

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)¹

Monthly Maintenance Fee	Per Purchase	ATM Transactions ²	Cash Reload	Overdraft Paid Fee
\$0*	\$0	\$0 U.S Bank ATMs	N/A	\$36 for each item of \$5.01 or more
<small>*Monthly maintenance fee waived until you turn 25 (otherwise \$6.95/month)</small>		\$2.50 non-U.S. Bank ATMs		\$0 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, denied transaction, funds transfer or deposit.
(Some ATMs have limited functionality)

\$0 U.S Bank ATMs or **\$2.50** non-U.S. Bank ATMs
**First four Non-U.S. Bank ATM fees waived per statement period*

Customer Service (automated or live agent) \$0 per call

Dormant account³ (after 11 months of no activity) \$5 per month

The financial institution offering this account charges 17 other types of fees¹.

Here are some of them:

Wire Transfer fee ⁴	Incoming (domestic internal): \$15 Incoming (domestic): \$20 Incoming (international): \$25 <i>*First two incoming wire transfer fees waived per statement period</i> Outgoing (domestic internal): \$25 Outgoing (domestic): \$30 Outgoing (international): \$50
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. 3. Unless excluded by account type or prohibited or restricted by state law. 4. Additional fees may be deducted from the transfer amount by other financial institutions involved in the payment process.

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.