Business Banking

U.S. Bank Business Essentials® Pricing Information

Effective January 2, 2025

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 conductedat 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. However, a Non-U.S. Bank ATM Transaction Fee may be assessed on transactions at a MoneyPass ATM.

U.S. Bank Business Essentials®

CHECKING ACCOUNT(S)*	
Minimum Opening Deposit[1]	$100
Monthly Maintenance Fee	$0
Transactions[2]	
Electronic deposits, electronic withdrawals, ATM transactions, Elavon payment processing credits and chargebacks, electronic transfers, ACH, debit card purchases[3]	$0
Deposits and withdrawals made with a banker/teller at a branch and paper checks written on the account[3]	25 per statement cycle included, then $0.50 each
Cash Deposit Fee[4]	25 units per statement cycle included, then $0.33 per $100
Check Order Discount[5]	50% off first check order up to $50
Standard Mobile Check Deposit[6] **Transactions**	Free
Online and Mobile Banking	Yes
Online, Email, Mobile Text Alerts[7]	Yes
ATM Transactions[8]	
U.S. Bank ATMs	No ATM Transaction fees[9]
Non-U.S. Bank ATMs	ATM Transaction fees apply[10]
Electronic Statement - No Check Images[11]	Free
Paper Statement[12] (per statement cycle)	
No Check Images	$6.50
Front & Back Check Images	$9.00

*See the U.S. Bank *Your Deposit Account Agreement* for additional disclosures applicable to deposit accounts. To view the *Your Deposit Account Agreement*, please visit **usbank.com/ydaa** or visit your local branch. 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.

1. To keep the deposit account open you must have a balance and deposit/withdrawal activity. An account will automatically close if it has a zero balance and no deposit/withdrawal activity for four consecutive months. Closure of the U.S. Bank Business Essentials® deposit account will result in closure of the associated Payment Processing Services.
2. Transactions are all deposits and withdrawals made from your account. This includes deposits and other credits, checks paid, and other debits, ACH, electronic transfers, signature and PIN-based purchases made with a U.S. Bank Business Visa Debit Card.
3. Certain transactions may have additional service fees. Refer to the additional sections in this document or contact your Business Banker for complete pricing information.
4. 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.
5. 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.
6. Eligibility requirements and restrictions apply. Please refer to the *Digital Services Agreement for more information*.
7. 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.
8. ATM Transaction means each requested withdrawal, balance inquiry, fund transfer, or deposit.
9. 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.
10. **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.
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11. Pricing for electronic statements through U.S. Bank online banking only. Pricing for electronic statements through SinglePoint® or SinglePoint® Essentials may vary.
12. For the checking account, customers are automatically enrolled in paper statements. To avoid the paper statement fee, log into online banking to opt in to paperless statements.

U.S. Bank Business Essentials®

PAYMENT PROCESSING SERVICES*			
Application/Boarding Fee[1]	No Charge		
Annual Account Fee	No Charge		
Software – Monthly SaaS Mobile Includes Reporting and Support Package	No Charge		
Hardware – Moby5500 Card Reader			
First Card Reader	Included		
Additional Card Reader(s) – Moby5500	$49 + tax[2]		
Next Day Air (rush) – Card Reader	$40		
Security Program – PCI Basic[3]	Included		
Chargeback Fee (per occurrence)	$35		
Paper Statement Fee[4] **(per month)**	$20		
NSF Fee	No Charge		
Transaction Fees[5]	Rate	and	Per Item
Key Entered	3.50%		$0.15
Tap/Insert	2.60%		$0.10
Ecommerce	2.90%		$0.30
PIN/PINLess Debit[6]	2.60%		$0.10

* Cards Accepted: American Express, Discover (BC Card, DinaCard), Mastercard Credit, Mastercard Debit, Union Pay Credit, Visa Credit, Visa Debit.

