Liquid assets are critical to meet your day-to-day financial needs. We make it easy for you to keep money readily accessible for any purpose with the U.S. Bank Money Market Savings Account.

**Key features include:**
- Tiered interest rates
- No monthly maintenance fees
- No minimum balance requirements
- Convenient ways to access your money:
  - U.S. Bank Online Banking with Bill Pay
  - Online Banking using Quicken® or Microsoft Money®
  - Worldwide debit card and ATM access with no ATM or international processing fees
- FDIC insured (up to legal maximum limits)

**Additional services available to you:**
- Reserve Checking or Reserve Interest Checking Account — Make your complex financial life a little easier with these accounts that are available with no monthly maintenance fees or minimum balance requirements.
- The Private Client Reserve Visa® Debit Card — You can access your account from any ATM worldwide with no ATM fees and no international processing fees.
- DepositPoint™ — You can deposit checks from home, the office or on the go — with no transaction fees for standard DepositPoint deposits. All it takes is the camera on your iPhone, iPad or Android; or a computer with a scanner. Visit usbank.com to learn more.

**Access made easy — find out more**
Contact us to find out how the U.S. Bank Reserve Money Market Savings Account makes it easier to manage your cash needs.

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**Investment products and services are:**

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<th>NOT A DEPOSIT</th>
<th>NOT FDIC INSURED</th>
<th>MAY LOSE VALUE</th>
<th>NOT BANK GUARANTEED</th>
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Deposit products offered by U.S. Bank National Association. Member FDIC. Credit products are offered by U.S. Bank National Association and subject to normal credit approval. The Private Client Reserve Debit Card is issued by U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc. The creditor and issuer of the U.S. Bank FlexPerks Reserve American Express Card is U.S. Bank National Association pursuant to a license from American Express. American Express is a federally registered service mark of American Express. The creditor and issuer of the FlexPerks Reserve Visa Signature Card is U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc.

1 Variable rate account. Rates are determined at the bank’s discretion and may change at any time.
2 Must have eligible debit card from The Private Client Reserve. Other restrictions may apply.
3 ATM transaction fees at both U.S. Bank owned and non-U.S. Bank owned ATMs will be reversed. Not all ATMs accept deposits. International processing fees will appear as a charge and subsequent reversal on statements: 2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. 3% of each foreign purchase transaction or foreign ATM advance transaction in Foreign Currency.
4 Federal Regulation D limits certain types of withdrawals and transfers made from a savings or money market account to a combined total of six per account cycle. This includes withdrawals made by check or draft to third parties; debit or ATM card point-of-sale (POS) purchases; and pre-authorized withdrawals such as automatic transfers for overdraft protection and transfers made by telephone, online banking, mobile banking, bill pay, wire and facsimile. Withdrawals and/or transfers exceeding the six per account cycle allowance, will result in a $15 excessive withdrawal fee per transaction. If limitations are continuously exceeded, it may result in conversion to an Easy Checking account.

5 Eligibility requirements and restrictions apply. Please refer to the Online and Mobile Financial Services Agreement for more information. The U.S. Bank Mobile app is free to download. Your mobile carrier may charge access fees depending upon your individual plan. Web access is needed to use Mobile app. Check with your carrier for specific fees and charges.

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