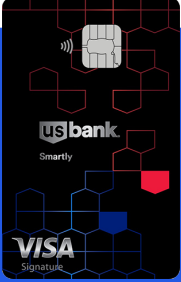




CREDIT CARDS


FEATURED CREDIT CARD OFFERINGS



U.S. BANK SMARTLY™ VISA SIGNATURE® CARD

Earn unlimited 2% cash back on every purchase¹

[See all features](#)



U.S. BANK SHIELD® VISA® CARD

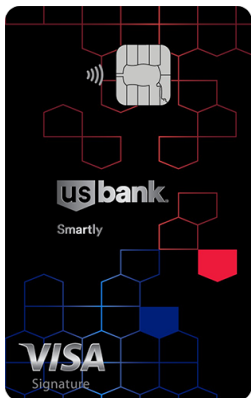
Get a low intro APR

[See all features](#)

Find a credit card that fits your lifestyle.

FILTER BY CARD FEATURE

- All credit cards
- Cash back
- Points
- Low intro rate
- Travel
- No annual fee
- Build credit
- Flexible financing




★★★★☆
850 Reviews


New offer

U.S. BANK SMARTLY™ VISA SIGNATURE® CARD

Earn unlimited 2% cash back on every purchase.¹

 Unlimited 2% cash back earn on every purchase with no caps¹

 Up to an additional 2% cash back on your first \$10,000 in eligible Net Purchases each billing cycle when paired with a U.S. Bank Smartly® Savings account plus qualifying balances in U.S. Bank

 **\$0 Annual Fee**
Enjoy great benefits with [no](#)

[annual fee](#) plus a [0% intro APR](#) ³ on purchases and balance transfers⁴ for the first [12 billing cycles](#). After that, a variable APR applies, currently [18.24% - 28.24%](#)

Apply now

See all features

Smartly® Checking and/or Safe Debit account(s).¹

- Total of 2.5% cash back with a qualifying balance between \$10,000 to \$49,999
- Total of 3% cash back with a qualifying balance between \$50,000 to \$99,999
- Total of 4% cash back with a qualifying balance of \$100,000 or more

These cash back rates can be obtained when rewards are redeemed into an eligible U.S. Bank deposit account.²

Annual Fee: \$0

APR: [0% intro APR](#) ³ on purchases and balance transfers⁴ for the first [12 billing cycles](#). After that, a variable APR, currently [18.24% - 28.24%](#)



717 Reviews

Apply now

See all features

Translucent card

U.S. BANK SHIELD® VISA® CARD

Get a low intro APR for 21 billing cycles.⁵

% **Low intro APR**
[0% intro APR](#) ⁵ on purchases and balance transfers⁴ for the first [21 billing cycles](#). After that, a variable APR, currently [16.99% - 27.99%](#).



4% cash back

On prepaid air, hotel and car reservations booked directly in the Travel Center when you use your card.⁶

APR: 0% intro APR on purchases and balance transfers ⁴ for the first 21 billing cycles.




Apply now

See all features

New card

U.S. BANK SPLIT™ WORLD MASTERCARD®

Pay later – on every purchase.

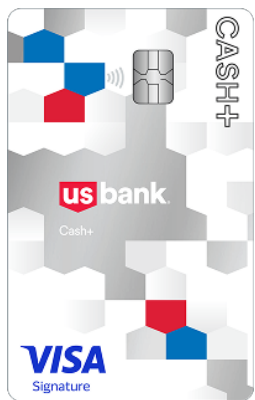
 No fees, no interest on all purchases for 3 months

All purchases are automatically divided into 3 payments and placed into a payment Plan to be paid back over 3 months, with no Plan Fee. ⁷, ⁸



Choose to extend Plans to 6 or 12 months

You can extend payment plans to 6 or 12 months with equal monthly payments and no interest, for just a small, fixed monthly Plan Fee. ⁷, ⁸



12442 Reviews


Apply now

See all features

New offer

U.S. BANK CASH+® VISA SIGNATURE® CARD

Earn ~~\$200~~ \$250 cash back.⁹

 Up to 5% cash back¹⁰ on two categories you choose each quarter.¹¹



2% cash back on one everyday category you choose each quarter.

