

You do not need this account to receive your Federal student aid.

Ask the financial aid office about other ways to receive your money.

## U.S. Bank Smartly Checking Account for Young Adults (age 18-24)<sup>1</sup>

Monthly Maintenance Fee   Per Purchase   ATM Transactions<sup>2</sup>   Cash Reload   Overdraft Paid Fee<sup>3</sup>

<b>\$0*</b>	<b>\$0</b>	<b>\$0</b> U.S. Bank ATMs	<b>N/A</b>	<b>\$36</b> for each item of \$5.01 or more
<small>*Monthly maintenance fee waived until you turn 25 (otherwise \$12.00/month)</small>		<b>\$3.00</b> non-U.S. Bank ATMs		<b>\$0</b> for each item of \$5.00 or less and/or for overdrawn Available Balances of \$50.00 or less

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

(Some ATMs have limited functionality)

**\$0** U.S. Bank ATMs or **\$3.00** non-U.S. Bank

*\*First four Non-U.S. Bank ATM fees waived per statement period*

Customer Service (automated or live agent)

**\$0** per call

Dormant account<sup>4</sup> (after 12 months of no activity)

**\$5** per month

**The financial institution offering this account charges 16 other types of fees<sup>1</sup>.**

**Here are some of them:**

Wire Transfer fee<sup>5</sup>

Incoming (domestic internal)<sup>6</sup>: \$15

Incoming (domestic): \$20

Incoming (international): \$25

Outgoing (domestic internal)<sup>6</sup>: \$25

Outgoing (domestic): \$30

Outgoing (international): \$50

*\*First two incoming wire transfer fees waived per statement period*

International Processing Fee

U.S. Dollars 3% of transaction

Intl Currency 3% of transaction

This account is eligible for FDIC insurance.

1. Benefits listed are from the Young Adult customer group (ages 18-24) as listed in the [Consumer Pricing Information](#) disclosure. A minimum deposit of \$25 is required to open a U.S. Bank checking account.

2. **ATM Transaction Fee:** U.S. Bank will assess this fee for each ATM Transaction conducted at a Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen. **ATM Surcharge:** Non-U.S. Bank ATM owners may apply a surcharge fee on ATM transactions at their ATMs. U.S. Bank participates in MoneyPass® an ATM surcharge free network. To find MoneyPass ATM locations, select "visit the MoneyPass Locator" at the bottom of our ATM locator search results to be taken to the MoneyPass website. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please call us at 800-USBANKS (872-2657) for a refund of the surcharge fee. However, a Non-U.S. Bank ATM Transaction Fee may be assessed on transactions at a MoneyPass ATM.

3. 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 three Overdraft Paid Fees per day, no matter how many items we pay on your behalf.

4. Unless excluded by account type or prohibited or restricted by state law.

5. 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.

6. An internal domestic wire transfer (incoming and outgoing) is where both the debit and the credit accounts are held within U.S. Bank.

For a comprehensive list of account pricing, terms and policies see the [Consumer Pricing Information](#) disclosure and the [Your Deposit Account Agreement](#). These documents can be obtained by contacting a U.S. Bank branch or calling 800.872.2657. Deposit products offered by U.S. Bank National Association. Member FDIC.