

**To Contact U.S. Bank****24-Hour Business****Solutions:**

800-673-3555

**U.S. Bank accepts Relay Calls****Internet:**

usbank.com

**INFORMATION YOU SHOULD KNOW**

Price changes for U.S. Bank Business Checking, Savings and Treasury Management Services are effective Jan. 1, 2023. You can view revised pricing (only those prices that changed) at <https://cashmgmt.usbank.com/repricing> beginning Dec. 1, 2022. Please enter the Access Code listed below to view price changes that may apply. If you experience difficulty accessing this information, please call Customer Service at the number listed in the upper-right corner of this statement or send an email to [commercialsupport@usbank.com](mailto:commercialsupport@usbank.com).

Effective January 3, 2023, we would like to inform you of the upcoming changes to the *Business Pricing Information* and *Your Deposit Account Agreement* documents that may impact your account. To obtain a current copy of the *Business Pricing Information* disclosure, visit your local branch.

**Primary updates in your revised *Your Deposit Account Agreement* for all business accounts**

- Updates to **Insufficient Funds and Overdrafts** section, "**Insufficient funds**" sub section: Removed Overdraft Returned Fee language for business accounts.
- Updates to **Insufficient Funds and Overdrafts** section, **Our Fees** sub section: Removed Overdraft Returned Fee and Extended Overdraft Fee language for business accounts.
- Updates to **Overdraft Handling** section, **Business Options for Checking and Money Market Accounts** sub section: Removed Overdraft Returned Fee language for business accounts.
- Updates to **Overdraft Handling** section, **Requested Return** sub section: Removed Overdraft Returned Fee language for business accounts.

**Primary updates in your revised *Business Pricing Information* disclosure**

- Consolidation of the *Business Pricing Information* disclosure to include all states
- Added footnote to Overdraft Protection Fee to include one deposit account and one credit account may be linked to a business checking account as overdraft protection. When a customer has both a credit account and deposit account linked to their business checking, the system will always advance first from the credit product.

**The pricing updates are:**

All checking and savings account types

- Extended Overdraft Fee - No Fee
- Overdraft Returned Item - No Fee
- Express Delivery of Card - No Fee
- Returned Deposited Items, Returned Check (per item) - \$16.00
- Returned Deposited Items, Redeposited Check (per item) - \$9.00
- Returned Deposited Item Special Instructions Maintenance Per Month
  - First Account - \$12.00
  - Each Additional Account - \$7.00
- ACH Transfers, Outgoing Digital ACH Domestic - \$1.00
- Money Service Business Fee Per Statement Cycle - \$150.00
- Voice Wires, Repetitive & Non-Repetitive - \$37.50
- SinglePoint® Essentials Online Banking
  - ACH Monthly Maintenance per Customer - \$12.00



### BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

#### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$ \_\_\_\_\_
- Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
- Total lines 3 and 4. \$ \_\_\_\_\_
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
- Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

#### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

### IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

#### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days\* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

### IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

### CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

#### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at: U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- Account information:** Your name and account number.
- Dollar Amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The **\*\*\*INTEREST CHARGE\*\*\*** begins from the date of each advance.

### REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

### CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



**INFORMATION YOU SHOULD KNOW**
**(CONTINUED)**

- Wire Transfer Monthly Maintenance per Customer - \$12.00
- Silver Checking, Gold Checking, Platinum Checking, Non-Profit Checking
- Wire Transfers
    - Wire Advice - mail - \$11.00
    - Wire Advice - fax - \$11.00
- Silver Checking
- Paper Statement No Check Images - \$6.00
  - Paper Statement Front & Back Check Images - \$9.00
  - Cash Deposit Fee - 25 free units per month, then \$0.33 per \$100
- Gold Checking
- Paper Statement Front & Back Check Images - \$6.00
  - Cash Deposit Fee - 100 free units per month, then \$0.33 per \$100
- Platinum Checking
- Cash Deposit Fee - 200 free units per month, then \$0.33 per \$100
- Non-Profit Checking (interest-bearing)
- Cash Deposit Fee - 300 free units per calendar year then \$0.33 per \$100
- Premium Business Checking
- Cash Deposit Fee - \$0.37 per \$100
  - Paper Statement No Check Images - \$6.00
  - Paper Statement Front & Back Check Images - \$16.00 plus \$0.035 per item > 100 items
  - Wire Advice - mail - \$13.00
  - Premium Checking Branch Deposit Processing - per Deposit - \$2.75
  - Premium Checking Night Deposit Processing - per Deposit - \$2.75
  - Premium Checking Cash Deposit Adjustment - per Adjustment - \$9.00

Beginning January 3, 2023, a copy of the *Business Pricing Information* document will be available by calling 800-673-3555 or by visiting your local branch. Beginning February 13, 2023, a copy of the *Your Deposit Account Agreement* document will be available online at [usbank.com](http://usbank.com), at the phone number listed above or at your local branch.