 1% cash back on all other eligible purchases.

Annual Fee: \$0

APR: 0% intro APR ¹²
on purchases and
balance transfers⁴ for
the first 15 billing cycles.
After that, a variable APR,
currently 17.74% -
27.99%.



★★★★★
5488 Reviews

Apply now

See all features

U.S. BANK ALTITUDE® GO VISA SIGNATURE® CARD

Earn 20,000 bonus points.¹³



4X points
on dining, takeout and
restaurant delivery on your first
\$2,000 each quarter.¹⁴



2X points
at grocery stores* and gas
stations/EV charging stations*.



2X points
on streaming services.



1X point
on all other eligible purchases
Plus, a \$15 credit for annual
streaming service purchases.¹⁵

* Excludes discount stores/supercenters and wholesale clubs

Annual Fee: \$0

APR: 0% intro APR ¹⁶
on purchases and
balance transfers⁴ for
the first 15 billing cycles.
After that, a variable APR,
currently 17.49% -
27.49%.

U.S. BANK ALTITUDE® CONNECT VISA SIGNATURE® CARD




★★★★★
1036 Reviews


[Apply now](#)


[See all features](#)

Earn 20,000 bonus points.¹⁷

 **5X points**
on prepaid hotels and car rentals booked directly in the Travel Center when you use this card.¹⁸

 **4X points**
on travel.

 **4X points**
at gas stations and EV charging stations* on your first \$1,000 each quarter.

 **2X points**
on dining, streaming services and at grocery stores*. 1X point on all other eligible purchases.

* Excludes discount stores/supercenters and wholesale clubs

Annual Fee: \$0

APR: 0% intro APR ¹⁹
on purchases and
balance transfers⁴ for
the first 15 billing cycles.
After that, a variable APR,
currently 17.49% -
27.49%.

Build credit for tomorrow.²⁰

Our credit-building cards, also called secured cards, let you spend just like you would with a traditional credit card. The main difference is you'll need to make a refundable security deposit from \$300 to \$5,000, to set your credit limit. Spend within your limit and pay your bill when it's due. Over time, this will help build your credit and you may be able to graduate to a traditional card.

Secured card

U.S. BANK ALTITUDE® GO SECURED VISA® CARD



383 Reviews

Apply now

See all features

Earn up to 4X points while building credit.²⁰



4X points

on dining, takeout and restaurant delivery on your first \$2,000 each quarter.²¹



2X points

at grocery stores* and gas stations/EV charging stations*.



2X points

on streaming services.



1X point

on all other eligible purchases. Plus, a \$15 credit for annual streaming service purchases.²²

* Excludes discount stores/supercenters and wholesale clubs

Annual Fee \$0

Credit limit: \$300 to \$5,000



291 Reviews

Apply now

See all features

Secured card

U.S. BANK CASH+® SECURED VISA® CARD

Build credit²⁰ and earn cash back.



Up to 5% cash back¹⁰ on two categories you choose each quarter.¹¹



2% cash back on one everyday category you choose each quarter.



1% cash back

on all other eligible purchases.

Annual Fee: \$0

Credit limit: \$300 to
\$5,000



★★★★☆
503 Reviews

Apply now

See all features

Secured card

U.S. BANK SECURED VISA® CARD

Enjoy no annual fee and credit-
building benefits.²⁰



View your credit score
anytime, anywhere in the mobile
app or online banking. It's easy
to enroll, easy to use and free to
U.S. Bank customers.²³



**Choose your payment
due date.**

Everyone's schedule is different.
So it's handy to be able to pick
when your payment is due.²⁴



Zero fraud liability

You are not responsible for
unauthorized transactions if your
card is ever lost or stolen.²⁵

Annual Fee: \$0

Credit limit: \$300 to
\$5,000

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Power your business purchases.

From points to cash back, there's a credit card
with benefits made for your business.

CARD PARTNERS

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Learn about the retailers, airlines and other
businesses we partner with to offer rewards
credit cards.

