



U.S. Bank Gold Checking Package Common Account Fees

U.S. Bank Gold Checking Package is a full-service checking account combined with an open U.S. Bank personal loan, line or credit card. Find common checking-related fees below, or for a complete list of account terms, policies, and pricing, refer to the [State Farm Addendum and Consumer Pricing Information](#) disclosure.

Account Opening and Maintenance	
Minimum Opening Deposit	\$25
Monthly Maintenance Fee	\$14.95
Waive Monthly Maintenance Fee	An open U.S. Bank personal loan, line or credit card (excluding U.S. Bank Reserve Line of Credit and Student Loans)
ATM Fees	
Transactions – U.S. Bank ATMs	\$0
Transactions – Non-U.S. Bank ATMs	\$0 on first two transactions per statement period, then \$2.50 on each additional transaction after two Additionally, Non-U.S. Bank ATM owners may apply a surcharge fee unless they participate in the MoneyPass® Network
Choose if you want ATM/Debit Card Overdraft Coverage	
You'll need to make a decision about ATM Transactions and debit card purchases (e.g., paying for gas at the pump, buying groceries, buying something online) when there isn't enough money available in your account.	If you say "Yes" to ATM and Debit card overdraft coverage the bank may pay these transactions and charge an overdraft fee. If you say "No" to ATM and Debit card overdraft coverage these transactions will be declined, and you will not be charged an overdraft paid fee. <i>Note: Saying "No" to overdraft coverage for ATM and debit card transactions does not guarantee that you will avoid any overdraft fees for other types of transactions on your account.</i>
Checks, Automatic Bill Payments, and Recurring Debit Card Transactions	These items may be paid or returned at our discretion and are subject to Overdraft Paid or Overdraft Returned Item Fees.
Overdraft Fees and Overdraft Protection	
Overdraft Paid and Overdraft Returned Fees	\$36 for each item of \$5.01 or more \$0 for each item of \$5.00 or less Other merchant fees may apply
Minimum Overdrawn Balance Threshold	In the event the Available Balance at the end of the business day is or would be overdrawn \$5.01 or more, an Overdraft Paid and/or Overdraft Returned Fee(s) may be assessed. In the event your Available Balance at the end of the business day is or would be overdrawn by \$5.00 or less, we will not charge an Overdraft Paid or Overdraft Returned Fee.
Daily Maximum	U.S. Bank limits the number of charges to a daily maximum of 4 Overdraft Fees per day, no matter how many items we pay or return on your behalf. The Overdraft Fees assessed can be Overdraft Paid Fees, Overdraft Return Fees or a combination of both.
Extended Overdraft Fee	A \$36.00 fee is charged if the Available Balance remains negative for seven consecutive calendar days; you will be charged \$36.00 on the eighth calendar day.
Overdraft Protection	Link an eligible savings account, line of credit, or credit card account to your checking account to transfer funds when there is not enough money in your account to pay a transaction. For negative balances of \$5.01 or more, transfers will occur in multiples of \$50 to cover the negative balance. If however, the negative balance is \$5.00 or less, the amount advanced will be \$5.00 and the Overdraft Protection Transfer Fee will be waived.
Overdraft Protection Transfer Fee	\$7.50 per day when a transfer of \$50 or more occurs when a transfer is made from an eligible linked credit account. (U.S. Bank Reserve Line, credit card, personal line of credit, Home Equity Line of Credit, and/or other lines of credit). \$0 per day when a transfer of \$5.00 or less occurs
Transaction Processing	
Transaction Posting Order	Transactions are generally processed in the following order on the business day they are received: 1. All deposits; then, 2. Customer-initiated, non-check withdrawals in date and time order, starting with the earliest transaction; then, 3. Paper checks in number order, starting with the lowest number

For a comprehensive list of all pricing, ATM and Debit Card Overdraft Coverage terms and policies please see the [State Farm Addendum and Consumer Pricing Information](#) disclosure.



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Funds Availability		
Funds Availability	Branch Deposits and ATM Deposits: Please refer to the U.S. Bank “Your Deposit Account Agreement” for details regarding U. S. Bank’s funds availability policy Direct Deposits and Wire Transfer Deposits: Same business day	
Returned Deposited Item or Cashed Check Fee	\$19 for each check you deposit or cash from an account with insufficient funds	
Digital Services		
Online Banking	\$0 View and manage your accounts through usbank.com	
Anytime Credit Score Access	\$0 View your credit score and use the simulator tool to see how certain actions affect your score. Free credit score access, Alerts and Score Simulator through TransUnion’s CreditView SM Dashboard are available to U.S. Bank Online Banking customers only.	
Bill Pay	Standard Delivery: \$0 1-2 days for electronic or \$0 3-4 days for paper check Express Delivery: \$14.95 Same day or overnight	
Text Banking	\$0 Get up-to-the-minute account information with simple text commands	For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. Check with your carrier for specific fees and charges.
Account Alerts	\$0 Customize your own alerts to stay informed about important account activity	
Mobile Banking	\$0 View and manage your accounts through the U.S. Bank Mobile App or the mobile website	
Mobile Check Deposit	\$0 Deposit checks with your mobile device (eligibility requirements and restrictions apply)	
Send Money - Zelle® - Send to Account	\$0 Send or request money with <i>Zelle</i> using an email address or U.S. mobile number (eligibility requirements and restrictions apply) \$0 Standard (2-3 days) with a valid account and routing number	
External Transfers	Inbound Transfers Standard Delivery: \$0 Outbound Transfers Standard Delivery: Up to \$3 Next Day Delivery: \$0 Transfer money to or from your accounts at other financial institutions. Eligibility requirements and restrictions apply.	
e-Bills	\$0 Set up electronic versions of your paper bills and get them delivered directly to your Online Banking inbox	
e-Statements	\$0 Receive, view and store electronic copies of your account statements	
Debit Card Services		
Debit Card Cash Advance	\$2 Assessed when performing a cash advance with a teller at any financial institution that accepts Visa®	
Other Account Services		
Paper Statements with Check Images	\$2 per statement cycle	
Paper Statements with Check Return	\$6 per statement cycle	
Stop Payment (24-Month Duration)	\$35	

For more detailed fee information, consult the [State Farm Addendum and Consumer Pricing Information](#) disclosure. For more detailed information on Digital Services, refer to the [Digital Service Agreement](#).

To send money in minutes with Zelle, you must have an eligible U.S. Bank account and have a mobile number registered in your online and mobile banking profile for at least three calendar days. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. Must have a bank account in the U.S. to use Zelle. Terms and conditions apply. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



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