



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



**To Contact U.S. Bank**

**By Phone:** 1-800-US BANKS  
(1-800-872-2657)

**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 August 17, 2022, the *Consumer Pricing Information* disclosure will be updated to highlight new U.S. Bank products. Some of the existing checking and savings products will no longer be available for sale. These updates may affect your rights.

**Change for Platinum Checking accounts, Gold Checking accounts, Easy Checking accounts, Platinum Select Money Market Savings accounts, and Package Money Market Savings accounts:**

- These accounts will no longer be available for new accounts or upgrades in the future.

**Changes for Platinum Checking accounts:**

- The ability to open an unlimited number of Easy Checking accounts with no Monthly Maintenance Fee is unavailable as the Easy Checking account is not being offered for new accounts in the future.
- The Military Service Member benefit, Student benefit and/or Workplace benefit will no longer be available for new enrollment effective August 15, 2022. These benefits will be available as part of the new U.S. Bank Smartly™ Checking account product.

**Changes for Gold Checking accounts:**

- The ability to open two (2) Easy Checking accounts with no Monthly Maintenance Fee is unavailable as the Easy Checking account is not being offered for new accounts in the future.
- The Military Service Member benefit, Student benefit and/or Workplace benefit will no longer be available for new enrollment effective August 15, 2022. These benefits will be available as part of the new U.S. Bank Smartly™ Checking account product.

**Change for Easy Checking accounts:**

- The Military Service Member benefit, Student benefit and/or Workplace benefit will no longer be available for new enrollment effective August 15, 2022. These benefits will be available as part of the new U.S. Bank Smartly™ Checking account product.

Beginning August 17, 2022, obtain information about the new U.S. Bank Smartly Checking account and U.S. Bank Smart Rewards™ in the *Consumer Pricing Information* disclosure by calling 24-Hour Banking at 800-USBANKS (872-2657) or at your local U.S. Bank branch. We accept relay calls.

As of August 25, 2022, information about the new U.S. Bank Smartly Checking account and U.S. Bank Smart Rewards program will be available in the *Consumer Pricing Information* disclosure by visiting [usbank.com](http://usbank.com).

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.



### 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	\$

#### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. 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.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. 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.
9. 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.
10. 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.

### 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.





**U.S. BANK GOLD CHECKING**

**Member FDIC**

U.S. Bank National Association

Account Number [REDACTED]

**Account Summary**

Beginning Balance on Jun 8	\$	1,088.12	Number of Days in Statement Period	31
Deposits / Credits		4,987.69	Average Account Balance	\$ 2,315.96
Other Withdrawals		3,152.49-		
<b>Ending Balance on Jul 8, 2022</b>	<b>\$</b>	<b>2,923.32</b>		

**Deposits / Credits**

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Jun 16	Electronic Deposit	From PAYPAL	\$	1,201.23
Jun 24	ATM Deposit	US BANK VISTA AL VISTA CA		2,664.03
Jun 28	Electronic Deposit	From PAYPAL		387.46
Jul 7	Electronic Deposit	From PAYPAL		503.99
Jul 8	ATM Deposit	US BANK VISTA AL VISTA CA		230.98
			<b>Total Deposits / Credits</b>	<b>\$ 4,987.69</b>

**Other Withdrawals**

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Jun 14	Electronic Withdrawal	To COX COMM SAN	\$	60.76-
Jun 22	Electronic Withdrawal	To SD GAS & ELEC		69.58-
Jun 22	Electronic Withdrawal	To SD GAS & ELEC		87.89-
Jun 27	Internet Banking Transfer	To Account		687.26-
Jun 29	Electronic Withdrawal	To Innago LLC		2,000.00-
Jul 1	Electronic Withdrawal	To CARDMEMBER SERV		247.00-
			<b>Total Other Withdrawals</b>	<b>\$ 3,152.49-</b>

**Balance Summary**

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Jun 14	1,027.36	Jun 27	4,047.89	Jul 1	2,188.35
Jun 16	2,228.59	Jun 28	4,435.35	Jul 7	2,692.34
Jun 22	2,071.12	Jun 29	2,435.35	Jul 8	2,923.32
Jun 24	4,735.15				

Balances only appear for days reflecting change.

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