[View business credit cards >](#)

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Checking account and credit card – like
exclusive cash-back deals and more.

[Learn more >](#)

[Explore partner cards >](#)

RETRIEVE YOUR MAIL OFFER

Accept your card offer.

Ready to take the next step? Have the
confirmation number from your offer invitation
handy before you get started.

[Retrieve your offer >](#)

Common questions about credit cards

- > [How does a credit card work?](#)
- > [What credit score do I need to qualify for a U.S. Bank Credit Card?](#)
- > [What is a good credit score?](#)
- > [How can I improve my credit score?](#)
- > [What U.S. Bank credit cards are best for maximizing rewards?](#)
- > [Do U.S. Bank credit cards offer contactless payment?](#)
- > [Does U.S. Bank offer a low-interest rate credit card?](#)
- > [What is Real-Time Rewards?](#)
- > [How do I use Real-Time Rewards on my U.S. Bank credit card to redeem?](#)

FOR CARDMEMBERS



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[Cardmember agreements >](#)



[Cardmember benefits >](#)

[Disclosures](#)

U.S. Bank may change APRs, fees and other account terms in the future based on your experience with U.S. Bank National Association and its affiliates as provided under the Cardmember Agreement and applicable law.

Not all transactions are considered to be Purchases and eligible to earn rewards, such as transactions posting as Convenience Checks; Balance Transfers; Advances (including ATM withdrawals, wire transfers, traveler's checks, money orders, foreign cash transactions, betting transactions, and lottery tickets); interest charges and fees; credit insurance premiums; and transactions to (i) fund certain prepaid card products, (ii) buy currency from the U.S. Mint, or (iii) buy cash convertible items. Upon approval, see your Cardmember Agreement for details. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which Purchases qualify for additional rewards.

Account must be open and in good standing (not past due or overlimit) on the closing date of the billing cycle to earn and redeem rewards and benefits. Upon approval, please refer to your Cardmember Agreement or Rewards Program Rules in the online Rewards Center by logging into usbank.com for additional information.

1. Cash back rewards are earned under the U.S. Bank Smartly™ Visa Signature® Card program. These rewards are earned as "Points", and U.S. Bank will credit your U.S. Bank Smartly™ Visa Signature® Card with 2 Points for every \$1 spent in eligible Net Purchases (Purchases minus credits and returns). You may earn additional Points for a Smartly Earning Bonus if you:

- Have or open a U.S. Bank Smartly® Savings account with a minimum opening deposit of \$25; and
- Have a "Qualifying Balance" with U.S. Bank in open consumer Bank Smartly® Checking, and/or Safe Debit account(s). Deposits in other U.S. Bank accounts do not qualify towards the Qualifying Balance requirement. Based on your Qualifying Balance, you will earn Points according to the following Smartly Earning Bonus tiers, except for the exceptions described below:
 - Between \$10,000 - \$49,999.99, to earn a total of 2.5 Points per \$1 of eligible Net Purchases (a base of 2 Points plus the Smartly Earning Bonus of 0.5 Points),
 - Between \$50,000 - \$99,999.99, to earn a total of 3 Points per \$1 of eligible Net Purchases (a base of 2 Points plus the Smartly Earning Bonus of 1 Point), or
 - \$100,000 or more to earn a total of 4 Points per \$1 of eligible Net Purchases (a base of 2 Points plus the Smartly Earning Bonus of 2 Points).
- Note: Account relationship exclusions apply. See [Consumer Pricing Information PDF](#) for additional details.

Exceptions:

- Smartly Earning Bonus applies to a maximum of \$10,000 in eligible Net Purchases each Card billing cycle. Eligible Net Purchases over \$10,000 during each Card billing cycle will earn the base earn of 2 Points per \$1 spent in Net Purchases.
- Not all Purchases are eligible to earn the Smartly Earning Bonus: Purchases classified as (1) education/school, gift cards (including discount gift card sites), insurance, or tax; (2) "business-to-business transactions" (transactions with merchants who are in the business of supplying goods and services to other businesses, such as advertising services, plumbing/heating suppliers, construction

material suppliers (excluding home improvement stores), and computer programming services), even if not made for a business purpose; and (3) transactions using third-party bill payment services will earn the base of 2 Points per \$1 spent in Net Purchases and may not earn additional Points for the Smartly Earning Bonus. These Purchases are not calculated as part of the \$10,000 cap. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional Points if the category code applied to a merchant is in a category that is not eligible for additional Points earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which Purchases qualify for additional Points.

