Rate Lift ¹	5.00% of the standard interest rate	10.00% of the standard interest rate	15.00% of the standard interest rate	
IRA Annual Plan ²	Annual Fee Waiver			
Safe Deposit Discount	50% off annual Safe Deposit Box rental fee ³			
Mortgage Origination Credit Benefits ⁴	Take 0.25% of your new first mortgage loan amount and deduct it from the closing costs, up to a maximum of \$1,000 ⁴			
Online Investing	100 Free Trades ⁵ per calendar year with a self-directed brokerage account, exclusively through our affiliate, U.S. Bancorp Investments*			
Financial Consultation	Complimentary virtual financial consultation with the Wealth Management Advisory Center ⁶		Complimentary financial consultation with a Wealth Management Advisor or Banker ⁷	

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. 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. Savings interest rate Lift applies to Standard Savings only.
2. Maintaining an open U.S. Bank Smartly™ Checking account is required to waive the IRA annual fee.
3. Newly enrolled Smart Rewards customers 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.
4. 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 customer 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.
5. 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>.
6. To schedule your complimentary virtual consultation, make an appointment online at usbank.com/advisorycenter or call 888-620-8770. U.S. Bank, U.S. Bancorp Investments and its representatives do not provide tax or legal advice. Your tax and financial situation is unique. You should consult your tax and/or legal advisor for advice and information concerning your particular situation. The complimentary virtual consultation is available to customers outside the Rewards Program.
7. To schedule your complimentary financial consultation, find an advisor near you at usbank.com/advisor or call 888-620-8770. U.S. Bank, U.S. Bancorp Investments and its representatives do not provide tax or legal advice. Your tax and financial situation is unique. You should consult your tax and/or legal advisor for advice and information concerning your particular situation. The complimentary financial consultation is available to customers outside the Rewards Program.

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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)² • 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. Contact 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 • Waive Paper Statement Fee¹ • Waive for Paper Statements with Check Images • 50% off annual Safe Deposit Box rental fee* • 50% discount on personal check re-orders (U.S. Bank logo or personal)²
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)^{3,4} • Two incoming International Wire Transfer Fees waived per Bank Smartly Checking statement period • Waiver of Monthly Maintenance Fee on new U.S. Bank Standard Savings 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 Standard Savings 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)^{3,4}
Alliance (including State Farm [®])	<ul style="list-style-type: none"> • Automatic 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)^{3,4} • Waiver of Monthly Maintenance Fee on all new U.S. Bank Elite Money Market accounts, for twelve months from the money market account open date; no limit*

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

1. Additional fees may apply for statements with check images. For additional fee information see Miscellaneous Checking, Savings or Money Market Fees section. Check images are available with paper or e-statements.
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. **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 "Show MoneyPass[®] ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>. If you use an ATM that uses the MoneyPass[®] Network and are charged a surcharge fee, please contact us at 800-USBANKS (872-2657) for a refund of the surcharge fee.
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.



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. ©2022 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.

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 Banking	<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**

**A Bank Smartly Checking account and/or Smart Rewards enrollment are not required to qualify for these 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 "Show MoneyPass[®] ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>. If you use an ATM that uses the MoneyPass[®] Network and are charged a surcharge fee, please contact us at 800-USBANKS (872-2657) for a refund of the surcharge fee.

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.

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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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SAVINGS ACCOUNT OPTIONS

	ELITE MONEY MARKET	STANDARD SAVINGS
Minimum Opening Deposit ¹	\$100	\$25
Monthly Maintenance Fee	\$10	\$4
Requirement to Waive Monthly Maintenance Fee	\$10,000 minimum daily balance ³	<ul style="list-style-type: none"> • \$300 minimum daily balance,³ or • \$1,000 average monthly collected balance,⁴ or • Account holder(s) age 12 or younger⁵
Interest Tiers ²	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	Single Tier
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. 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 average monthly collected balance is calculated by adding the principal in the account for each calendar day in the statement period and dividing that figure by the total number of calendar days in the statement period.

5. Account will be assessed the Monthly Maintenance Fee when the account holder reaches 18 years of age. Account holder(s) age 13-17 will receive the monthly maintenance fee waiver under the Youth customer group. 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 "Show MoneyPass® ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please contact us at 800-USBANKS (872-2657) for a refund of the surcharge fee.



