Business Banking

Business Pricing Information

Effective August 12, 2024

We're ready to help 24 hours a day, 7 days a week – get in touch.

Branch and Self-Service
- Branches in more than 25 states
- One of the largest ATM networks in America
- No surcharges at MoneyPass® Network ATMs[1]

usbank.com

Text GET APP to 872265

Business Service Center 800-673-3555
Business Hours:
Monday – Friday 8 a.m. to 8 p.m. CST
Saturday 8 a.m. to 6 p.m. CST

800-USBANKS (872-2657)
We accept relay calls.
Within the U.S., TDD all areas 800-685-5065
Outside the U.S. 503-401-9991 (call collect)

1. **ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen.
ATM Surcharge. Non-U.S. Bank ATM owners may apply a surcharge fee on ATM transactions at their ATMs. U.S. Bank participates in MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select "visit the MoneyPass locator" at the bottom of our ATM locator search results to be taken to the MoneyPass website. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please call us at 800-USBANKS (872-2657) for a refund of the surcharge fee.

EQUAL HOUSING LENDER

Deposit products offered by U.S. Bank National Association. Member FDIC. Credit products offered by U.S. Bank National Association and are subject to credit approval. ©2024 U.S. Bank

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Business Banking Packages*

CHECKING OPTIONS

	Silver Checking	Gold Checking**	Platinum Checking
Minimum Opening Deposit[1]	$100.00	$100.00	$100.00
Monthly Maintenance Fee	$0	$20.00	$30.00
Monthly Maintenance Fee Waiver Options	Not Applicable	• U.S. Bank Payment Solutions Merchant Banking OR • $10,000 average collected balance OR • $20,000 combined average collected business deposit[2] balances OR • $50,000 combined average collected business deposits and outstanding business credit[3] balances	• U.S. Bank Payment Solutions Merchant Banking OR • $25,000 average collected balance OR • $75,000 combined average collected business deposits[2] and outstanding business credit[3] balances
Transactions[4]	125 free per statement cycle, then $0.50 each	350 free per statement cycle, then $0.45 each	550 free per statement cycle, then $0.40 each
Cash Deposit Fee[5]	25 free units per month, then $0.33 per $100	125 free units per month, then $0.33 per $100	250 free units per month, then $0.33 per $100
Check Order Discount[6]	50% off first check order up to $50	50% off first check order up to $100	50% off first check order up to $100
Standard Mobile Check Deposit Transactions[7]	FREE	FREE	FREE
Online & Mobile Banking	Yes	Yes	Yes

* See the U.S. Bank *Your Deposit Account Agreement* for additional disclosures applicable to deposit accounts. Other conditions and restrictions may apply. Terms may change without notice. For the most current information about packages and benefits available, go to **usbank.com** or contact your banker.

** Interest-bearing version available with maintenance fee waiver options of $25,000/$50,000/$75,000 average collected balances. See banker for additional details.

1. To keep the account open it must have a balance or deposit/withdrawal activity. An account will automatically close if it has a zero balance and no deposit/withdrawal activity for four consecutive months.
2. Business deposit balances only. Balances will be verified 1 day prior to the last day of your statement cycle.
3. Business credit outstanding balances only. Balances will be verified 1 day prior to the last day of your statement cycle.
4. A transaction includes deposits and other credits, checks paid and other debits, ACH and deposited items, signature and PIN-based purchases made with a U.S. Bank Business Visa Debit Card.
5. Cash deposit units are calculated by dividing each cash deposit amount by 100 and rounding the resulting value to a whole number. To determine rounding, less than $.50/$50 is rounded down and more than or equal to $.50/$50 is rounded up. Any deposit less than $150 equals one unit. Cash unit allowance applicable to all cash deposits in branch and through U.S. Bank partner ATMs, cash unit allowance not applicable to Cash Vault product.
6. Discount applies to business products offered by Deluxe Corporation™. Discount does not apply to eChecks. The offer can be used at a branch or by calling Deluxe within the first 90 days of your account opening. Additional sales tax and shipping fees may apply.
7. Eligibility requirements and restrictions apply. Please refer to the *Digital Services Agreement* for more information.