The Qualifying Balance is determined as follows:

- At the end of each day an average Qualifying Balance is calculated. The balance is based on a 30-day average balance of all qualifying accounts and is calculated by adding together the end of day ledger balance(s) for every day in the last 30 days and dividing the total by
 - 30 calendar days, or
 - the number of days since opening an initial qualified account (either a consumer Bank Smartly® Checking, or Safe Debit account).
- The Smartly Earning Bonus tier that is applied to your U.S. Bank Smartly credit card account is determined based upon the Qualifying Balance (as described above).

If your daily Qualifying Balance qualifies you for a tier upgrade or downgrade, you will be moved to the higher or lower tier (within 5 business days). This means that the bonus tier that will be applied to your account may vary during a Card billing cycle. The Smartly Earning Bonus is applied based on the Purchase transaction date using the effective tier value determined as of the date the transaction posts.

For joint Card accounts: The applicable Smartly Earning Bonus tier will be determined by reviewing the Qualifying Balance in the qualifying account(s) of each Cardmember (if there is more than one) and using the total Qualifying Balance of the individual whose account(s) have the highest total. (This means that all Cardmembers may be aware of the balance range of the Cardmember with the highest qualifying balance.) Balances of the Authorized User(s) will not qualify for determining the Smartly Earning Bonus tier.

Points will expire if there is no reward, Purchase, or balance activity on your Card account for 12 consecutive statement cycles. If you make a Purchase return or otherwise receive credit on a Purchase transaction, Points will be deducted from your Points balance based on the Smartly Earning Bonus tier that applies to your card account when you make the return or receive the credit.

2. This card earns cash back rewards in the form of Points. To redeem as Cash Back in the values noted in this advertisement, Points can be redeemed as a deposit into an eligible U.S. Bank deposit account. Other redemptions, such as for statement credits and gift cards, may be at a reduced redemption rate.
3. The 0% introductory APR applies to purchases and is valid for the first 12 billing cycles. The 0% introductory APR applies to balance transfers made within 60 days of account opening and is valid for the first 12 billing cycles. The introductory rate does not apply to cash advances. Balance Transfer fee of 5% of each transfer amount, \$5 minimum will apply. When you make a payment, the amount up to your Minimum Payment is applied first to the monthly payment obligation for U.S. Bank ExtendPay® Plans and U.S. Bank ExtendPay® Loans if any, and then to non-Fixed Payment Program balances in the order of the lowest to highest APR. Any amount over your Minimum Payment is applied to balances in the order of highest to lowest APR.

