Effective May 12, 2025

Safe Debit Account Pricing and Information

The U.S. Bank Safe Debit Account is an alternative to a traditional checking account. This account is not subject to overdraft fees, but a transaction may cause a negative balance. This account is a check-less checking account in which checks may not be ordered.

ACCOUNT TERMS AND FEES



- $4.95 Monthly Maintenance Fee which cannot be waived
- $25 minimum opening deposit
- Subject to miscellaneous fees in the *Consumer Pricing Information* disclosure with the following exceptions:
  - No Overdraft Paid Fee
  - No Overdraft Protection Transfer Fee
  - Non-U.S. Bank ATM transaction fee[1,2] - $2.50
  - No dormant account fee (per month)
  - Personal money order - $1.65 each

ACCOUNT FEATURES

- Access to branches in more than 25 states and one of the largest ATM networks in America, along with 24/7 phone support
- Access your accounts at thousands of additional Partner[3] ATMs nationwide
- Bank at home or on-the-go with online and mobile banking
- U.S. Bank Visa® debit card with zero liability fraud protection[4]
- Customizable account alerts[5] to let you know account information that's important to you
- Free credit score access[6]
- ATM and Debit Card Overdraft Coverage not available
- Multiple options for depositing funds to the account
  - Set up direct deposit from your employer or government agency
  - Deposit cash and checks at your local branch and most U.S. Bank ATMs
  - Use mobile check deposit[7] and snap a photo of your check with your tablet or smartphone
- Multiple options for making purchases, paying bills and paying people.
  Please note: paper checks cannot be processed against this account.
  - Use your debit card anywhere Visa is accepted
  - Pay bills[7] with online and mobile banking
  - Send money to family and friends using Zelle®[8]

Safe Debit Account is subject to the *U.S. Bank Safe Debit Account Terms and Conditions*, *Your Deposit Account Agreement*, *Consumer Pricing Information* disclosure and the *Digital Services Agreement*.

1. **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 "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.
2. 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 period.
3. 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.
4. U.S. Bank provides zero fraud liability for unauthorized transactions. Cardholder must notify U.S. Bank promptly of any unauthorized use. Certain conditions and limitations may apply. See the Electronic Fund Transfers sections in the *Your Deposit Account Agreement* for details.
5. Please be advised that these alerts may not be sent immediately. For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on your account settings.
6. Free credit score access, alerts and Score Simulator through TransUnion's CreditView Dashboard® are available to U.S. Bank online and mobile banking clients. 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.
7. Safe Debit Account is subject to certain account limitations and eligibility requirements, including on the use of Bill Pay and Mobile Check Deposit. Please refer to the *U.S. Bank Safe Debit Account Terms and Conditions* and the *Digital Services Agreement* for details.
8. To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Terms and conditions apply. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

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