

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

Statement Period: Mar 1, 2024

Mar 1, 2024 through Mar 31, 2024

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24-Hour Business

Solutions:

800-673-3555

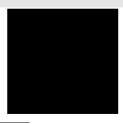
To Contact U.S. Bank

U.S. Bank accepts Relay Calls

Internet: usbank.com

## **NEWS FOR YOU**

Scan here with your phone's camera to download the U.S. Bank Mobile App.



## INFORMATION YOU SHOULD KNOW

Effective May 13, 2024, we would like to inform you of the upcoming changes to the *Business Pricing Information* and the *U.S. Bank Business Essentials Pricing Information* documents that may impact your account. To obtain a current copy of the *Business Pricing Information* and *U.S. Bank Business Essentials Pricing Information* disclosures, visit your local branch.

#### Primary updates in your revised Business Pricing Information disclosure

- Effective January 2024, the following fees are no longer being charged. The references to these fees were removed or changed to "no charge" throughout the document:
  - o Mini and Full Statement Fee at a U.S. Bank ATM
  - o Safe Deposit Box Paper Invoice
  - o Tracer Fee
  - o Foreign Draft Purchases
- Checks on Select Countries/Banks (non-collection) name is changed to Foreign Currency Check Deposit Select Countries
- Domestic Internal Wire Transfer Fee clarification is being added for the following:
  - o Internal Wire outgoing \$11.00
- The footnote for Business Overdraft Protection was updated to refer to the *Your Deposit Account Agreement* document in the section titled "Overdraft Protection Plans," under "Business Banking Overdraft Protection" for additional information.

Beginning May 13, 2024, a copy of the *Business Pricing Information* and the *U.S. Bank Business Essentials*® *Pricing Information* documents 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 May 13, 2024, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning April 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:

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.



#### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

## Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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.

- 1. 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.

3.	Enter the ending balance shown on this statement.	\$
4.	Enter the total deposits recorded in the Outstanding Deposits section.	\$
5.	Total lines 3 and 4.	\$
6.	Enter the total withdrawals recorded in the Outstanding Withdrawals section.	\$
	-	

- 8. 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.
- 10. 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.

#### 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.

7. Subtract line 6 from line 5. This is your balance.

- · 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.





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# **INFORMATION YOU SHOULD KNOW**

# (CONTINUED)

- Under the Overdraft Protection Plans section, Business Banking Overdraft Protection sub-section, updated the
  language to state that when a checking account has a linked Business Reserve Line of Credit, the system will
  automatically draw from that account first, which may incur a fee. If a checking account has a deposit product and credit
  product linked as overdraft protection, the order of eligible accounts is updated to always draw from the deposit product
  first, which will not incur a fee, unless the checking account has a linked Business Reserve Line of Credit. If the deposit
  product has insufficient funds available to transfer, funds will draw from the credit product.
- Under the Closing Your Account section, added a paragraph for How the account closure works that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

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.

U.S. BANK SILVER - BUSINES	S CHECKING		Member FDI
U.S. Bank National Association  Account Summary			
# Items			
Beginning Balance on Mar 1	\$ 6,169.33	Number of Days in Statement Period	31
Customer Deposits 1	547.00		
Other Deposits 3	385.00		
Other Withdrawals 6	2,819.20-		
Ending Balance on Mar 31, 2024	\$ 4,282.13		
Customer Deposits			
Number Date Ref Number	Amount		
Mar 6	547.00		
		<b>Total Customer Deposits</b>	\$ 547.00
Other Deposits			
Date Description of Transaction		Ref Number	Amount
Mar 8 Electronic Deposit	From STRIPE		\$ 95.05
Mar 20 Electronic Deposit	From STRIPE		95.05
Mar 25 Electronic Deposit	From STRIPE		194.90
		Total Other Deposits	\$ 385.00
Other Withdrawals			
Date Description of Transaction		Ref Number	Amount
Mar 4 Internet Banking Transfer	To Account		\$ 380.70-
Mar 4 Electronic Withdrawal	To Innago L <mark>LC</mark>		2,150.00-
Mar 6 Electronic Withdrawal	To CARDMEMBER SER	₹V	67.92-
Mar 14 Internet Banking Transfer	To Account		10.00-
Mar 21 Electronic Withdrawal	To SD GAS & ELEC		67.82-

## **Business Statement**

Account Number:

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# **U.S. BANK SILVER - BUSINESS CHECKING** U.S. Bank National Association

(CONTINUED)

Other Withdrawals (continued)

Date Description of Transaction

Mar 21 Electronic Withdrawal To SD GAS & ELEC Ref Number

**Amount** 142.76-

**Total Other Withdrawals** 

\$

2,819.20-

**Balance Summary** 

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 4	3,638.63	Mar 14	4,202.76	Mar 21	4,087.23
Mar 6	4,117.71	Mar 20	4,297.81	Mar 25	4,282.13
Mar 8	4,212.76				

Balances only appear for days reflecting change.

# ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: February 2024

Account Number:

\$

0.00

Analysis Service Charge assessed to

\$ 0.00

<sup>&</sup>lt;sup>1</sup> 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.

Service Acti	vity Detail for Account Numbe	r	
Service	Volume	Avg Unit Price	Total Charge
<b>Depository Services</b>			
Combined Transactions/Items	11		No Charge
Subtotal: Deposito	ry Services		0.00
Branch Coin/Currency Services			
Cash Deposited-per \$100	10		No Charge
Subtotal: Branch C		0.00	
Fee Based Service	e Charges for Account Number	\$	0.00