4. Balance Transfer transactions from other U.S. Bank National Association accounts are not permitted. You may cancel a balance transfer request within 10 days of account opening by calling 800-285-8585. After 10 days from account opening, requests to stop payment on Balance Transfer Check(s) issued by U.S. Bank shall not be honored unless the check(s) has been stolen, lost or destroyed.
5. The 0% introductory APR applies to purchases and is valid for the first 21 billing cycles. The 0% introductory APR applies to balance transfers made within 60 days of account opening and is valid for the first 21 billing cycles. The introductory rate does not apply to cash advances. Balance Transfer fee of 5% of each transfer amount, \$5 minimum will apply. When you make a payment, the amount up to your Minimum Payment is applied first to the monthly payment obligation for U.S. Bank ExtendPay® Plans and U.S. Bank ExtendPay® Loans if any, and then to non-Fixed Payment Program balances in the order of the lowest to highest APR. Any amount over your Minimum Payment is applied to balances in the order of highest to lowest APR.
6. Shield Cardmembers will earn 4% cash back for every \$1 in eligible Net Purchases spent on prepaid air, car and hotel reservations in the Travel Center using your Shield Card. Net Purchases are Purchases minus credits and returns. Please allow 1-2 statement billing cycles for your Cash Rewards to appear on your credit card statement. Upon approval, please refer to your Rewards Program Rules in the online Rewards Center by logging into usbank.com for additional information.
7. **Plan Fee:** A fixed fee that will be charged each month that you owe a Plan balance on Plans that have a duration of 6 or more months. This fixed fee is disclosed when a Plan is extended to 6 or more months. Upon approval, see your Cardmember Agreement for Plan Fee details.
8. **Plan Transactions:** Purchases that post to your Account will be placed into a payment Plan to be paid back over time (each, a "Plan"):
 - Every purchase that posts to your Account during a billing cycle that is \$100 and over will immediately and automatically be divided into 3 payments and placed into a Plan to be paid back over 3 billing cycles, starting with the billing cycle after the date the purchase posts to your Account. Prior to the end of the billing cycle in which a Plan has been set up, you may log into online banking (usbank.com) or the U.S. Bank Mobile App, or use channels that we make available in the future, to extend the repayment period. We will charge a Plan Fee for longer repayment periods, which will be disclosed when the Plan is extended. U.S. Bank cannot control when merchants submit purchases to post to your account or the amount of those purchases. If a purchase posts on the same day as your billing cycle, you will not be eligible to select a plan duration of 6 or more months. The purchase will automatically be divided into three payments and placed into a 3-month payment plan.
 - Purchases that post to your Account during a billing cycle that are under \$100 will be combined into one Plan ("Small Purchase Plan") at the end of the billing cycle and automatically divided into 3 payments to be paid back over 3 billing cycles, starting with the billing cycle after the date the Small Purchase Plan is set up. The duration of the Small Purchase Plans may not be extended.

Plan durations may not be shortened, unless you pay off your Plan balance.

9. One-time \$250 bonus will be awarded for redemption when you are approved for a new U.S. Bank Cash+® Visa Signature® Card and after eligible Net Purchases totaling \$1,000 or more are made to your account within 90 days from account opening. Please allow 1-2 statement billing cycles after you have met the spend requirement for your bonus to be credited to your rewards balance. Existing and previous Cash Rewards accounts do not

qualify for this one-time bonus. One-time bonus cash does not apply toward account upgrades. This offer may not be combined with any other bonus offer. Offer is subject to credit approval.

