



Personal Solutions Convenient Access

U.S. Bank has a single goal. To surpass your expectations when it comes to offering first-rate banking products, easy, all-around access to your money and best in class service.



We know you want to bank on your terms. So, choose from more than 3,069 branches throughout 25 states and 5,300 ATMs where you need them most. Plus, access at MoneyPass® ATMs. Live telephone bankers 24 hours a day. Or online, anytime at usbank.com. And if that's not enough – only U.S. Bank ensures your banking experience will be the best you've ever enjoyed.

We proudly present our student products and services on the following pages – and look forward to having your U.S. Banker create a solution just for you.

All of **us** serving you®

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
ATMs	More than 5,300 U.S. Bank ATMs Access at 20,000 MoneyPass ATMs
By Phone	
Cincinnati	513-632-4141
Denver	303-585-8585
Milwaukee	414-765-4636
Minneapolis/St. Paul	612-US BANKS (612-872-2657)
Portland	503-US BANKS (503-872-2657)
St. Louis	314-425-2000
Student Loan Center	800-242-1200
All Other Areas	800-US BANKS (800-872-2657)
Outside the U.S.	503-401-9991 (call collect)
TDD - All Areas	800-685-5065



usbank.com



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Checking
Packages
Credit Cards
Loans

All of **us** serving you®



U.S. Bank Student Checking¹

U.S. Bank offers a wide range of checking accounts including one just for you, a student on the go! As a student, you can enjoy special benefits that include:



- Four Free Non-U.S. Bank ATM Transactions per Statement Cycle²
- Free U.S. Bank ATM Transactions
- Free First Order of U.S. Bank Logo Checks
- Free Internet Banking with Internet Bill Pay
- Free Email and Text Alerts³
- Mobile Banking
- U.S. Bank Visa® Check Card
- Overdraft Protection Solutions⁴

U.S. Bank Package Options

Smart money management is more important than ever. If your financial needs include savings, a U.S. Bank Package⁵ may be your best option. With Packages, you can get all of your student benefits, our best savings rate and richer rewards!



To open a student checking account, stop by your local U.S. Bank branch, call 800-720-BANK (2265), or visit usbank.com/studentchecking

U.S. Bank Visa® Cards



U.S. Bank College Visa Credit Card

Build good credit in your name and learn critical money management skills while you're still in school. Good credit is like money in the bank when it comes time to purchase a car, take out a loan or even get a job. Keep in mind, late payments damage your credit history. The U.S. Bank College Visa Credit Card⁶ is an easy tool to use to help you establish credit and protect yourself against costly overdrafts when you choose an overdraft protection option.



U.S. Bank Visa Buxx® Card

Use this reloadable, prepaid card in place of cash, checks or credit cards wherever Visa debit cards are accepted worldwide. You'll eliminate the risk of accumulating credit card debt, looking for cash and losing checks. And, parents can load the card with funds at any U.S. Bank branch, online or over the phone.



U.S. Bank Student Loans⁷

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.



Fixed & Variable Rate Loan Options⁷

- .50% interest rate reduction with AutoPay⁸
- A qualified cosigner may assist in receiving a better rate or lower fees
- No payments required while in school⁹
- Affordable repayment plans

Choose the option that is best for you! No Fee Student Loan¹⁰

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.

1. All regular account opening procedures apply. \$25 minimum deposit required to open an account. Fees for non routine transactions may apply.
2. A surcharge fee will be applied by the ATM owner, unless they are participating in the MoneyPass® network.
3. You may be charged access fees by your carrier, dependent upon your personal plan. Check with your carrier for details on specific fees and charges.
4. Fees and qualifications may apply.

5. To maintain Package benefits, a Silver, Gold or Platinum Checking and a Package Money Market Savings account and/or any U.S. Bank credit card must remain open. See the U.S. Bank Your Deposit Account Agreement booklet and the Consumer Pricing Information brochure for additional disclosures applicable to deposit accounts. Other conditions and restrictions may apply. Terms may change without notice. Credit products are subject to approval and are offered through U.S. Bank, National Association ND. Deposit and Mortgage products are offered through U.S. Bank, N.A.
6. Subject to credit approval and independent source of income and/or assets.
7. Program rules and qualifications are subject to change at any time without notice. Subject to normal credit approval. Loan approval subject to program guidelines.

8. The automatic payment is a requirement to be qualified for the interest rate reduction benefit. Auto-payment is set up through the loan servicer. If the auto-payment is cancelled by the borrower, the rate reduction benefit is lost but may be reinstated. If the auto-payment feature is revoked, the rate reduction benefit is lost and cannot be reinstated even if automatic payments are re-established on the loan.
9. 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.
10. 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.

To apply for a credit card, stop by your local U.S. Bank branch, call 800-360-2900, ext 10296 or visit usbank.com/creditcards

Apply or learn more at usbank.com/studentloans or call us at 800-242-1200