



Schedule of Interest and Charges - Online Deposit Accounts

Note: fees and charges may affect account balance and may cause an overdraft to occur.

e-Checking ^{(1) (2)}				
<i>Minimum Balance to Open Account</i>	<i>Minimum Daily Account Balance to Waive Service Fee</i>	<i>Service Fee Per Statement Cycle</i>	<i>Minimum Balance to Earn APY</i>	<i>ATM Fees</i>
\$100.00	N/A	N/A	N/A	\$2.00 per transaction at non-USB ATMs

(1) This is an electronic account that does not allow checks to be written against funds on deposit in the account.

(2) e-Statement is required, otherwise a \$3.00 monthly fee will be charged.

<i>Annual Percentage Yield (APY)</i>	<i>Interest Rate</i>	<i>Interest Credited</i>	<i>Frequency of Rate Change</i>	<i>Interest Compounding</i>
N/A	N/A	N/A	N/A	N/A

Other Fees & Charges

ATM Surcharges

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used to complete the transfer. You may be charged a fee for a balance inquiry even if you do not complete a funds transfer or perform any other transaction.

There are no monthly service fees for USBonline with Billpay or USBonline Quicken Interface.

USBonline A2A: \$0.35 per transfer for transfers out of USB

USBonline Popmoney: \$0.35 per transaction

Overdraft/Unavailable Charge (a)

Overdraft (OD) Item - Paid	\$35.00 per item
Overdraft (OD) Item - Returned	\$35.00 per item
Unavailable Item - Paid	\$34.00 per item
Unavailable Item - Returned	\$34.00 per item
Extended Overdraft Fee (b)	\$5.00 per day
Automated Transfer	\$15.00 per transfer
Assisted Telephone Transfer	\$5.00 per transfer
Return Deposit Item	\$15.00 per item
Duplicate Deposit	\$25.00 per item
Stop Payment	\$30.00 per item
Counter Check	\$1.00 per item
Incoming Wire Transfer	\$12.00 per wire
Outgoing Wire Transfer	
Domestic Wire	\$25.00 per wire
International Wire (Foreign Currency or U.S. Dollar)	\$40.00 per wire
Tracer, Amendment, Update, Correction	\$30.00 per item
Foreign Check (U.S. Dollar & Foreign Currency) (c)	\$50.00 per item or more
Foreign Currency (Sell)	\$25.00 per request
Signature Guarantee	\$20.00 per signature
Notary Service (non-customer)	\$5.00 per occurrence
Research - including account balancing (minimum 1 hour)	\$50.00 per hour
Copy of document, statement or check	\$5.00 per item
Legal Process Fee	\$125.00
Official Bank Check	\$5.00 per item
Money Order	\$3.00 per item
Money Order Stop Payment	\$25.00 per item
Coupon Collection	\$20.00 per envelope
Replacement of lost or stolen ATM or Visa® Debit Card	\$5.00 per card
ATM/Debit Card used at non-USB ATM	\$2.00 per transaction
Visa Debit/ATM Card Special Handling Fees	
Same-day card production with pickup at Galleria	\$50.00
Card sent interoffice to branch for customer pickup	\$50.00
Same-day card production with FedEx mailing	\$50.00 + \$10.00 handling + FedEx cost
Next-day card production with FedEx mailing	\$10.00 + \$10.00 handling + FedEx cost
Next day card production sent to alternative address	\$10.00 + \$10.00 handling
Deposit Account Verification Fee	\$10.00 per item
Returned Statement Fee	\$5.00 per item

(a) An overdraft item is one presented against insufficient funds; an unavailable item is one presented against funds not available for withdrawal.

Overdrafts and unavailable item charges can be caused by checks, in-person withdrawals, ATM transactions and other electronic items.

(b) If account balance is overdrawn for over 5 business days, beginning on the 6th business day a \$5.00 per day fee will be assessed for each business day the account remains overdrawn

(c) Per item fees are subject to additional foreign bank charges. Returned checks will be charged directly to the depositor's account.

Note: U.S. return item deadlines and policies do not apply to checks drawn on banks located in foreign countries.