10. Maximum Cash Rewards value applies to Cash Rewards redeemed for a statement credit or deposit into an eligible U.S. Bank Account. The redemption value may be different if you choose to redeem your Cash Rewards for other gift cards, Real-Time Rewards and other rewards options. Other restrictions apply. Establishment or ownership of a U.S. Bank Account or other relationship with U.S. Bank is not required to obtain a card or to be eligible to use Cash Rewards to obtain any rewards offered under the program. Minimum redemption amounts may vary and are subject to change without notice. Cash rewards will expire at the end of the calendar month 36 months after the billing cycle in which they were earned.
11. Cardmember must enroll each quarter into categories of their choice, or all Net Purchases will earn no more than 1% cash back. You will earn 5% cash back on your first \$2,000 in combined Net Purchases (purchases minus returns or credits) in your two chosen 5% categories and 2% cash back in your chosen 2% category. Purchases over \$2,000 in the 5% categories will earn 1% cash back. Grocery store and supermarket purchases at discount stores/supercenters such as Target and Walmart and wholesale clubs will only earn 1% cash back. Gas station and electric vehicle charging station purchases at discount stores/supercenters, wholesale clubs and grocery stores/supermarkets will only earn 1% cash back. There are no limits on your 2% or 1% cash back earnings. In addition to earning 1% cash back for every \$1 spent in eligible Net Purchases, Cash+ Cardmembers will earn an additional 4% cash back for every \$1 in eligible Net Purchases spent on prepaid air, car and hotel reservations in the travel center using your Cash+ Card. Please allow 1-2 statement billing cycles for your bonus cash back to appear on your credit card statement.
12. The 0% introductory APR applies to purchases and is valid for the first 15 billing cycles. The 0% introductory APR applies to balance transfers made within 60 days of account opening and is valid for the first 15 billing cycles. The introductory rate does not apply to cash advances. Balance Transfer fee of 5% of each transfer amount, \$5 minimum will apply. When you make a payment, the amount up to your Minimum Payment is applied first to the monthly payment obligation for U.S. Bank ExtendPay® Plans and U.S. Bank ExtendPay® Loans if any, and then to non-Fixed Payment Program balances in the order of the lowest to highest APR. Any amount over your Minimum Payment is applied to balances in the order of highest to lowest APR.
13. One-time 20,000 bonus Points will be awarded if you are approved for a new U.S. Bank Altitude Go Visa Signature Card and make \$1,000 or more in total eligible Net Purchases to your Account within 90 days of Account opening. Please allow 1-2 billing cycles for your bonus Points to be credited to your Account. Existing or previous U.S. Bank Altitude Go Visa Signature cardmembers are not eligible if you have received a new account bonus for this product in the last five years. Use of the Card is subject to terms and conditions of the U.S. Bank Altitude Go Visa Signature Cardmember Agreement, which is provided at Account opening and may be amended from time to time. This offer may not be combined with any other bonus offer.
14. U.S. Bank Altitude Go Visa Signature Cardmembers will earn 1 Point for every \$1 spent in Net Purchases. Net Purchases are Purchases minus credits and returns. In addition, you will earn 4 Points (1 base and 3 bonus Points) for every \$1 spent on your first \$2,000 each quarter on restaurant, fast-food restaurant and bar purchases. You will earn 2 Points (1 base and 1 bonus Point) for every \$1 spent on purchases in the following categories: grocery store and supermarket (wholesale clubs and discount stores/supercenters such as Target and Walmart will earn only 1 Point); gas station and electric vehicle charging station (wholesale clubs, discount stores/supercenters and grocery stores/supermarkets will earn only 1 Point) and qualifying streaming subscription services. Refer to [Program Rules](#) for official list of qualifying streaming services merchants. Please allow 1-2 statement billing cycles for your bonus Points to appear on your credit card statement.

