

1.50% Introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit with an 80% loan-to-value (LTV) or less. The introductory interest rate will be fixed at 1.50% during the 6-month Introductory Period. A higher introductory rate will apply for an LTV above 80%. Offer is available for new applications submitted from September 11 – November 11, 2016. After the 6-month introductory period, the APR is variable and is based upon an index plus a margin. The APR will vary with Prime Rate (the index) as published in the Wall Street Journal. As of September 11, 2016, the variable rate for Home Equity Lines of Credit ranged from 2.62% APR to 7.20% APR. Higher rates may apply due to an increase in the Prime Rate, a credit limit below \$100,000, an LTV above 70%, and/or a credit score less than 730. A U.S. Bank Consumer Silver, Gold, or Platinum Checking Package account is required to receive the lowest rate, but is not required for loan approval. The rate will not vary above 18% APR, or applicable state law, or below 2.12% APR – 2.55% APR, depending on market. Choosing an interest-only repayment may cause your monthly payment to increase, possibly substantially, once your credit line transitions into the repayment period. Repayment options may vary based on credit qualifications. Interest only repayment may be unavailable. Loans are subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Property insurance is required. U.S. Bank and its representatives do not provide tax or legal advice. Your tax and financial situation is unique. You should consult your tax and/or legal advisor for advice and information concerning your particular situation. Other restrictions may apply. Mortgage and Home Equity products offered by U.S. Bank National Association. Deposit Products are offered through U.S. Bank National Association. Customer pays no closing costs, except escrow-related funding costs. An annual fee of up to \$90 may apply after the first year and is waived with a U.S. Bank personal Platinum Checking Package. The Consumer Pricing Information brochure lists terms and conditions that apply to U.S. Bank Consumer Checking Package accounts and can be obtained by calling 800.872.2657. Member FDIC. ©2016 U.S. Bank. 160494 8/16