

# U.S. Bank Student and Workplace Banking

U.S. Bank is  
serving you with:

- More than 3,000 branches throughout 24 states
- 5,100 ATMs where you need them most
- Access at MoneyPass® ATMs
- Live telephone bankers 24 hours a day
- Online access at [usbank.com](http://usbank.com)

All of  serving you™

## U.S. Bank Checking with Student and Workplace Benefits

U.S. Bank offers a wide variety of checking accounts for our busy customers on the go. All U.S. Bank checking account customers will enjoy the following benefits:

### **Free U.S. Bank ATM Transactions<sup>1</sup>**

U.S. Bank customers enjoy unlimited use of the more than 5,100 U.S. Bank ATMs nationwide.

### **Free Internet Banking, Bill Pay and Online Statements**

U.S. Bank makes it easy for customers to manage their accounts online. Whether they are paying bills, receiving online statements or signing up for email alerts, customers will always know what's in their account.

### **Free Check Card with Rewards<sup>2</sup>**

U.S. Bank offers check cards with rewards to fit our customer's needs. They earn the rewards they want just for making purchases (non-PIN) with their check card. The funds are always deducted directly from their checking account, so tracking is easy!

### **Overdraft Protection<sup>3</sup>**

Protection options if their account falls below a zero balance.

## Student Benefits

Students are busy, so we offer special benefits just for students on the go. Students can choose any of our checking accounts and enjoy the following student benefits<sup>4</sup>:

### **Four Free Non-U.S. Bank ATM Transactions per Month<sup>5</sup>**

Wherever students go, they'll have four free non-U.S. Bank ATM transactions per month.

### **First Order of Checks Free<sup>6</sup>**

With Student Banking, students enjoy unlimited check writing and get the first order of checks free.



[usbank.com/campusbanking](http://usbank.com/campusbanking)

1. Transaction fees may apply when used at non-U.S. Bank ATMs. 2. U.S. Bank offers reward programs for check cards that can be added to any U.S. Bank personal checking account. Only non-PIN purchases qualify for rewards. Cash advances, ATM transactions and purchases made with a PIN do not qualify. All reward programs subject to change without prior notification. Earned rewards may be lost if customers choose to switch check card reward programs. 3. Overdraft protection is not automatic, customer must sign up for this feature. Subject to normal credit approval. Fees and eligibility requirements will apply. 4. All regular account opening procedures apply. \$25 minimum deposit required to open an account. 5. Other ATM network owners may assess a fee. 6. Free U.S. Bank logo-style checks or 50% off any other style (limit 1 box).

# U.S. Bank Student and Workplace Banking

## U.S. Bank Checking with Student and Workplace Benefits

### Workplace Benefits

We've developed special benefits just for your faculty and staff. The following workplace benefits can be added to any U.S. Bank checking account<sup>7</sup>:

#### **First Order of Checks Free<sup>8</sup>**

With Workplace Banking, employees will enjoy unlimited check writing and get the first order of checks free.

#### **50% off annual Safe Deposit Box rental fee<sup>9</sup>**

#### **Free Traveler's Cheques<sup>10</sup>**

Travel with the safety and security that traveler's cheques offer.

#### **25% off new U.S. Bank Home Mortgage Origination Fees<sup>11</sup>**

### Checking Package Options

#### **U.S. Bank Package and Money Market Savings<sup>12</sup>**

Smart money management is more important than ever. If a customer's financial needs include savings, a U.S. Bank Package may be their best option. Our special Student and Workplace benefits can be added to any Package account, allowing these customers to enjoy our best savings rate with no monthly maintenance fee and richer rewards!

### *Savings Today And Rewards Tomorrow<sup>TM</sup>*

U.S. Bank knows that saving hard-earned money is important. Our **S.T.A.R.T.** program makes it easy to "start" a savings plan, stay on track to meet savings goals, and earn rewards along the way<sup>13</sup>.

When enrolled customers achieve a savings balance of \$1,000, they'll receive \$50 U.S. Bank Rewards Visa<sup>®</sup> Card. If they maintain that balance for a year, we'll mail them another \$50 Rewards Card.

To get started, customers select a Silver, Gold or Platinum Package, and then dress up their benefits with their Student or Workplace features. Then they select their transfer option(s) – save a little every week, with every paycheck, with every check card or every credit card purchase, the choice is theirs. Learn more at [usbank.com/START!](http://usbank.com/START!)



[usbank.com/campusbanking](http://usbank.com/campusbanking)

7. All regular account opening procedures apply. \$50 minimum to open an account. 8. Free U.S. Bank logo-style checks or 50% off any other style (limit 1 box). 9. Safe deposit box and contents are not FDIC insured nor covered under U.S. Bank's Insurance Policy. Customers must secure their own insurance if desired. 10. No fees U.S. Bank on single-signer traveler's cheques. 11. Maximum discount is \$500. For existing U.S. Bank home mortgages the refinance discount maximum is \$300. Certain mortgages may not be eligible. 12. \$25 minimum deposit required to open the Package Money Market Savings account. To maintain Package benefits, a Silver, Gold or Platinum Checking account and Package Money Market Savings account and/or a U.S. Bank credit card must remain open. All regular account opening procedures apply. Certain conditions apply to U.S. Bank Packages. Credit products are subject to normal credit qualifications and approvals. 13. Enrollment is required. A qualifying transfer from the Package Checking account to the Package Savings account must be scheduled and maintained. Other conditions and restriction apply; program is subject to change. See S.T.A.R.T. Program Agreement for detailed information. For additional information regarding U.S. Bank Package product choices and the terms governing your accounts, consult the "Your Deposit Account Agreement" brochure, the Cardmember Agreement, and the LENDER Consumer Pricing Information Brochure. Mortgage products are offered through U.S. Bank N.A. Deposit products are offered through U.S. Bank N.A., Member FDIC