15. An automatic statement credit of \$15 per 12-month period will be applied to your U.S. Bank Altitude Go Visa Signature Card Account within 2 statement billing cycles following 11 consecutive calendar months of eligible streaming service purchases, such as Netflix, Hulu, Apple Music, if the Account is in good standing (not past due or overlimit). Refer to [Program Rules](#) for official list of qualifying streaming services merchants. We reserve the right to adjust or reverse any portion or all of any streaming services credit for unauthorized purchases or transaction credits.
16. The 0% introductory APR applies to Purchases and is valid for the first 15 billing cycles. The 0% introductory APR applies to Balance Transfers made within 60 days of account opening and is valid for the first 15 billing cycles. The introductory rate does not apply to Cash Advances. Balance Transfer fee of 5% of each transfer amount, \$5 minimum will apply. When you make a payment, the amount up to your Minimum Payment is applied first to the monthly payment obligation for U.S. Bank ExtendPay® Plans and U.S. Bank ExtendPay® Loans if any, and then to non-Fixed Payment Program balances in the order of the lowest to highest APR. Any amount over your Minimum Payment is applied to balances in the order of highest to lowest APR.
17. One-time 20,000 bonus Points will be awarded if you are approved for a new U.S. Bank Altitude Connect Visa Signature Card and make \$1,000 or more in total eligible Net Purchases to your Account within 90 days of Account opening. Please allow 1-2 billing cycles for your bonus Points to be credited to your Account. Existing or previous U.S. Bank Altitude Connect Visa Signature cardmembers are not eligible if you have received a new account bonus for this product in the last five years. Use of the Card is subject to terms and conditions of the U.S. Bank Altitude Connect Visa Signature Cardmember Agreement, which is provided at Account opening and may be amended from time to time. This offer may not be combined with any other bonus offer.
18. U.S. Bank Altitude Connect Visa Signature Cardmembers will earn 1 Point for every \$1 spent in Net Purchases. Net Purchases are Purchases minus credits and returns. In addition, you will earn 5 Points (1 base and 4 bonus Points) for every \$1 spent on prepaid car and hotel reservations purchased in the online Travel Center using your U.S. Bank Altitude Connect Card. Prepaid car and hotel reservations in the Travel Center are not classified as a travel category merchant transaction and are not eligible to receive the bonus points for that category. You will earn 4 Points (1 base and 3 bonus Points) for every \$1 spent on travel category purchases (such as purchases made directly with airlines, hotels, car rentals, taxicabs, limousines, passenger trains and cruise line companies). You will earn 4 Points (1 base and 3 bonus Points) for every \$1 spent on your first \$1,000 each quarter on gas station and electric vehicle charging station purchases (discount stores/supercenters, wholesale clubs and grocery stores/supermarkets will earn only 1 Point). You will earn 2 Points (1 base and 1 bonus Point) for every \$1 spent on purchases in the following categories: restaurant, fast-food restaurant and bar; grocery store and supermarket (wholesale clubs and discount stores/supercenters such as Target and Walmart will earn only 1 Point) and qualifying streaming subscription services. Refer to [Program Rules](#) for official list of qualifying streaming services merchants. Please allow 1-2 statement billing cycles for your bonus Points to appear on your credit card statement.
19. The 0% introductory APR applies to Purchases and is valid for the first 15 billing cycles. The 0% introductory APR applies to Balance Transfers made within 60 days of account opening and is valid for the first 15 billing cycles. The introductory rate does not apply to Cash Advances. Balance Transfer fee of 5% of each transfer amount, \$5 minimum will apply. When you make a payment, the amount up to your Minimum Payment is applied first to the monthly payment obligation for U.S. Bank ExtendPay® Plans and U.S. Bank ExtendPay® Loans if any, and then to non-Fixed Payment Program balances in the order of the lowest to highest APR. Any amount over your Minimum Payment is applied to balances in the order of highest to lowest APR.
20. Late payments and going over the credit limit may damage your credit history.

21. U.S. Bank Altitude Go Secured Visa Cardmembers will earn 1 Point for every \$1 spent in Net Purchases. Net Purchases are Purchases minus credits and returns. In addition, you will earn 4 Points (1 base and 3 bonus Points) for every \$1 spent on your first \$2,000 each quarter on restaurant, fast-food restaurant and bar purchases. You will earn 2 Points (1 base and 1 bonus Point) for every \$1 spent on purchases in the following categories: grocery store and supermarket (wholesale clubs and discount stores/supercenters such as Target and Walmart will earn only 1 Point); gas station and electric vehicle charging station (wholesale clubs, discount stores/supercenters and grocery stores/supermarkets will earn only 1 Point) and qualifying streaming subscription services. Refer to [Program Rules](#) for official list of qualifying streaming services merchants. Please allow 1-2 statement billing cycles for your bonus Points to appear on your credit card statement.
22. An automatic statement credit of \$15 per 12-month period will be applied to your U.S. Bank Altitude® Go Secured Visa® Card Account within 2 statement billing cycles following 11 consecutive calendar months of eligible streaming service purchases, such as Netflix, Hulu, Apple Music, if the Account is in good standing (not past due or overlimit). Refer to [Program Rules](#) for official list of qualifying streaming services merchants. We reserve the right to adjust or reverse any portion or all of any streaming services credit for unauthorized purchases or transaction credits.
23. Free credit score access, alerts and Score Simulator through TransUnion's CreditView™ Dashboard are available to U.S. Bank online and mobile banking customers only. Alerts require a TransUnion database match. It is possible that some enrolled members may not qualify for the alert functionality. The free VantageScore® credit score from TransUnion® is for educational purposes only and not used by U.S. Bank to make credit decisions.
24. Not all payment due dates may be available. If approved, please call the number on the back of your card for further information.
25. U.S. Bank provides Zero Fraud Liability for unauthorized transactions. Cardholder must notify U.S. Bank promptly of any unauthorized use. Certain conditions and limitations may apply.

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