

## Banking When and Where You Need It

**24 Hours a Day, 7 Days a Week**

<b>Your Local Branch</b>	More than 3,000 branches in 24 states
<b>Online</b>	usbank.com
<b>ATMs</b>	More than 5,100 U.S. Bank ATMs Access at 13,000 MoneyPass ATMs
<b>By Phone</b>	
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

## 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 3,000 branches throughout 24 states and 5,100 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™



Checking  
Savings  
Credit Cards  
Loans

All of **us** serving you™




[usbank.com/studentbanking](http://usbank.com/studentbanking)

Deposit products offered by U.S. Bank, N.A.  
Member FDIC

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## U.S. Bank Student Checking Benefits Just for You



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 Month<sup>2</sup>

When you're on the go, you'll have four free non-U.S. Bank ATM transactions per month.

### Free U.S. Bank ATM Transactions<sup>3</sup>

Enjoy unlimited use of the more than 5,100 U.S. Bank ATMs nationwide.

### Free Internet Banking, Bill Pay and Online Statements

Enjoy the ease of managing your accounts online. Pay bills, receive online statements and sign up for email alerts, so you always know what's in your account.

### Free Check Card with Rewards<sup>4</sup>

U.S. Bank offers check cards with rewards to fit your needs. Earn the rewards you want just for making purchases (non-PIN) with your check card. The funds are always deducted directly from your checking account, so tracking is easy! The program is especially flexible...see for yourself!<sup>4</sup>

### First Order of Checks Free<sup>5</sup>

With Student Checking, you'll have unlimited check writing and get your first order of checks free.

### Overdraft Protection<sup>6</sup>

Protect yourself if your account falls below a zero balance.

To open an account, stop by your local U.S. Bank branch, call 800-720-BANK (2265), or visit [usbank.com/studentchecking](http://usbank.com/studentchecking)

## Checking Package Options for Your Future Plans

### U.S. Bank Package and Money Market Savings

Smart money management is more important than ever. If your financial needs include savings, a U.S. Bank Package<sup>7</sup> may be your best option. With Packages, you can get all of your student benefits, our best savings rate with no monthly maintenance fee and richer rewards!

## U.S. Bank Visa® Cards to Fit Your Needs

### 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. So, start building good credit in your name and learn important money management skills now. The U.S. Bank College Visa Credit Card is an easy tool to use to help you establish credit and protect yourself against costly overdrafts when you choose the 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, eliminating 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.

To apply, stop by your local U.S. Bank branch, call 800-360-2900, ext 8128 or visit [usbank.com/studentbanking](http://usbank.com/studentbanking)

## Count on **us** for education loan needs



After making use of grants, scholarships and Federal loans, there still may be unmet education expenses. That's why U.S. Bank offers the No Fee Education Loan!

### No Fees

You receive the full approved loan amount.

### Loan Amount

Borrow up to a maximum \$20,000 per grade level. This amount will be the lesser of what you request, program limits, or school certified amount.

### Low Interest Rate

Save with a low variable interest rate – multiple tiers.<sup>8</sup>

### Auto-Pay Discount

Save .50% with an interest rate reduction for auto-pay<sup>9</sup>

### Enrollment

Students enrolled and making satisfactory academic progress in a bachelor's degree or post baccalaureate program at an eligible college or university. Students may also be enrolled less than half-time.



Apply or learn more at [usbank.com/nofeeapp](http://usbank.com/nofeeapp) or call us at 800-242-1200

Note: Program rules and qualifications may be modified or discontinued at any time without notice.

1. All regular account opening procedures apply. \$25 minimum deposit required to open an account. Fees for non routine transactions may apply.

2. Other ATM network owners may assess a fee.

3. Transaction fees may apply when used at non-U.S. Bank ATMs as an ATM card.

4. U.S. Bank offers reward programs for check cards that can be added to any U.S. Bank personal checking account. Only non-PIN purchases qualify for rewards. Cash advances, ATM transactions and purchases made with a PIN do not qualify. All reward programs subject to change without prior notification. Earned rewards may be lost if customers choose to switch check card reward programs.

5. Free U.S. Bank logo-style checks or 50% off any other style (limit 1 box).

6. Overdraft protection is not automatic, customer must sign up for the feature. Subject to normal credit approval. Fees and eligibility requirements will apply.

7. To maintain Package benefits, a Silver, Gold or Platinum Checking and a Package Money Market Savings and/or any U.S. Bank credit card must remain open. See the U.S. Bank Your Deposit Account Agreement booklet and Consumer Pricing Information brochure 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/packages](http://usbank.com/packages) or see your banker for details. 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. Member FDIC.

8. APR may increase or decrease after consummation. Consummation occurs upon disbursement of loan proceeds. The interest rate is variable and can therefore increase and/or decrease over the life of the loan.  
9. The automatic payment is a requirement to be qualified for the interest rate reduction benefit. 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.