

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

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

Monthly Maintenance Fee <sup>1</sup>	Per Purchase	ATM Transactions <sup>2</sup>	Cash Reload	Overdraft Paid/Returned Fees
\$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

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

(Some ATMs have limited functionality)

\$0 U.S. Bank ATMs OR \$2.50 non-U.S. Bank ATMs

Customer Service (automated or live agent)

\$0 per call

Dormant account<sup>3</sup> (after 11 months of no activity)

\$5 per month

The financial institution offering this account charges 24 other types of fees.

Here are some of them:

Wire Transfer fee <sup>4</sup>	Incoming (domestic): \$20 Incoming (international): \$25 Outgoing (domestic): \$30 Outgoing (international): \$50
Statement fee	Paper Statement fee: \$2

This account is eligible for FDIC insurance.<sup>5</sup>

All information applies to Student Checking accounts only. 1. All regular account opening procedures apply. A minimum deposit of \$25 is required to open a U.S. Bank checking account. 2. No ATM Transaction fees charged on first four Non-U.S. Bank ATM Transactions per statement period (Non-U.S. Bank ATM Transaction fees apply after four). 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. To find MoneyPass ATM locations, please visit [www.moneypass.com](http://www.moneypass.com). 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. 5. The Federal Deposit Insurance Corporation (FDIC) is an independent agency of the United States government that protects against the loss of insured deposits if an FDIC-insured bank or savings association fails. FDIC insurance is backed by the full faith and credit of the United States government. FDIC insurance automatically covers funds in deposit accounts at U.S. Bank, including checking and savings accounts, money market deposit accounts and Certificates of Deposit (CDs). The standard insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category.

For a comprehensive list of account pricing, terms and policies see the [Consumer Pricing Information](#) brochure 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.