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BRANDON NICHOLAS SMITH
4706 W 17TH ST
LOS ANGELES CA 90019-5718



Uni-Statement

Account Number:
1 575 4444 2609
Statement Period:
Mar 7, 2025
through
Apr 4, 2025

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To Contact U.S. Bank

By Phone: 800-US BANKS
(800-872-2657)

U.S. Bank accepts Relay Calls

Internet: usbank.com

NEWS FOR YOU

Eligible cardmembers can check out online with PazeSM today.

The list of merchants offering Paze at online checkout keeps growing. See the full list of merchants offering Paze at paze.com/merchant-directory

Paze and the Paze related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

U.S. Bank Smartly[®] Checking account benefits are growing!

We're excited to share new benefits coming to Bank Smartly Checking, along with the current features you enjoy today.

Your exclusive benefits

With a Bank Smartly[®] Checking account, there's no minimum balance to receive the following:

- Two Non-U.S. Bank ATM transaction fees waived per statement period (*starting May 19, 2025*)
- Monthly Maintenance Fee waiver of \$5 on a U.S. Bank Smartly[®] Savings account
- Unlock higher relationship rates on Bank Smartly Savings
- Free credit score
- Digital tools to help you save, budget and plan
- Complimentary Greenlight account and debit card for kids and teens
- 50% off initial box of checks
- **...and more!** With new, lower tier thresholds in U.S. Bank Smart Rewards[®], as your balances increase, your perks grow, too. (*starting May 19, 2025*)

INFORMATION YOU SHOULD KNOW

Effective May 19, 2025, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning April 14, 2025, you can review the full revised document at usbank.com/YDAA-upcoming-version, 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:

- Under Regulation CC, the following amounts for funds availability will be updated:
 - In the *Funds Availability: Your Ability to Withdraw Funds - All Accounts* section
 - **Immediate Availability - All Accounts** subsection and **Longer Delays May Apply** subsection, in all instances, \$225 will be updated to \$275 by July 1, 2025
 - **Longer Delays May Apply** subsection and **Special Rules for New Accounts - Retail Consumer and Business Accounts** subsection, in all instances, \$5,525 will be updated to \$6,725 by July 1, 2025
- State Farm and Edward Jones product information, pricing information disclosure references and contact information are added throughout the document
- Under **Electronic Fund Transfers for Consumer Customers, Types of Transactions** section, **Expanded Account Access** subsection, added enrollment instructions

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/book to speak with a banker in person, by phone or virtually.

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.



INFORMATION YOU SHOULD KNOW

(CONTINUED)

Effective May 19, 2025, the following changes are being made to the U.S. Bank Smartly® Checking account and U.S. Bank Smart Rewards® program. These updates will be reflected in the *Consumer Pricing Information* document which may affect your rights.

Beginning April 14, 2025, you can review the full revised document at usbank.com/cpi-upcoming-version, by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

- The Non-U.S. Bank ATM Transaction fee (International or Domestic) is changed to \$3.00 (excluding Safe Debit)

Changes to the U.S. Bank Smartly® Checking account

- The Bank Smartly Checking account Monthly Maintenance Fee will change to \$12
- You can avoid the Monthly Maintenance Fee by meeting one of the waiver criteria:
 - Combined monthly direct deposit totaling \$1,500 or more
 - An account owner on an eligible small business checking account
 - Maintain an average account balance of \$1,500 or greater
 - Be a member of a Customer Group that waives the Monthly Maintenance Fee
 - Qualify for the Smart Rewards Gold Tier or above
- Having an eligible personal U.S. Bank credit card no longer waives the Monthly Maintenance Fee
- A Bank Smartly Checking account will automatically come with the Smart Rewards Bronze Tier benefits, at a minimum
- The interest tiers for the Bank Smartly Checking account are updated

Great news about the U.S. Bank Smart Rewards® program

The Smart Rewards program will be updated with the new rewards tiers listed below. Beginning April 14, 2025, please review the updated Smart Rewards tiers and benefits by visiting usbank.com/cpi-upcoming-version.

Changes to the U.S. Bank Smart Rewards® program

- The U.S. Bank Smart Rewards® Combined Qualifying Balance (CQB) calculation is updated
- The four Smart Rewards tiers, Primary, Plus, Premium and Pinnacle are discontinued and will be replaced with five Smart Rewards tiers, Bronze Tier, Silver Tier, Gold Tier, Platinum Tier and Platinum Plus Tier. These tiers are not associated with any consumer or business checking products that share the same name.
 - The tier balance qualifications are updated to the following:
 - Bronze Tier: Under \$5,000
 - Silver Tier: \$5,000 - \$24,999.99
 - Gold Tier: \$25,000 - \$49,999.99
 - Platinum Tier: \$50,000 - \$99,999.99
 - Platinum Plus Tier: \$100,000 and above
- Home Equity Loan or Personal Loan discount is being added for all tiers
- The tier balance qualification for the Standard Savings Interest Rate Lift benefit is being updated to include balances \$25,000 or more
- These Smart Rewards benefits and tier qualification are being discontinued:
 - The Safe Deposit Box annual rental fee discount (this benefit will remain for the Senior Customer Group)
 - The Home Equity Line of Credit Annual Fee discount
 - The Financial Consultation with a Wealth Management professional
 - The credit account qualification for the Primary tier
- Elite Money Market
 - An existing option to waive the Elite Money Market Monthly Maintenance Fee is updated to: Owner of a Bank Smartly Checking account with a minimum of Gold Tier

Changes to Customer Group benefits

Certain Customer Group benefits are updated as follows:

- Military
 - All account owners receive Military customer group benefits on that account when an owner is a member of the Military customer group
 - The 50% Safe Deposit Box annual rental fee discount is removed
 - Automatic enrollment in the Plus tier is removed; however, you will continue to receive the following benefits:
 - Monthly Maintenance Fee waiver on the Bank Smartly Checking account



