



P.O. Box 1800
Saint Paul, Minnesota 55101-0800



To Contact U.S. Bank

24-Hour Business

Solutions:

800-673-3555

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

New Services Terms and Conditions will be effective for U.S. Bank business clients on February 1, 2024. You can view the new Services Terms and Conditions at usbank.com/tmtermsandconditions. Use access code "terms2024." If you are unable to access this information for any reason, please reach out to your U.S. Bank contact or Commercial Customer Service team for assistance. If you are a former MUBG Union Bank National Association (MUB) client, the Services Terms and Conditions replaces the MUB Transaction Banking Agreement.

Effective January 2, 2024, we would like to inform you of the upcoming changes to the *Business Pricing Information* document that may impact your account. To obtain a current copy of the *Business Pricing Information* disclosure, visit your local branch.

Primary updates in your revised *Business Pricing Information* disclosure

- Updated the maximum number of Overdraft Paid Fees charged per day from 6 to 3.
- Update to the ATM Surcharge footnote to locate a MoneyPass® ATM location
- Under Silver, Gold and Platinum Checking Check Order Discount, added clarifying language to state the discount does not apply to eChecks
- Under Non-Profit Checking (interest-bearing) Other, updated availability to incorporated non-profit organizations
- Under Other Service Fees (continued), changed Negative Balance Closing Fee to Account Charge-Off Processing Fee
- Under Other Service Fees (continued), Wire Transfers, updated Monthly Maintenance to Wire Monthly PIN Maintenance
- Under Other Service Fees (continued), Domestic Wires, updated Incoming Wires to Incoming Fedwire

Pricing updates:

All checking and savings account types

- Cash Coin Services
 - Loose Coin Ordered (per bag) - \$14 (increased from \$7)
 - Rolled Coin Ordered (per box) - \$8 (increased from \$7)
- Statement Services
 - Service Analysis Statement - \$6 per statement (increased from \$5)
 - Snap Shot Statement - \$12 per statement (increased from \$11)
 - Added Copy of Analyzed Statement - \$12
 - Added Copy of non-Analyzed Statement - \$6
- Wire Transfers
 - Wire Advice - phone - \$40 (increased from \$27.50)
- Domestic Wires
 - Added Incoming Fedwire CTP - \$16
 - Voice Wires - Repetitive and Non-Repetitive - \$45 (increased from \$37.50)
- SinglePoint® Essentials Online Banking
 - Previous Day Summary and Detail Monthly Maintenance
 - Silver, Gold, Platinum, or Non-Profit Checking - Up to 3 Accounts - \$17.95 (increased from \$16.95)
 - ACH Transaction (per item) - \$0.42 (increased from \$0.40)
 - Domestic Wire (per wire) - \$16 (increased from \$15)
 - International Wire (per wire) - \$32 (increased from \$30)
- Deposit Express
 - Monthly Maintenance - \$38 (increased from \$35)

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$ _____
- Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
- Total lines 3 and 4. \$ _____
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
- Subtract line 6 from line 5. This is your balance. \$ _____
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at: U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- Account information:** Your name and account number.
- Dollar Amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The *****INTEREST CHARGE***** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



INFORMATION YOU SHOULD KNOW**(CONTINUED)**

- Foreign Check Collection (incoming/outgoing)
 - Checks on Select Countries/Banks (non-collection) - \$8 (previously disclosed as \$1)
- Silver Checking, Gold Checking, Platinum Checking, Non-Profit Checking
- Wire Transfers
 - Wire Advice mail - \$12 (increased from \$11)
- Premium Business Checking
- Monthly Maintenance Fee - \$30 (increased from \$24)
 - Debits: Check/Paper - \$0.30 (increased from \$0.25)
 - Credits: Paper - \$1.10 (increased from \$0.90)
 - Deposited Items: \$0.25 (increased from \$0.20)
 - Wire Advice Mail: \$15 (increased from \$13)
- Platinum Business Money Market
- Minimum Opening Deposit - \$100 (decreased from \$5,000)
- Premium Business Money Market
- Monthly Maintenance Fee - \$30 (increased from \$24)
 - Monthly Deposited Items - \$0.25 (increased from \$0.20)
 - Wire Advice - Mail: \$15 (increased from \$13)

Beginning January 2, 2024, a copy of the *Business Pricing Information* document will be available by calling 800-673-3555 or by visiting your local branch.

If you have any questions, you can call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. We accept relay calls. Our bankers are also available to help at your local branch via appointment.

