



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800



**To Contact U.S. Bank**

**24-Hour Business Solutions:**

800-673-3555

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

**Internet:**

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

## NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.

## INFORMATION YOU SHOULD KNOW

Effective May 13, 2024, we would like to inform you of the upcoming changes to the *Business Pricing Information* and the *U.S. Bank Business Essentials® Pricing Information* documents that may impact your account. To obtain a current copy of the *Business Pricing Information* and *U.S. Bank Business Essentials® Pricing Information* disclosures, visit your local branch.

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

- Effective January 2024, the following fees are no longer being charged. The references to these fees were removed or changed to "no charge" throughout the document:
  - Mini and Full Statement Fee at a U.S. Bank ATM
  - Safe Deposit Box Paper Invoice
  - Tracer Fee
  - Foreign Draft Purchases
- Checks on Select Countries/Banks (non-collection) name is changed to Foreign Currency Check Deposit - Select Countries
- Domestic Internal Wire Transfer Fee clarification is being added for the following:
  - Internal Wire - outgoing - \$11.00
- The footnote for Business Overdraft Protection was updated to refer to the *Your Deposit Account Agreement* document in the section titled "Overdraft Protection Plans," under "Business Banking Overdraft Protection" for additional information.

Beginning May 13, 2024, a copy of the *Business Pricing Information* and the *U.S. Bank Business Essentials® Pricing Information* documents will be available by calling 800-673-3555 or by visiting 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 May 13, 2024, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning April 8, 2024, you can review the full revised document at [usbank.com/YDAA-upcoming-version](http://usbank.com/YDAA-upcoming-version), by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

### Here's what you should know:





Account Number: [REDACTED]

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

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

- Under the **Overdraft Protection Plans** section, **Business Banking Overdraft Protection** sub-section, updated the language to state that when a checking account has a linked Business Reserve Line of Credit, the system will automatically draw from that account first, which may incur a fee. If a checking account has a deposit product and credit product linked as overdraft protection, the order of eligible accounts is updated to always draw from the deposit product first, which will not incur a fee, unless the checking account has a linked Business Reserve Line of Credit. If the deposit product has insufficient funds available to transfer, funds will draw from the credit product.
- Under the **Closing Your Account** section, added a paragraph for **How the account closure works** that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

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**U.S. BANK SILVER - BUSINESS CHECKING****Member FDIC**

U.S. Bank National Association

**Account Summary**

	# Items			
Beginning Balance on Mar 1		\$	6,169.33	Number of Days in Statement Period
Customer Deposits	1		547.00	31
Other Deposits	3		385.00	
Other Withdrawals	6		2,819.20-	
<b>Ending Balance on Mar 31, 2024</b>		<b>\$</b>	<b>4,282.13</b>	

**Customer Deposits**

Number	Date	Ref Number	Amount
	Mar 6	[REDACTED]	547.00

<b>Total Customer Deposits</b>	<b>\$</b>	<b>547.00</b>
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**Other Deposits**

Date	Description of Transaction	Ref Number	Amount
Mar 8	Electronic Deposit	From STRIPE	\$ 95.05
Mar 20	Electronic Deposit	From STRIPE	95.05
Mar 25	Electronic Deposit	From STRIPE	194.90

<b>Total Other Deposits</b>	<b>\$</b>	<b>385.00</b>
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**Other Withdrawals**

Date	Description of Transaction	Ref Number	Amount
Mar 4	Internet Banking Transfer	To Account [REDACTED]	\$ 380.70-
Mar 4	Electronic Withdrawal	To Innago LLC	2,150.00-
Mar 6	Electronic Withdrawal	To CARDMEMBER SERV	67.92-
Mar 14	Internet Banking Transfer	To Account [REDACTED]	10.00-
Mar 21	Electronic Withdrawal	To SD GAS & ELEC	67.82-



Account Number: [REDACTED]

Statement Period:  
Mar 1, 2024  
through  
Mar 31, 2024

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

**(CONTINUED)**

U.S. Bank National Association

**Other Withdrawals (continued)**

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Mar 21	Electronic Withdrawal To SD GAS & ELEC		142.76-
<b>Total Other Withdrawals</b>			<b>\$ 2,819.20-</b>

**Balance Summary**

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Mar 4	3,638.63	Mar 14	4,202.76	Mar 21	4,087.23
Mar 6	4,117.71	Mar 20	4,297.81	Mar 25	4,282.13
Mar 8	4,212.76				

Balances only appear for days reflecting change.

**ANALYSIS SERVICE CHARGE DETAIL**

Account Analysis Activity for: February 2024

Account Number:	[REDACTED]	\$	0.00
Analysis Service Charge assessed to	[REDACTED]	\$	0.00

<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]**

<i>Service</i>	<i>Volume</i>	<i>Avg Unit Price</i>	<i>Total Charge</i>
<b>Depository Services</b>			
Combined Transactions/Items	11		No Charge
Subtotal: Depository Services			0.00
<b>Branch Coin/Currency Services</b>			
Cash Deposited-per \$100	10		No Charge
Subtotal: Branch Coin/Currency Services			0.00
Fee Based Service Charges for Account Number [REDACTED]		\$	0.00