MISCELLANEOUS CHECKING, SAVINGS OR MONEY MARKET FEES

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

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

U.S. Bank ATM¹ Transaction	no charge
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Non-U.S. Bank ATM Transaction²	\$2.50
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Mini Statement at U.S. Bank ATM	\$1.00
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Full Statement at U.S. Bank ATM	\$1.50
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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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Express Delivery Fee – new or replacement card (2-3 business days)	no fee
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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 fee*
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\$5.01 or greater	\$36.00 per item*
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*Fees are limited to a daily maximum of four 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.

Overdraft Returned Item	no fee
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Extended Overdraft Fee	no fee
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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 "Show MoneyPass® ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please contact us at 800-USBANKS (872-2657) for a refund of the surcharge fee.

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 or would be 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 or would be overdrawn \$50.00 or less, a fee will not be assessed. U.S. Bank limits the number of charges to a daily maximum of four 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	\$2.00 per item
Copy of Statement	\$6.00 per statement

Returned Deposited Item or Cashed Check

\$19.00 per item

Statement Fees (Per Statement Period) – U.S. Bank Smartly™ Checking

Paper Statements with Check Images ⁴	\$2.00
Paper Statement	\$2.00

- 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.
- 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.
- 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.
- Additional fees may apply for statements with check images. Check images are available with paper or e-statements.

Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2022 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.

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
Invoice Fee (charged annually and waived with automatic payment from a U.S. Bank deposit account)	\$10.00
Stop Payment	\$35.00
Wire Transfer¹	
Domestic – Incoming	\$20.00
Domestic – Outgoing	\$30.00
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.

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 \$250 U.S. Dollars or less, or for any currency purchases returned within seven days.

Privacy Pledge

At U.S. Bank, trust has always been the foundation of our relationship with customers. Because you trust us with your financial and other personal information, we respect your privacy and safeguard your information. In order to preserve that trust, the U.S. Bank family of financial service providers pledges to protect your privacy.

Below you will find our U.S. Bank Privacy Policy and identity verification policy.

Union Bank customers are able to set their preferences through the Union Bank Privacy Choice line at 800-652-1062.

After May 30, customers are able to set their preferences regarding privacy policy and marketing at usbank.com/privacy or by calling 800-370-8580.

Identity verification

To help us verify your identity, you authorize your wireless operator (AT&T, Sprint, T-Mobile®, US Cellular®, Verizon or any other branded wireless operator) to use your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber status details, if available, to allow us to verify your identity, and to compare information you have provided to us with your wireless operator account profile information for the duration of our relationship.





FACTS

WHAT DOES U.S. BANK DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ transaction history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons U.S. Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does U.S. Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you	No*	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 800-370-8580—our menu will prompt you through your choice or ■ Visit us online: http://www.usbank.com/privacy and tell us your preference on the "Exercise Your Privacy Choice" page. <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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To limit our direct marketing	<p>Please note: We may contact our existing customers by mail, telephone, or email to offer additional financial products or services including products and services offered by nonaffiliates that we believe may be of interest to you. You may direct us not to send you such offers.</p> <ul style="list-style-type: none"> ■ To limit our direct marketing to you by mail or telephone, please call 800-370-8580—our menu will prompt you through your choices, or visit us online: http://www.usbank.com/privacy and tell us your preference on the "Exercise Your Privacy Choice" page. ■ To limit our direct marketing to you by e-mail, visit us online: http://www.usbank.com/privacy and tell us your preference on the "Email Preferences" page.
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Questions?	Call 800-872-2657 or go to usbank.com
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Who we are

Who is providing this notice?	<p>Companies with the U.S. Bank and U.S. Bancorp names and other affiliates. Please see below for a list of other affiliates that do not have a U.S. Bank or U.S. Bancorp name.</p> <p>Except for California, North Dakota and Vermont residents, a different notice applies to customers who leased or purchased a vehicle and obtained U.S. Bank financing directly through a dealership. That notice from U.S. Bank—Dealer Financial Services is available online at http://www.usbank.com/privacy or by calling 800-437-9497.</p>
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What we do

How does U.S. Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does U.S. Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ use your credit or debit card or make deposits or withdrawals from your account ■ tell us about your investment or retirement portfolio <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply individually—unless you tell us otherwise.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a U.S. Bank and U.S. Bancorp name; financial companies such as U.S. Bank National Association and U.S. Bancorp Investments, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>U.S. Bank does not share with nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>U.S. Bank doesn't jointly market</i>

Other important information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

For California residents: In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