Effective February 12, 2024, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning January 8, 2024, you can review the full revised document at usbank.com/YDAA-upcoming-version, by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

Here's what you should know:

- Added references to the *U.S. Bank Business Essentials® Pricing Information* disclosure throughout the document.
- Under **Insufficient Funds and Overdrafts** section, "**Available Balance**" sub-section, updated the language to state that debit card authorizations will be reflected as pending transactions and/or will reduce your Available Balance from the time we receive the authorization until the merchant presents the item for payment. If the debit card transaction has not been presented for payment within seven business days, it may be removed from your pending transactions and your Available Balance may no longer be reduced by the authorization amount.
- Under **Overdraft Handling** section, **ATM and Debit Card Overdraft Coverage** sub-section, updated language to state that upon opening your U.S. Bank consumer checking or money market account, or after your account is opened, you have the options to say 'Yes' or 'No' to ATM and Debit Card Overdraft Coverage.
- Under **Electronic Fund Transfers For Consumer Customers** and **Electronic Fund Transfers For Business Customers** sections, **Limits on Transfers** sub-section, **Debit Card Transactions**, updated the language to state that debit card authorizations will be reflected as pending transactions and/or will reduce your Available Balance from the time we receive the authorization until the merchant presents the item for payment. If the debit card transaction has not been presented for payment within seven business days, it may be removed from your pending transactions and your Available Balance may no longer be reduced by the authorization amount.
- Under **Electronic Fund Transfers For Consumer Customers** and **Electronic Fund Transfers For Business Customers** sections, **Fees** sub-section, **ATM Surcharge**, updated the language for how to locate a MoneyPass® network ATM.

If you have questions, please call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. You can also schedule an appointment at usbank.com/book to speak with a banker in person, by phone or virtually.



Account Number:

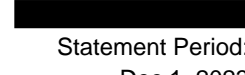
Statement Period:

Dec 1, 2023

through

Dec 31, 2023

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**U.S. BANK SILVER - BUSINESS CHECKING****Member FDIC**

U.S. Bank National Association

**Account Summary**

	# Items				
Beginning Balance on Dec 1		\$	2,869.43	Number of Days in Statement Period	31
Customer Deposits	1		506.00		
Other Deposits	5		2,653.73		
Other Withdrawals	5		2,740.96-		
Ending Balance on Dec 31, 2023		\$	3,288.20		

Customer Deposits

Number	Date	Ref Number	Amount
	Dec 11		506.00

Total Customer Deposits	\$	506.00
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Other Deposits

Date	Description of Transaction	Ref Number	Amount
Dec 4	Electronic Deposit	From STRIPE	\$ 476.45
Dec 8	Electronic Deposit	From STRIPE	95.05
Dec 15	Electronic Deposit	From STRIPE	457.38
Dec 22	Electronic Deposit	From STRIPE	1,429.95
Dec 26	Electronic Deposit	From STRIPE	194.90

Total Other Deposits	\$	2,653.73
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Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Dec 4	Electronic Withdrawal	To Innago LLC	\$ 2,100.00-
Dec 6	Electronic Withdrawal	To CARDMEMBER SERV	67.92-
Dec 18	Internet Banking Transfer	To Account	423.54-
Dec 20	Electronic Withdrawal	To SD GAS & ELEC	73.95-
Dec 20	Electronic Withdrawal	To SD GAS & ELEC	75.55-

Total Other Withdrawals	\$	2,740.96-
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Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Dec 4	1,245.88	Dec 11	1,779.01	Dec 20	1,663.35
Dec 6	1,177.96	Dec 15	2,236.39	Dec 22	3,093.30
Dec 8	1,273.01	Dec 18	1,812.85	Dec 26	3,288.20

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: November 2023

Account Number:		\$	0.00
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Analysis Service Charge assessed to		\$	0.00
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¹ Financial institutions are required by the State of Iowa to charge sales taxes on certain service charges related to checking accounts. Any assessed tax has been itemized on your statement.



Account Number:

Statement Period:

Dec 1, 2023

through

Dec 31, 2023

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ANALYSIS SERVICE CHARGE DETAIL

(CONTINUED)

Service Activity Detail for Account Number

<i>Service</i>	<i>Volume</i>	<i>Avg Unit Price</i>	<i>Total Charge</i>
Depository Services			
Combined Transactions/Items	9		No Charge
Subtotal: Depository Services			0.00
Fee Based Service Charges for Account Number			\$ 0.00

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