

Simply Stated[™]

How to Read Your Statement

Payment Information

Tools & Resources

Simply Stated[™], we are committed to keeping you informed with clear and useful information. Our statements have been designed to be easy to read and use.

Cardmember Service

It's easy to get answers to all of your account questions. You'll find the Cardmember Service phone number at the top of each statement page. Representatives are available to help you 24/7.

Payment Information

The most important information – New Balance, Minimum Payment Due and Payment Due Date – is available at a glance on the first page.

Activity Summary

This section provides you with a summary of the recent activity on your account such as your Previous Balance, Payments you've made, New Balance, your Credit Line and Available Credit.

4 Rewards Summary

A clear summary of rewards is provided, if rewards are earned on the account.

5 Transactions

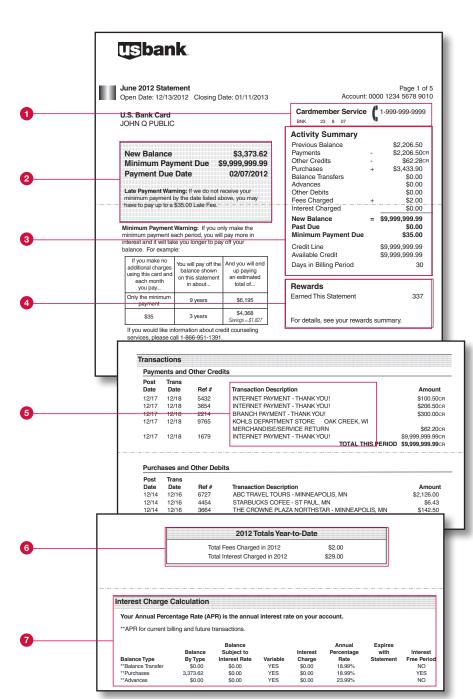
The Transactions section gives you the details on how you have used your card during the statement period. Note: Foreign Transaction Fees, if any, will be shown on a separate line.

Year-to-Date

This is a summary of the fees and interest you have paid in the current calendar year.

Interest Charge Calculation

Here you can view a summary of your account balances by type, as well as your current Annual Percentage Rate (APR).



Return to top of page



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Choose how to pay with options that put you in control:

•	Call Cardmember Service	 Once you have set up a checking or say 	k of your card. Service representatives are available 24/7. ring account with a service representative, you can make system by saying "Make a Payment" after you enter your	
	Online	Make payments free online by logging into <u>usbank.com</u> .		
		 Payments can be made from a U.S. Bank checking or savings account or from a non-U.S. Bank account Schedule payments on the same day your payment is due or schedule future dated payments Review your scheduled payments online and even cancel them if needed – you are in control 		
	Mobile Banking	Download the mobile banking application and musbank.com/mobile.	ake payments from your phone. Learn more at	
8	In Person at a branch			
	Mail	Send a check along with the Payment Coupon from your monthly statement.		
		Mailing Address:	Overnight Address:	
		Cardmember Service	Cardmember Service ATTN: 790408	
		P.O. Box 790408	824 North 11th Street	
		St. Louis, MO 63179-0408	St. Louis, MO 63101-1016	

Any Questions?

If you have any questions about the payment options, please call Cardmember Service at 800-285-8585 or the number on the back of your card.

Return to top of page

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Enjoy added choice, control and convenience with online banking features.

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Account Alerts	Account Alerts help keep you informed when specific account activities takes place. Below are some examples of text and email alerts available within Internet Banking: • Dollar-limit authorization • ATM cash withdrawal • Suspicious transaction • Card not present • Declined transaction • Gasoline purchase
	Plus, you can set up payment Account Alerts which will notify you by email or text when your payment is due and when a payment has posted to your account.
	Learn about other account and security alerts: <u>usbank.com/alerts</u> .
Mobile Tools	With U.S. Bank Mobile Banking, you have secure access to you account anytime, anywhere. Pay bills Transfer funds Check balances Send cash to friends and family Stay in control of your money anywhere you go with your phone
	Go to <u>usbank.com/mobile</u> to learn more about our mobile options.
Resources	Visit our Credit Wellness Center to learn more about the importance of a good credit score and what you can do to improve yours. • Learn how credit scores are calculated • Understand why credit matters • Learn how to get a free copy of your credit report
	Go to www.creditwellness.usbank.com today to find out more.

Return to top of page

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