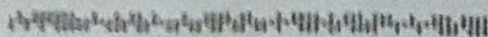


P.O. Box 1620
Saint Paul, Minnesota 55113-0620

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TARA MICHELLE BLANCH

12212 WILNUT DR

KEARNEY MO 64060-3079

Uni-Statement

Account Number

XXXXXXXXXXXX

Statement Period

May 31, 2023

through

Jun 21, 2023

Page 1 of 2

To

To Contact U.S. Bank

By Phone:

800-US BANKS

(800-872-2657)

St. Louis

Metro Area:

314-425-2000

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 August 14, 2023, important updates will be made to the Your Deposit Account Agreement document which may affect your rights. The changes are generally described below, but you should review the changes in their entirety.

Beginning July 10, 2023, you can review the full revised disclosure at usbank.com/YDAA, 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:

- Updated section title from Electronic Banking Agreement to Electronic Fund Transfers, for Consumer Customers and Business Customers.
- For all references to the Returned Deposited and Cashiered Items, updated title to Returned Deposited Items for Business Accounts Only. The Returned Deposited Item Fee or Cashiered Check Fee was removed for consumer only on February 13, 2023 and will no longer be charged.
- Moved Real Time Payments Prohibition on Foreign Payments section to the U.S. Bank Digital Services Agreement (DSA). You can view the DSA online at usbank.com/dsa.
- Under the Changes to Our Agreement with You section, added additional detail to include changing and/or adding terms to the agreement and added details regarding Resolution of Disputes by Arbitration.
- Under the Liens, Garnishments and Other Legal Process section, updated our garnishment terms.
- Under Resolution of Disputes by Arbitration section, removed references to JAMS and added additional information regarding Small Claims Jurisdiction and Arbitration Procedures and Arbitration Costs.
- Under Terms Applicable to All Accounts section, added a sub-section titled Litigation Class Action Waiver.
- Under Longer Delays May Apply section, added a sub-section titled Large Deposits.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added sub-section titled Virtual Debit Card.
- Removed the Minnesota Liability Disclosure.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added clarification to refer to the Digital Services Agreement.

If you have questions, please call us at 800-USBANKS (872-2657) - we're available to help! You can also schedule an appointment at usbank.com/dsa to speak with a banker in person, by phone or virtually.

Effective August 14, 2023, please review updates made to the Consumer Pricing Information disclosure which may affect your rights.

Here's what you should know:

- For the U.S. Bank Smartly Checking account, under Requirements to Waive Monthly Maintenance Fee, added requirement that the U.S. Bank credit card must be a consumer credit card, open, activated and in good standing. The