Business Banking Packages*

CHECKING OPTIONS *(Continued)*

	Silver Checking	Gold Checking**	Platinum Checking
Online, Email, and Mobile Text Alerts[1]	Yes	Yes	Yes
ATM Transactions	– No ATM Transaction fees at U.S. Bank ATMs[2] – Non-U.S. Bank ATM Transaction fees apply[3]	– No ATM Transaction fees at U.S. Bank ATMs[2] – Non-U.S. Bank ATM Transaction fees apply[3]	– No ATM Transaction fees at U.S. Bank ATMs[2] – Non-U.S. Bank ATM Transaction fees apply[3]
Electronic Statement[4] No Check Images	FREE	FREE	FREE
Paper Statement No Check Images Front & Back Check Images	 $6.00 $9.00	 FREE $6.00	 FREE FREE
Negative Funds Rate	Not Applicable	Not Applicable	Not Applicable

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1. For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. Please be advised the alerts may not be sent immediately.
2. U.S. Bank has established alliances to expand ATM convenience. These partner ATMs display the U.S. Bank logo and are included in the definition of a U.S. Bank ATM.
3. **ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen.

   ATM Surcharge. Non-U.S. Bank ATM owners may apply a surcharge fee on ATM transactions at their ATMs. U.S. Bank participates in MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select "visit the MoneyPass locator" at the bottom of our ATM locator search results to be taken to the MoneyPass website. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please call us at 800-USBANKS (872-2657) for a refund of the surcharge fee.
4. Pricing for electronic statements through U.S. Bank online banking only. Pricing for electronic statements through SinglePoint® or SinglePoint® Essentials may vary.

Business Checking Accounts

CHECKING PACKAGE OPTIONS

	Non-Profit Checking (interest-bearing)	Premium Business Checking
Minimum Opening Deposit	$100.00	$100.00
Monthly Maintenance Fee	$0	$30.00
Monthly Maintenance Fee Waiver Options	Not Applicable	Not Applicable
Transactions[1]	1,800 free per calendar year[2], then $0.50 each	Not Applicable
Debits: Checks/Paper	–	$0.30
Debits: Electronic	–	$0.25
Credits: Paper	–	$1.10
Credits: Electronic	–	$0.35
Deposited Items:	–	$0.25
Cash Deposit Fee[3]	300 free units per calendar year[2] then $0.33 per $100	$0.37 per $100
ATM Transactions	– No ATM Transaction fees at U.S. Bank ATMs[4] – Non-U.S. Bank ATM Transaction fees apply[5]	– No ATM Transaction fees at U.S. Bank ATMs[4] – Non-U.S. Bank ATM Transaction fees apply[5]
Electronic Statement[6] No Check Images	FREE	FREE
Paper Statement		
No Check Images	FREE	$6.00
Front & Back Check Images	FREE	$16.00 plus $0.035 per item >100 items
Negative Funds Rate	Not Applicable	Prime[7] + 4.0%
Other	Available to incorporated non-profit organizations	Pays an Earnings Credit to help offset monthly maintenance and transaction fees. Interest Bearing version available. Business Savings Sweep option available for a $65.00 monthly fee.[8]

1. A transaction includes deposits and other credits, checks paid and other debits, ACH and deposited items, signature and PIN-based purchases made with a U.S. Bank Business Visa Debit Card.
2. Transaction and Cash Deposit fees for Non-Profit checking are aggregated annually through the end of December and billed in January of the following year.
3. Cash deposit units are calculated by dividing each cash deposit amount by 100 and rounding the resulting value to a whole number. To determine rounding, less than $.50/$50 is rounded down and more than or equal to $.50/$50 is rounded up. Any deposit less than $150 equals one unit. Cash unit allowance applicable to all cash deposits in branch and through U.S. Bank partner ATMs, cash unit allowance not applicable to Cash Vault product.
4. U.S. Bank has established alliances to expand ATM convenience. These partner ATMs display the U.S. Bank logo and are included in the definition of a U.S. Bank ATM.
5. **ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen.

