

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
*Monthly maintenance fee waived until you turn 25 (otherwise \$6.95/month)		\$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 22 other types of fees¹.

Here are some of them:

Wire Transfer fee⁴

Incoming (domestic): **\$20**

Incoming (international): **\$25**

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

Outgoing (domestic): **\$30**

Outgoing (international): **\$50**

Statement fee

Paper Statement fee: **\$2**

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. 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. If you use an ATM that uses the MoneyPass Network and are charged a fee, please contact us at 800-USBANKS (872-2657) for a refund. To find MoneyPass ATM locations, select "Show MoneyPass ATM Network locations" in the ATM locator <https://locations.usbank.com/search.html>. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically at the ATM or digitally on the screen. 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.