If you have any questions, you can call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. We accept relay calls. Our bankers are also available to help at your local branch via appointment

Effective November 14, 2022, the *Your Deposit Account Agreement* disclosure will include update(s) and may affect your rights.

**Primary updates in your revised *Your Deposit Account Agreement* document for all accounts:**

- Update to move **Special Provisions for Third-Party Accounts** section to a subsection under the addition of **FDIC Part 370 Record-Keeping** section.
- Addition of **FDIC Part 370 Record-Keeping** section: Added language under FDIC Part 370 that additional information may be needed to accurately calculate FDIC insurance coverage.

Beginning November 14, 2022, a copy of this disclosure will be available online at [usbank.com](http://usbank.com), by calling 800-USBANKS (872-2657) or at your local U.S. Bank branch.

If you have any questions, you can call us at U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657). We accept relay calls. Our bankers are also available to help at your local branch via appointment.

**U.S. BANK GOLD - BUSINESS CHECKING**

U.S. Bank National Association

**Member FDIC**  
 Account Number

**Account Summary**

	# Items			Number of Days in Statement Period	31
Beginning Balance on Dec 1		\$	4,855.72		
Customer Deposits	1		1,974.87		
Card Deposits	1		200.00		
Other Withdrawals	6		1,583.27-		
<b>Ending Balance on Dec 31, 2022</b>		<b>\$</b>	<b>5,447.32</b>		



Account Number: [REDACTED]

Statement Period:

Dec 1, 2022

through

Dec 30, 2022

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**U.S. BANK GOLD - BUSINESS CHECKING****(CONTINUED)**

U.S. Bank National Association

Account Number [REDACTED]

**Customer Deposits**

Number	Date	Ref Number	Amount
	Dec 20	[REDACTED]	1,974.87

<b>Total Customer Deposits</b>	<b>\$</b>	<b>1,974.87</b>
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**Card Deposits**

Card Number: [REDACTED]

Date	Description of Transaction	Ref Number	Amount
Dec 2	ATM Deposit	US BANK VISTA AL VISTA CA Serial No. [REDACTED]	\$ 200.00
<b>Card [REDACTED] Deposit Subtotal</b>			<b>\$ 200.00</b>
<b>Total Card Deposits</b>			<b>\$ 200.00</b>

**Other Withdrawals**

Date	Description of Transaction	Ref Number	Amount
Dec 1	Internet Banking Transfer	To Account [REDACTED]	\$ 212.25-
Dec 14	Analysis Service Charge	[REDACTED]	20.00-
Dec 16	Electronic Withdrawal	To COX COMM SAN [REDACTED]	60.76-
Dec 21	Electronic Withdrawal	To SD GAS & ELEC [REDACTED]	89.39-
Dec 21	Electronic Withdrawal	To SD GAS & ELEC [REDACTED]	93.28-
Dec 30	Mobile Banking Payment	To Credit Card *****3665	1,107.59-
<b>Total Other Withdrawals</b>			<b>\$ 1,583.27-</b>

**Balance Summary**

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Dec 1	4,643.47	Dec 16	4,762.71	Dec 21	6,554.91
Dec 2	4,843.47	Dec 20	6,737.58	Dec 30	5,447.32
Dec 14	4,823.47				

Balances only appear for days reflecting change.

**ANALYSIS SERVICE CHARGE DETAIL**

Account Analysis Activity for: November 2022

Account Number:	[REDACTED]	\$	20.00
Analysis Service Charge assessed to	[REDACTED]	\$	20.00

<sup>1</sup> Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.

**Service Activity Detail for Account Number [REDACTED]**

Service	Volume	Avg Unit Price	Total Charge
<b>Depository Services</b>			
Monthly Maintenance	1	20.00000	20.00
Combined Transactions/Items	5		No Charge
Subtotal: Depository Services			20.00
<b>Branch Coin/Currency Services</b>			
Cash Deposited-per \$100	12		No Charge
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number [REDACTED]			\$ 20.00