   ATM Surcharge. Non-U.S. Bank ATM owners may apply a surcharge fee on ATM transactions at their ATMs. U.S. Bank participates in MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select "visit the MoneyPass locator" at the bottom of our ATM locator search results to be taken to the MoneyPass website. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please call us at 800-USBANKS (872-2657) for a refund of the surcharge fee.
6. Pricing for electronic statements through U.S. Bank online banking only. Pricing for electronic statements through SinglePoint or SinglePoint Essentials may vary.
7. Prime Rate means the rate that the bank defines as its Prime Rate on the first business day of the month.
8. The Business Savings Sweep service moves funds automatically into an FDIC-insured savings account to help maximize earning potential.

Business Savings and Money Market Accounts[1]

Options	Basic Business Savings	Preferred Business Money Market	Platinum Business Money Market	Premium Business Money Market
Minimum Opening Deposit	$100.00	$100.00	$100.00	$100.00
Monthly Maintenance Fee	$5.00	$10.00	$15.00	$30.00
Monthly Maintenance Fee Waiver Options	$500 minimum daily balance	$1,000 minimum daily balance	$10,000 minimum daily balance	Not Applicable
ATM Transactions	– No ATM Transaction fees at U.S. Bank ATMs[2] – Non-U.S. Bank ATM Transaction fees apply[3]	– No ATM Transaction fees at U.S. Bank ATMs[2] – Non-U.S. Bank ATM Transaction fees apply[3]	– No ATM Transaction fees at U.S. Bank ATMs[2] – Non-U.S. Bank ATM Transaction fees apply[3]	– No ATM Transaction fees at U.S. Bank ATMs[2] – Non-U.S. Bank ATM Transaction fees apply[3]
Monthly Deposited Items	$0.50 > 40	$0.50 > 40	$0.25 > 25	$0.25
Monthly Cash Deposit Fee[4]	$0.33 per $100 over 25 units	$0.33 per $100 over 100 units	$0.33 per $100 over 100 units	$0.37 per $100
Check Access	No	Yes	Yes	Yes
Paper Statement				
No Check Images	FREE	FREE	FREE	$6.00
Front & Back Check Images	FREE	FREE	FREE	$16.00 plus $0.035 per item > 100 items
Other	–	–	–	Pays an Earnings Credit. If linked to Premium Business Checking, the Earnings Credit, less earned interest, can help offset checking and transaction fees.

1. **Savings and Money Market Disclosures.**
   See the Current Deposit Rates for disclosures on rates, compounding and crediting, and other balance information. Savings accounts are also subject to the fees listed in the Other Fees section. The average collected balance is calculated by adding the principal in the account for each day of the month and dividing that figure by the number of days in the period. Unlike checking accounts, checks written on money market accounts are not returned with your statement.
2. U.S. Bank has established alliances to expand ATM convenience. These partner ATMs display the U.S. Bank logo and are included in the definition of a U.S. Bank ATM.
3. **ATM Transaction Fee.** U.S. Bank will assess this fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen.
   ATM Surcharge. Non-U.S. Bank ATM owners may apply a surcharge fee on ATM transactions at their ATMs. U.S. Bank participates in MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select "visit the MoneyPass locator" at the bottom of our ATM locator search results to be taken to the MoneyPass website. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please call us at 800-USBANKS (872-2657) for a refund of the surcharge fee.
4. Units are calculated by dividing each cash deposit transaction by 100 and rounding the resulting value to a whole number.