1. Payment processing services must be enabled within 90 days of Application approval and a card processing transaction must be completed within 180 days of application approval. Payment processing services are enabled by the customer by ordering hardware during the Application process or indicating that they are ready to start taking payments after application approval in Online Banking. If both enablement and a card processing transaction are not completed within the indicated timeframes, customer will need to re-apply for payment processing services.
2. All applicable state and local taxes will be applied.
3. All companies, regardless of Transaction volume, must comply with the requirements of the Payment Card Industry Data Security Standard ("PCI DSS"). Company may be eligible for Data Breach Financial Assistance Coverage following account approval. See the U.S. Bank Business Essentials® Payment Processing Terms of Service and Operating Agreement for more information.
4. For Payment Processing Services, customers are automatically enrolled in paperless statements. Changes can be made to preferences by visiting Payments Insider.
5. Transaction Fees Rates are for all Card Acceptance types. All Card Brand Assessments will be passed through to you at cost. PayPal acceptance and rates are based on Card Present Transactions only.
6. PIN / PINLESS Debit Network Types: ACCEL/Exchange, AFFN, Alaska Option, CU24, Interlink, Maestro, NETS, NYCE, POSD, Pulse, Shazam, Star/Explore, Union Pay. A PIN/PINLess Debit Enablement Service Fee will be collected for any Interchange and Assessment savings generated through debit routing on your monthly debit transactions for Interchange Plus customers only. This monthly fee will be calculated from your actual debit transaction volume and will be a percentage of your overall debit cost savings. The PIN/PINLess Debit Enablement Service Fee collected, and the Interchange and Assessment savings will be reflected on your monthly statement.

U.S. Bank Business Essentials®

PAYMENT PROCESSING SERVICES* (continued)	
Authorization Fees[1] (per authorization)	
Dial Communication	$0.024
AMEX, Discover, Diners, JCB	$0.15
AMEX, Discover, Diners, JCB – Restaurant	$0.10
International Card Handling Fee – Visa, Mastercard, Discover and AMEX (Excludes Union Pay)	.60%
WEX	$0.15
EBT	$0.10
Voice Authorization – Touchtone, Operator Assisted, Voice Referral or Voice Authorization with AVS	$0.85
Funding[2]	
Fast Track (Same Day) – U.S. Bank Checking Account	$0
Fast Track (Same Day) – Non-U.S. Bank Checking Account (per month)	$13.00
True Daily – U.S. Bank Checking Account	$0
True Daily – Non-U.S. Bank Checking Account (per month)	$15.00
Gift Cards[3]	
Quantity 100	$249.99
Quantity 250	$329.99
Quantity 500	$439.99
Quantity 1,000	$554.99
Quantity 2,500	$1,029.99
Quantity 5,000	$1,687.99

* Cards Accepted: American Express, Discover (BC Card, DinaCard), Mastercard Credit, Mastercard Debit, Union Pay Credit, Visa Credit, Visa Debit.

1. An authorization code is not a guarantee of acceptance or payment of a Transaction. Receipt of an authorization code does not mean that company will not receive a Chargeback for that Transaction.
2. Sales taken via the point-of-sale app, talech Mobile, are processed daily and deposited into the associated checking account. Funding speeds will vary between weekdays and weekends and are dependent on batch settlement times. Batches will be processed every day, including weekends. Changing the account that your funds are deposited into may impact your funding speeds. Fee to retain daily funding and deposit applies when the associated checking account is a non-U.S. Bank checking account. Please see the U.S. Bank Business Essentials® Payment Processing Terms of Service and Operating Agreement for details.
3. Additional options available. See **https://talech.plasticprinters.com** for details. Using the gift card program requires the merchant processing account to be active.

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OTHER CHECKING ACCOUNT SERVICE FEES	
Account Balance and Research (1-hour minimum)	$75.00/hr
Audit Confirmation (per confirmation)	$25.00
Bill Pay	
Standard Delivery	No Charge
Express Delivery	$14.95
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
Cash Deposits	
Coin Deposited (per roll)	$0.25
Fed Ready Coin Deposit (per bag)	$4.00
Loose Mixed Coin Deposit (per bag)	$12.00
Supplies	
Disposable Deposit Bag	$0.30
Locking Deposit Bag	$35.00
Non-locking Zippered Deposit Bag	$9.00
Cashier's Checks/Official Checks[1]	$10.00
Checks Cashing for Non-Customers	
Checks drawn on U.S. Bank	$10.00
Copy of Check, Deposit or Withdrawal	
First two copies	No Charge
Each additional copy	$2.00
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. Please contact your Business Banker for complete pricing information about Treasury Management, International Banking, or other U.S. Bank products and services not listed here. Fees are subject to change without notice.

