

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 |
| | | \$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 fee⁴

Incoming (domestic internal): \$15

Incoming (domestic): \$20

Incoming (international): \$25

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

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-