OTHER SERVICE FEES	
Account Balance and Research (1-hour minimum)	$75.00/hr
ACH Item Received (Premium and Premium Non-Profit)	$0.25
Audit Confirmation (per confirmation)	$25.00
Bill Pay	
Standard Delivery	No Charge
Express Delivery	$14.95
Canadian Check Deposited in U.S. Dollars (each)	$4.00
Cash and Coin Services	
Coin and Currency Orders	
Currency Ordered (per strap)	$0.85
Loose Currency Ordered (per $100)	$0.25
Loose Coin Ordered (per bag)	$14.00
Rolled Coin Ordered (per roll)	$0.25
Rolled Coin Ordered (per box)	$8.00
Change Order Fee (Premium and Premium Non-Profit)	$10.00
Cash Deposits	
Coin Deposited (per roll)	$0.20
Fed Ready Coin Deposit (per bag)	$4.00
Loose Mixed Coin Deposited (per bag)	$12.00
Premium Checking Branch Deposit Processing – per Deposit	$2.75
Premium Checking Night Deposit Processing – per Deposit	$2.75
Premium Checking Cash Deposit Adjustment – per Adjustment	$9.00
Supplies	
Disposable Deposit Bag	$0.30
Locking Deposit Bag	$35.00
Non-locking Zippered Deposit Bag	$9.00
Cashier's Checks/Official Checks	$10.00
Checks Cashing for Non-Customers[1]	
Checks drawn on U.S. Bank	$10.00
Copy of Check, Deposit or Withdrawal	
Small Business and Non-Profit Checking	
First two copies	No Charge
Each additional copy	$2.00
Premium Business Checking	$12.00
Counter Checks	$2.00
Deposits Requiring Non-Routine Handling (per hour)	$25.00
Dormant Account (per month)	$5.00
Legal Charges (tax levy/garnishment)	$100.00
Money Service Business Fee Per Statement Cycle	$150.00

1. Applies when a business customer elects to pay fee on behalf of a non-customer presenter of check.

NOTE: The above list includes only the most common fees associated with business accounts and does not include all possible service charges. Unless specifically stated, Premium accounts may have fees that vary from those listed. Please contact your Business Banker for complete pricing information about Treasury Management, International Banking, Premium accounts, or other U.S. Bank products and services not listed here. Fees are subject to change without notice.

OTHER SERVICE FEES (continued)	
Account Charge-Off Processing Fee	$30.00
Overdraft Paid Fees[1,2,3] Item Amount	
$5.00 or less	No Charge
$5.01 or greater	$36.00
Overdraft Protection Transfer Fee via a U.S. Bank Credit Card or Business Reserve Line (per day)[4]	$12.50
Premium Business Checking and Premium Business Money Market Deposit Coverage Fee[5]	$0.129
Returned Deposited Items	
Business Checking	
Returned Check (per item)	$16.00
Redeposited Item (per item)	$9.00
Return Deposited Item Special Instructions Maintenance Per Month	
First account	$12.00
Each Additional Account	$7.00
Business Savings and Money Markets	
Returned Deposited Items or Cashed Checks (per item)	$19.00
Returned Statement Fee	
(For the second or subsequent months statements returned undeliverable to us)	$5.00
Safe Deposit Box Fees	
Paper Invoice	No Charge
Late Payment (per month)	$10.00
Lock Drilling	$150.00
Statement Services	
Copy of Analyzed Statement[6]	$12.00 per statement
Snap Shot Statement[7]	$12.00 per statement
Service Analysis Statement[8]	$6.00 per statement
Copy of non-Analyzed Statement[9]	$6.00 per statement

