



Let's build your future together.

Make today a big beginning with the U.S. Bank Financial Wellness Program.

WHAT'S IN IT FOR YOU?

Grow your financial confidence

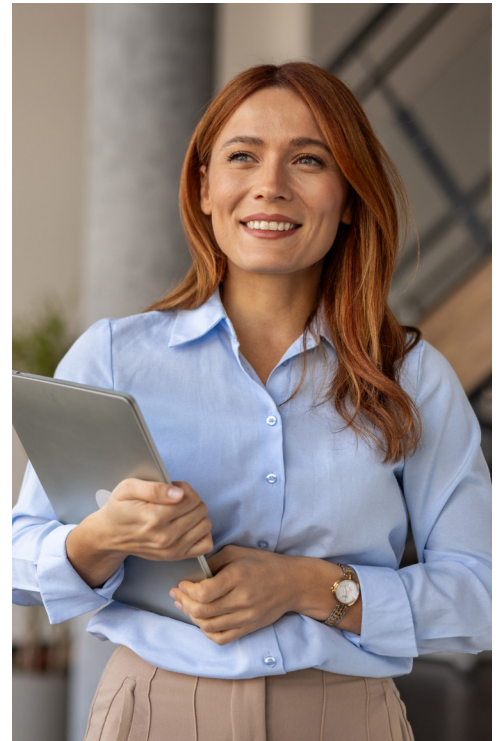
- Access exclusive webinars, bite-sized educational modules and more

Bring your goals to life

- Complimentary Goals Coaching support to identify and execute on your goals, big and small
- Goals Coaches are trained in the science of goal achievement, and they'll help you find confidence and clarity
- Conversations with Goals Coaches are always confidential and one-on-one
- Goals Coaches are focused on your goals and do not promote or sell products

Build a strong financial foundation

- Get exclusive banking benefits that set you up for success
- Automatically waive the \$12 monthly maintenance fee for U.S. Bank Smartly[®] Checking¹



NEXT STEPS:

To learn more about the Financial Wellness Program, visit www.usbank.com/rivco.html or scan the code.



¹ Members of the military (requires self disclosure), Workplace-Financial Wellness Program, U.S. Bank Global Transition Solutions, clients ages 24 and under or clients 65 and over, pay no monthly maintenance fee. State Farm Alliance clients can waive the monthly maintenance fee as an owner of an eligible personal State Farm credit card. All others can have it waived by meeting any one of the following criteria: Have combined monthly direct deposits totaling \$1,500 or more; or keep a minimum average account balance of \$1,500 or more; or owner on a U.S. Bank Smartly[™] Visa Signature[®] Card; or owner of an eligible U.S. Bank small business checking account; or qualify for one of the three Smart Rewards[®] tiers (Gold Tier, Platinum Tier or Platinum Plus Tier).

The average account balance is calculated by adding the balance at the end of each calendar day in the statement period and dividing that sum by the total number of calendar days within the statement period. Other fees may apply.

Please refer to the Consumer Pricing Information disclosure for more details.

Goals coaches do not conduct financial planning or provide investment advice or make recommendations or give advice on matters involving health, including physical, mental, emotional or medical. U.S. Bank assumes no responsibility for and makes no claims concerning the merit or sufficiency of your goals and does not assume any responsibility or liability for any losses or other outcomes resulting from decisions made by you, actions taken or not taken by you, in connection with U.S. Bank and U.S. Bank Goals Coaching services.

Deposit products are offered by U.S. Bank National Association. Member FDIC.