Summary of U.S. Bank Personal Line Account Terms

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**11.00% to 21.00%** based on your creditworthiness when you open your account. Your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**11.00.% to 21.00%** Your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**11.00% to 21.00%** Your APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is 24-30 days after the close of each billing cycle. There is no interest-free (grace) period.
For Credit Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at **http://www.consumerfinance.gov/learnmore**.
Fees	
Annual Fee	**None**
Transaction Fees • Balance Transfer Advance • Convenience Check Advance • Overdraft Protection • Cash Financial Institution • Cash Advance ATM • Cash Equivalent Advance • Foreign Transaction	 None None None None Either **$10** or **4%** of the amount of each advance, whichever is greater. Either **$10** or **4%** of the amount of each advance, whichever is greater. **3%** of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency.
Penalty Fees • Late Payment • Returned Payment	 **Up to $40** **Up to $35**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Notice to California Residents: An applicant, if married, may apply for a separate Account.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin statutes or court decree under section 766.70, adversely affects our interest unless we, prior to the time the credit is granted or an open- end credit plan is entered into, are furnished a copy of the agreement, decree or court order, or have actual knowledge of the adverse provisions. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.

Notice to New York Residents: You may contact the New York State Department of Financial Services at 1-800-342-3736 or by visiting http://www.dfs.ny.gov for assistance in obtaining a comparative listing of all credit card rates, fees and interest-free periods.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law. The creditor and issuer of the U.S. Bank Personal Line is U.S. Bank National Association.

All information on this form is accurate as of September 18, 2026 and is subject to change.