1. Overdraft Paid Fees are not assessed on Premium Business Checking and Premium Business Money Market.
2. Fees are limited to a daily maximum of 3 Overdraft Paid Fees per day.
3. If you have linked eligible accounts, and the negative Available Balance in your checking account is $5.01 or more, the advance amount will transfer in multiples of $100.00. If however, the negative Available Balance is $5.00 or less, the amount advanced will be $5.00 and the Overdraft Protection Transfer Fee will be waived. Refer to *Your Deposit Account Agreement*, section titled "Overdraft Protection Plans," for additional information.
4. Refer to *Your Deposit Account Agreement*, section titled "Overdraft Protection Plans," under "Business Banking Overdraft Protection" for additional information.
5. The Deposit Coverage fee covers the cost of managing our clients' deposits, including factors such as operating and regulatory costs. Assessed at $0.129 per $1,000 average of ledger balances each statement cycle.
6. You can request a copy of your periodic statement at any time. Account analysis is the method of fee processing and reporting for business checking accounts. Analyzed accounts use account analysis to detail fees. Fees are charged to the account once per month.
7. The Snap Shot Statement can be requested at any time. This statement mirrors activity on the account since the last statement cycle. For example: A normal business statement cycle ends the last day of the month. If the last statement cycle date is May 31st, and you request a Snap Shot Statement on June 10th, your requested Snap Shot Statement will show activity beginning May 31st through June 10th.
8. You can request an additional copy of the "Service Analysis Statement" details. This section can be found in your periodic statement under "Analysis Service Charge Detail". In this section, you can find information such as (but not limited to) wire fees, statement fees and/or transaction fees.
9. You can request an extra copy of your periodic statement at anytime. Your account is considered non-analyzed when fees are charged to the account on a daily basis, as applicable.

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OTHER SERVICE FEES (continued)

Stop Payment (On Check)	
24-Month Duration	$35.00
U.S. Bank Business ATM/Debit Card	
Monthly Fee	No Charge
ATM Transaction Fees	
ATM Transaction means each requested withdrawal, balance inquiry, fund transfer, or deposit.	
U.S. Bank ATM[1]	No Charge
Non-U.S. Bank ATM[2]	$2.50
Multiple fees may apply during one ATM session	
Mini-Statement at U.S. Bank ATM	No Charge
Full Statement at U.S. Bank ATM	No Charge
Debit Card Cash Advance Fee[3]	$2.00
International Processing Fee	
U.S. Dollars	3% of transaction
International Currency	3% of transaction
ACH Transfers	
Outgoing Digital ACH Domestic	$1.00
Wire Transfers[4]	
Wire Monthly PIN Maintenance	$8.00
Wire Advice – mail[5]	$12.00
Wire Advice – fax	$11.00
Wire Advice – phone	$40.00
Domestic Wires	
Incoming Fedwire[6]	$14.00
Incoming Fedwire CTP[6]	$16.00
Outgoing Wires – Branch Repetitive & Non-Repetitive	$40.00
Outgoing Wires – Digital Non-Repetitive	$30.00
Voice Wires – Repetitive & Non-Repetitive	$45.00
Internal Wire Incoming[7]	$7.00
Internal Wire Outgoing[7]	$11.00
International Wires	
Incoming Wires	$16.00
Outgoing Wires	
FX & U S. Dollar – Repetitive & Non-Repetitive	$75.00

1. U.S. Bank has established alliances to expand ATM convenience. These partner ATMs display the U.S. Bank logo and are included in the definition of a U.S. Bank ATM.
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3. $2.00 fee assessed when performing a cash advance at the teller of any financial institution that accepts Visa.
4. Deposits received in a foreign currency by wire-transfer must be converted to U.S. dollars prior to being credited to your account. U.S. Bank will convert your funds at a retail exchange rate established by U.S. Bank on the business day when such exchange is processed based on factors such as market conditions and risk, economic and business factors. The exchange rate will include our profit, fees, costs and charges. See the Foreign Currency section of the *Your Deposit Account Agreement* for more information.
5. Wire Advice – Mail for Premium Business Checking and Premium Business Money Market will be $15.00.
6. The originating financial institution determines the payment instructions included with the wire. The Incoming Fedwire CTP (Customer Transfer Plus) has expanded payment instructions fields while Incoming Fedwire does not.
7. An internal domestic wire transfer (incoming and outgoing) is where both the debit and the credit accounts are held within U.S. Bank.