U.S. Bank Business Essentials®

OTHER CHECKING ACCOUNT SERVICE FEES (continued)	
Account Charge-Off Processing Fee	No Charge
Overdraft Paid Fees[1,2] Item Amount	
$5.00 or less	No Charge
$5.01 or greater	$36.00
Overdraft Protection Transfer Fee[3] (per day)	$12.50
Via a U.S. Bank Credit Card or Business Reserve Line	
Returned Deposited Items	
Returned Check (per item)	$16.00
Redeposited Item (per item)	$10.00
Return Deposited Item Special Instructions Maintenance	
First Account (per month)	$12.00
Each Additional Account (per month)	$7.00
Returned Statement Fee	
Upon the second or subsequent months statements returned undeliverable to us	$5.00
Statement Services (per statement)	
Copy of Analyzed Statement[4]	$12.00
Snap Shot Statement[5]	$12.00
Service Analysis Statement[6]	$6.50
Copy of Non-Analyzed Statement[7]	$6.50
Stop Payment (on check)	$35.00
24-Month Duration	

1. Fees are limited to a daily maximum of 3 Overdraft Paid Fees per day.
2. 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.
3. Refer to Your Deposit Account Agreement, section titled “Overdraft Protection Plans,” under “Business Banking Overdraft Protection” for additional information.
4. 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.
5. 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.
6. 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.
7. You can request an extra copy of your periodic statement at any time. Your account is considered non-analyzed when fees are charged to the account on a daily basis, as applicable.

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U.S. Bank Business Essentials®

OTHER CHECKING ACCOUNT SERVICE FEES (continued)	
U.S. Bank Business ATM/Debit Card	No Charge
ATM Transaction Fees[1] (Multiple fees may apply during one ATM session)	
U.S. Bank ATMs[2]	No Charge
Non-U.S. Bank ATMs[3]	$2.50
Statements at U.S. Bank ATM	
Mini-Statement	No Charge
Full Statement	No Charge
Debit Card Cash Advance Fee[4]	$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[5]	
Wire Monthly PIN Maintenance	No Charge
Wire Advice – mail	$12.00
Wire Advice – fax	$11.00
Wire Advice – phone	$40.00
Domestic Wires	
Incoming Fedwire[6]	$14.00
Incoming FedwireCTP[6]	$16.00
Outgoing Wires – Branch Repetitive & Non-Repetitive	$40.00
Outgoing Wires – Digital Non-Repetitive	$30.00
Voice Wires – Repetitive	$45.00
Voice Wires – Non-Repetitive	$50.00
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. ATM Transaction means each requested withdrawal, balance inquiry, fund transfer, or deposit.
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.
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4. $2.00 fee assessed when performing a cash advance at the teller of any financial institution that accepts Visa.
5. 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.
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 credit accounts are held within U.S. Bank.

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U.S. Bank Business Essentials®

OTHER CHECKING ACCOUNT SERVICE FEES - CASH MANAGEMENT TOOLS	
SinglePoint® Essentials Online Banking[1]	
Enhanced Payments by SinglePoint® Monthly Maintenance	$25.00
Previous Day Summary and Detail Monthly Maintenance – Up to 3 Accounts	$17.95
ACH Monthly Maintenance per Customer	$12.00
ACH Transactions (per item)	$0.45
Positive Pay Fraud Protection Monthly Maintenance per customer	$23.00
Wire Transfer Monthly Maintenance per customer	$12.00
Domestic Wire (per wire)	$16.00
International Wire (per wire)	$35.00
Token (required for ACH & Wires)	No Charge
Mobile SinglePoint	No Charge
Outgoing Real Time Payment (per payment)	$0.75
Deposit Express[1]	
Monthly Maintenance	$42.00
Scanner Workstation Monthly Maintenance per Station First Scanner Station	No Charge
Each additional workstation	$25.00
Checks Deposited (per item)	
Up to 50 items	No Charge
51 items and Above	$0.25
Mobile Check Deposits[2]	$0.35
Check Scanner	
Check Scanner[3]	$375.00
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[4]	$35.00

1. Pricing reflective of customer having a U.S. Bank Business Essentials ® Checking Account.
2. Charged for each mobile check deposited regardless of total volume of scanner and mobile checks.
3. Free with 2-year Deposit Express scanner service agreement. Early termination fees apply.
4. 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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OTHER CHECKING ACCOUNT SERVICE FEES - 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	$45.00 per check
Initiation Fee	$40.00 per check
Returned Check Fee	$30.00
Canadian Checks Deposited (each)	$4.00
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.

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