



U.S. Bank Scholarship Program

At U.S. Bank, we know paying for college can be challenging, especially with the cost of college tuition increasing and student financial aid sources decreasing.

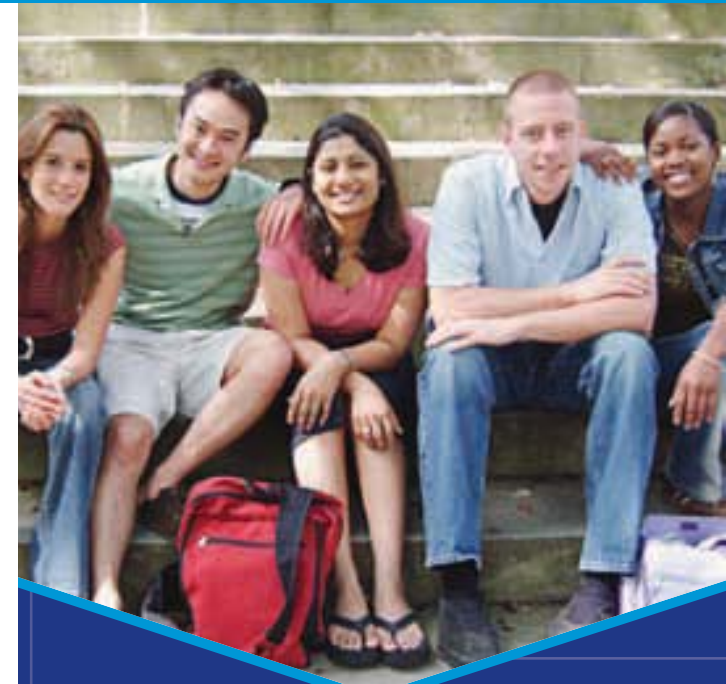
Here's your opportunity to apply for one of forty **\$1,000 scholarships**.

- Available to high school seniors and college undergraduates
- No essays
- Scholarships awarded in a random drawing
- Program runs October through March
- Apply online at usbank.com/scholarship

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Banking When and Where You Need It 24 Hours a Day, 7 Days a Week

Your Local Branch	More than 3,069 branches in 25 states
Online	usbank.com m.usbank.com (mobile)
ATMs	More than 5,300 U.S. Bank ATMs Access at more than 20,000 MoneyPass ATMs
By Phone	800-US BANKS (872-2657)
Cincinnati	513-632-4141
Denver	303-585-8585
Milwaukee	414-765-4636
Minneapolis/St. Paul	612-US BANKS (872-2657)
Portland	503-US BANKS (872-2657)
St. Louis	314-425-2000
Outside the U.S. (call collect)	503-401-9991
TDD – All Areas	800-685-5065



usbank.com/studentloans

All of **us** serving you®



U.S. Bank Student Loans

A college education is one of the best investments you can make. So if grants, scholarships and federal loans don't cover all of your expenses, consider a student loan from U.S. Bank. It's the smart, easy way to bridge the gap between other forms of financial aid and the full cost of your education.

U.S. Bank offers two exclusive student loan options to students enrolled and making satisfactory academic progress in a bachelor's degree or post baccalaureate program at an eligible college or university.

Choose the option that is best for you!

No Fee Student Loan¹

Our variable rate loan option provides the flexibility of a low rate with NO FEES. There is no need to demonstrate financial need, since the amount of money you're qualified to borrow is based on credit.

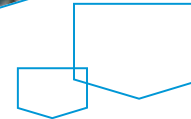
Fixed Rate Student Loan

Our fixed rate loan option is a smart choice if you want the security of a fixed rate for the life of the loan. You also won't have to demonstrate financial need, since the amount of money you're qualified to borrow is based on credit.

Fixed & Variable Rate Loan Features²

- .50% interest rate reduction with AutoPay³
- If you have a qualified cosigner, you may receive a better APR
- Full time, half-time & less than half-time students are eligible
- Deferred payments⁴
- Affordable repayment plan

1. APR may increase or decrease after consummation that occurs upon disbursement of loan proceeds. The interest rate is variable and can therefore increase and/or decrease over the life of the loan. 2. Subject to normal credit approval. Loan approval subject to program guidelines. Program rules and qualifications are subject to change at any time without notice. 3. The automatic payment (AutoPay) is a requirement to be qualified for the interest rate reduction benefit. AutoPay is set up through the loan servicer. If the AutoPay feature is cancelled by the borrower, the rate reduction benefit is lost but may be reinstated. If the AutoPay feature is revoked, the rate reduction benefit is lost and cannot be reinstated even if automatic payments are re-established on the loan. 4. Interest will continue to accrue during periods of deferment. This deferred interest, if not paid, will be capitalized (added to your principal loan balance, and interest will accrue on this new balance) at repayment.



Features & Benefits

Deferred Payments⁴

If you are enrolled half-time or more you may defer your payment while you're in school and for six months after you graduate or drop to less than half-time enrollment.

Cosigner Option

A qualified cosigner may assist you in qualifying for a loan and may improve your interest rate or reserve fee. Cosigner release option is available.

Loan Amount

Minimum loan amount is \$1,000 and maximum loan amount is the cost of attendance less other financial aid received.

Customer Service

Our customer service department is 100% focused on you. Call us toll free at 800-242-1200.

How to Apply

Fast & Easy Online Application Process

1. Go to usbank.com/studentloans
2. Complete your application
3. Add an optional cosigner
4. Get a fast credit decision

U.S. Bank Student Loans Monthly Repayment Table

Estimate the monthly payment for your student loan.



Total Amount Borrowed	Example Annual Percentage Rates				
	3%	6%	8%	9%	12%
\$3,000	\$50	\$50	\$50	\$50	\$50
\$4,000	\$50	\$50	\$50	\$50	\$50
\$5,000	\$50	\$50	\$50	\$51	\$60
\$6,000	\$50	\$51	\$57	\$61	\$72
\$7,000	\$50	\$59	\$67	\$71	\$84
\$8,000	\$55	\$68	\$76	\$81	\$96
\$9,000	\$62	\$76	\$86	\$91	\$108
\$10,000	\$69	\$84	\$96	\$101	\$120
\$11,000	\$76	\$93	\$105	\$112	\$132
\$12,000	\$83	\$101	\$115	\$122	\$144
\$14,000	\$97	\$118	\$134	\$142	\$168
\$16,000	\$110	\$135	\$153	\$162	\$192
\$18,000	\$124	\$152	\$172	\$183	\$216
\$20,000	\$138	\$169	\$191	\$203	\$240

Based on a 15 year repayment period. Minimum monthly payment is \$50. Rates shown are estimates. APR on the No Fee program may increase after consummation.

Learn more at usbank.com/studentloans

Apply today at usbank.com/studentloans

For more information call 800-242-1200
or apply today at usbank.com/studentloans