NOTE: The above list includes only the most common fees associated with business accounts and does not include all possible service charges. Unless specifically stated, Premium accounts may have fees that vary from those listed. Please contact your Business Banker for complete pricing information about Treasury Management, International Banking, Premium accounts, or other U.S. Bank products and services not listed here. Fees are subject to change without notice.

CASH MANAGEMENT TOOLS

SinglePoint® Essentials Online Banking[1]	
Previous Day Summary and Detail Monthly Maintenance	
Silver, Gold, Platinum, or Non-Profit Checking - Up to 3 Accounts	$17.95
Premium Checking - Up to 3 Accounts	$20.95
ACH Monthly Maintenance per Customer	$12.00
ACH Transactions (per item)	$0.42
Positive Pay Fraud Protection Monthly Maintenance per Customer	$20.00
Wire Transfer Monthly Maintenance per Customer	$12.00
Domestic Wire (per wire)	$16.00
International Wire (per wire)	$32.00
Token (required for ACH & Wires)	No Charge
Mobile SinglePoint (per month)	No Charge
Outgoing Real Time Payment (per Payment)	$0.75
Deposit Express[1]	
Monthly Maintenance	$38.00
Scanner Workstation Monthly Maintenance per Station	
First Scanner Station	No Charge
Each additional workstation	$25.00
Checks Deposited (per item)	
50 Items	No Charge
51 Items and Above	$0.25
Mobile Check Deposits (per item)[2]	$0.35
Check Scanner	
Check Scanner*	$325.00
Check Scanner Warranty Upgrade (Optional)	$75.00
Deposit Express – Mobile (Only)	
Monthly Maintenance	$5.00
Mobile checks deposited (per item)	$0.40
Business Savings Sweep	
Savings Sweep One Time Set Up Fee per Account	$50.00
Monthly Maintenance Fee[3]:	
Silver, Gold, Platinum, or Non-Profit Checking	$30.00
Premium Business Checking	$65.00

*Free with 2 year Deposit Express scanner service agreement. Early termination fees apply.

1. Pricing reflective of customer having a Silver, Gold or Platinum Business Checking Account. Pricing will vary for customers who have a Premium Business Checking account.
2. Charged for each mobile check deposited regardless of total volume of scanner and mobile checks.
3. Business savings sweep monthly maintenance is in addition to the saving account monthly maintenance fee. This fee is per account and bills to the connected checking account.

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FOREIGN CHECKS/CURRENCY FEES

Checks Deposited in Foreign Currency on Foreign Banks

All checks subject to review. If item must be processed on a collection basis, U.S. Bank will disclose additional fees prior to assessing. See Foreign Check Collection section for potential fees.

Return rate subject to sell rates in effect on return date.

Foreign Check Collection (incoming/outgoing)	
Courier Fee (per check)	$45.00
Initiation Fee (per check)	$40.00
Returned Check Fee	$30.00
Checks on Canadian Banks (non-collection)	$0.50
Foreign Currency Check Deposit – Select Countries	$8.00

Fee collected on all checks presented, paid and unpaid. Additional fees assessed by Foreign Banks will be deducted from the check proceeds. Exchange rate adjustments will apply on each item at the time of processing.

Foreign Currency	
Purchase	
Foreign Exchange Fee (Admin Fee)*	$10.00
Next Day Priority Delivery (optional)	$15.00
Sold	
Foreign Exchange Fee (Admin Fee)*	$10.00

*Charged for transactions of $300 U.S. Dollars or less, or for currency purchases returned within seven days, regardless of the dollar amount.

NOTE: The above list includes only the most common fees associated with business accounts and does not include all possible service charges. Unless specifically stated, Premium accounts may have fees that vary from those listed. Please contact your Business Banker for complete pricing information about Treasury Management, International Banking, Premium accounts, or other U.S. Bank products and services not listed here. Fees are subject to change without notice.