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INFORMATION YOU SHOULD KNOW

(CONTINUED)

- Unlimited fee waivers for Cashier's Checks, Personal Money Orders and Stop Payments
- The first four Non-U.S. Bank ATM Transaction fees are waived per statement period
- For Non-U.S. Bank ATM Surcharge charged by ATM Owner (Domestic Only), the first fee is reimbursed (one per statement period)
- Standard Savings Interest Rate Lift: 10.00% of the standard interest rate
- IRA Annual Fee Waiver
- Wealth Management
 - First four fees reimbursed per statement period for Non-U.S. Bank ATM Surcharge charged by an ATM Owner (Domestic only)
 - You will continue to receive the following benefits:
 - Premier service including:
 - Access to a dedicated team of wealth professionals with planning, investment and banking expertise
 - Dedicated concierge phone support
 - Market and economic updates
 - Exclusive event invitations
 - Access to customer lending solutions, including Liquid Asset Secured lines of credit
 - Higher money movement limits
 - Immediate access to your funds
 - Complimentary Wealth Management-branded personal checks
- Workplace-Financial Wellness Program
 - Monthly Maintenance Fee waiver on the Bank Smartly Checking account
 - The first four Non-U.S. Bank ATM Transaction fees are waived per statement period
 - The 50% Safe Deposit Box annual rental fee discount is removed
 - You will continue to receive the 50% discount on personal check re-orders (U.S. Bank logo or personal)
- U.S. Bank Global Transition Solutions (Formerly known as Referral Banking)
 - Two incoming Wire Transfer fees waived per statement period
 - The first four Non-U.S. Bank ATM Transaction fees are waived per statement period
 - Automatic enrollment in the Primary tier is removed; however, you will continue to receive the following benefits:
 - Monthly Maintenance Fee waiver on the Bank Smartly Checking account
 - Standard Savings Interest Rate Lift: 5.00% of the standard interest rate

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/book to speak with a banker in person, by phone or virtually.

U.S. BANK SMARTLY CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-575-4444-2609

Account Summary

Beginning Balance on Mar 7	\$	2,464.96	Number of Days in Statement Period	29
Deposits / Credits		5,918.40		
Card Withdrawals		26.41-		
Other Withdrawals		2,032.45-		
Ending Balance on Apr 4, 2025	\$	6,324.50		

Deposits / Credits

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Mar 18	Electronic Deposit REF=250770067756730N00SD	From GUSTO PAY 6837719138864001	\$ 985.58
Mar 24	Ext Tfr Deposit	TRN #= D28292E387E1D97	1,000.00
Mar 25	Ext Tfr Deposit	TRN #= SA5B9ECA3F04424	410.00
Apr 1	Electronic Deposit REF=250910062363410N00SD	From GUSTO PAY 1635219138864001	3,522.82
Total Deposits / Credits			\$ 5,918.40



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U.S. BANK SMARTLY CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-575-4444-2609

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-5795

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Mar 24	Debit Purchase - VISA AMAZON PRIME*4J9	On 032125 Amzn.com/bil WA REF # 24692165081105580412867	1105580412 \$ 16.41-
Apr 1	Recurring Debit Purchase Patreon* Members	On 033125 Internet CA REF # 24388865091083116361 US1	1083116361 3.50-
Apr 2	Recurring Debit Purchase Patreon* Members	On 040125 Internet CA REF # 24388865092083439604 US1	2083439604 6.50-
Card 5795 Withdrawals Subtotal			\$ 26.41-
Total Card Withdrawals			\$ 26.41-

Other Withdrawals

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Mar 13	Electronic Withdrawal REF=250710077158900N00	To VERIZON WIRELESS PAYMENTS 7223344794	\$ 96.02-
Mar 20	Electronic Withdrawal REF=250780177713060N00	To DISCOVER 2510020270E-PAYMENT 5041	500.00-
Mar 24	Electronic Withdrawal REF=250830036254910N00	To PAYPAL PAYPALS177INST XFER MICROSOFT	8.74-
Mar 26	Electronic Withdrawal REF=250840195906240N00	To PAYPAL PAYPALS177INST XFER TWITCHINTER	6.61-
Mar 26	Electronic Withdrawal REF=250840194106330N00	To STATE FARM RO 27 CPC-CLIENT9000313004	307.05-
Mar 28	Electronic Withdrawal REF=250860129878510N00	To LEGALSHIELD 9938365145PAYMENT 102770060397364	19.95-
Mar 31	Electronic Withdrawal REF=250900052701470N00	To CAPITAL ONE 9279744380MOBILE PMT432N1EKW8W6JIB1	500.00-
Apr 3	Electronic Withdrawal REF=250920111910730N00	To PAYPAL PAYPALS177INST XFER TWITCHINTER	6.61-
Apr 4	Electronic Withdrawal REF=250930071630210N00	To NINTENDO 770510487CIAT PAYPAL41304826992 KAMITOBA,MIN MI JP*601-85	87.47-
Apr 4	Electronic Withdrawal REF=250930129969290N00	To CAPITAL ONE 9279744380MOBILE PMT433Q191LEVNNKA5	500.00-
Total Other Withdrawals			\$ 2,032.45-

Balance Summary

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Mar 13	2,368.94	Mar 25	4,239.37	Apr 1	6,925.08
Mar 18	3,354.52	Mar 26	3,925.71	Apr 2	6,918.58
Mar 20	2,854.52	Mar 28	3,905.76	Apr 3	6,911.97
Mar 24	3,829.37	Mar 31	3,405.76	Apr 4	6,324.50

Balances only appear for days reflecting change.

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