For Vermont residents: In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

For Nevada residents: We may contact our existing customers by telephone to offer additional financial products that we believe may be of interest to you. You have the right to opt out of these calls by adding your name to our internal do-not-call list. To opt out of these calls, or for more information about your opt out rights, please contact our customer service department. You can reach us by calling 800-USBANKS (800-872-2657), clicking the "Email Us" link at usbank.com/privacy, or writing to P.O. Box 64490, St. Paul, MN 55164. You are being provided this notice under Nevada state law. In addition to contacting U.S. Bank, Nevada residents can contact the Nevada Attorney General for more information about your opt out rights by calling 702-486-3132, emailing aginfo@ag.nv.gov, or by writing to:

Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection
100 North Carson Street, Carson City, NV 89701-4717

Additional U.S. Bancorp affiliates

The Miami Valley Insurance Company
Red Sky Risk Services, LLC

Mississippi Valley Company

*Please keep in mind that, as permitted by applicable law, if you have a private label credit card account with us, we share information about you with our financial or retail partners in connection with maintaining and servicing your account, including for that financial or retail partner to market to you. Federal law does not give you the right to limit this sharing.

Appendix

Interest rates on checking and savings accounts

Information on current Annual Percentage Yields (APYs) and interest rates have yet to be determined for the date of conversion. Interest rates on all deposit accounts are determined at the bank's discretion and may change daily. For tiered rate accounts you must maintain the minimum daily balance noted for each tier in order to earn the Annual Percentage Yield disclosed. Fees could reduce earnings on the account. For information on current Annual Percentage Yields, call 24-Hour Banking at 800-USBANKS (872-2657), view them through the U.S. Bank Mobile App and online banking or visit [usbank.com](https://www.usbank.com).

We use the daily balance method to calculate interest on all checking and savings accounts. This method applies a daily periodic rate to the principal in the account each day.

Crediting of interest

Interest on your check deposit begins to accrue on the business day we receive credit for the deposit on all accounts except for Retirement Money Market. Checks deposited to Retirement Money Market begin to accrue on the calendar day the deposit is received. If you close your account before interest is credited, you will not receive the accrued interest.

Compounding of interest

Interest will be compounded daily and credited to your account monthly for all checking and savings accounts, except Standard, which compounds daily and credits interest to your account quarterly.



Things to note in *Your Deposit Account Agreement*

Important changes will take effect on your deposit accounts on May 30. Please read the entire enclosed U.S. Bank *Your Deposit Account Agreement* document.

Should there be a discrepancy between this guide and the enclosed U.S. Bank *Your Deposit Account Agreement* document, the terms and conditions of the *Your Deposit Account Agreement* document will take precedence over the information in this guide.

Please note our toll-free numbers are listed on the last page of the *Your Deposit Account Agreement* document.

Consumer report disputes

We may report information about your deposit accounts to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844-624-8230 or by writing to:

U.S. Bank
Attn: CBDH Management
PO Box 3447
Oshkosh, WI 54903-3447

In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.

Funds availability – all accounts

Please review the entire U.S. Bank Funds Availability Policy within the *Your Deposit Account Agreement*, which applies to checking and savings accounts. Carefully read the detail in each section heading. Some sections of this disclosure apply to all accounts and all customers. There are special sections for Commercial Accounts, Wealth Management Accounts and Retail Consumer and Small Business Accounts and are made clear in the section headings.

Funds availability – ATM deposit(s)

As we work to update our ATM systems, you may notice that the ATM deposit cut-off time has changed to 8 p.m. local time from 9 p.m. local time. Checks deposited before 8 p.m. local time are posted the same business day. Checks deposited after 8 p.m. local time, or on a weekend/federal holiday, will typically be processed and posted to the account the next business day. If you have any questions about ATM deposits or when your funds will become available, please refer to the Contact us section for assistance.

Check 21 – substitute checks and your rights

Please note the contact information for requesting a refund has changed.

Electronic banking agreement for consumer customers

Describes your rights and responsibilities for electronic fund transfers. Contact us immediately to report the loss, theft or unauthorized use of your card or PIN at any U.S. Bank branch or through the U.S. Bank Fraud Liaison Center at 877-595-6256 after May 30.

Expanded account access feature

Allows access to up to five U.S. Bank checking accounts, five U.S. Bank savings accounts and five U.S. Bank Credit Card/credit line accounts with your U.S. Bank Debit and/or ATM Card.



Contact us

If you have questions, call the U.S. Bank helpline at **833-398-1533** any time before May 30, 2023. Representatives are available Monday through Friday, 8 a.m. to 8 p.m. PT, except holidays. They are trained and prepared to efficiently help you through the transition from Union Bank to U.S. Bank.

Beginning May 30, 2023, call us at **800-USBANKS (872-2657)**. Assistance is available 24/7. We accept relay calls.

