



Ameriprise Bank, FSB. 70915 Ameriprise Financial Center, Minneapolis, MN 55474

Ameriprise Bank, FSB Deposit Accounts

Consumer Pricing Disclosure



		Ameriprise® Bank Checking Account	Ameriprise® Bank Savings Account	Ameriprise® Bank Certificate of Deposit ("CD")
Opening and Usage	Minimum opening deposit	\$25 minimum opening deposit made as a single transaction within 30 days of opening	\$100 minimum opening deposit made as a single transaction within 30 days of opening	\$1,000 minimum opening deposit made as a single transaction within 10 days of opening
	Minimum balance after account opened	\$0	\$0	CD balance amount until maturity
Maintenance Fee	Monthly maintenance fee	\$0	\$0	\$0
Service Fees	Official checks	\$25 per check	\$25 per check	\$25 per check
	Stop payment fee	\$25 per item	\$25 per item	\$25 per item
	Account closure fee	\$0	\$0	\$0
	Account research fee	\$25 per hour	\$25 per hour	\$25 per hour
	Express mail fee	\$25 per item	\$25 per item	\$25 per item
	Wire transfer out (Domestic)	\$30 per wire	\$30 per wire	\$30 per wire
	Excessive transaction fee ¹	N/A	\$10 for each withdrawal or transfer in excess of six per monthly statement cycle (or each month if you have a quarterly statement cycle) ¹	N/A
	Early withdrawal penalty ²	N/A	N/A	<ul style="list-style-type: none"> • After 10 days of opening - 3 months of interest • Within first 10 days of opening - 10 days of interest
	Overdraft Protection fee ³	\$0	N/A	N/A
	Overdraft fee ⁴	\$15 per day ⁴	\$0	\$0
	Non-sufficient funds fee	\$0	\$0	\$0
	ATMs	<ul style="list-style-type: none"> • ATM Ameriprise Bank, FSB fee - \$0 • ATM surcharge fee is set by operator and/or network used and can vary 	N/A	N/A
	Checks reorder	Varies based on check design and order size	N/A	N/A
Debit card replacement reissuance	\$0	N/A	N/A	

The terms, conditions, fees and features of the Ameriprise® Bank Checking Account, Ameriprise® Bank Savings Account and Ameriprise® Bank Certificate of Deposit account may change. For terms and conditions of Ameriprise Bank Checking Account, Ameriprise Bank Savings Account and Ameriprise Bank Certificate of Deposit account, please see Ameriprise Bank, FSB Deposit Account Agreement at www.ameriprise.com or on secure site.

¹ The number of transfers or withdrawals from an Ameriprise Bank, FSB savings account are limited to a total of six per monthly statement cycle (or each month if you have a quarterly statement cycle) from the following: preauthorized or automatic transfers, telephone or other electronic transmissions; online banking and mobile banking transfers. If the transaction limits are exceeded, fees will be applied, privileges on the account may be revoked or account may be closed. Please see the Ameriprise Bank, FSB Deposit Account Agreement for more details.

² There is a penalty for withdrawals prior to the maturity date of an *Ameriprise* Bank Certificate of Deposit account (“CD Account”). If the withdrawal occurs after 10 days of opening a CD Account, the early withdrawal penalty will be 3 months of interest. If the withdrawal occurs within the first 10 days of opening a CD Account including the day the CD Account was opened, the early withdrawal penalty will be 10 days of interest.

We may not permit withdrawal if funds have not been credited to the CD Account. The amount of the early withdrawal penalty may be deducted from principal. Please see the Ameriprise Bank, FSB Deposit Account Agreement for more details.

³ The overdraft transfer service for an *Ameriprise* Bank Checking Account (“Checking Account”) (“Overdraft Protection”) offers the ability to link eligible *Ameriprise* Bank Savings Account (“Savings Account”) and Checking Account to cover situations when your Checking Account does not have sufficient available funds to pay items. Some Savings Accounts may not be eligible to be linked for the Overdraft Protection based on account ownership and other constraints. This service will automatically transfer funds in increments of \$100 from your Savings Account to your Checking Account throughout the day when your Checking Account does not have enough money to pay items. Your Checking Account balance may become overdrawn, and you may be charged an overdraft fee if there are not sufficient funds in your Savings Account to cover items presented for payment in your Checking Account. We do not charge fees for transfers through the Overdraft Protection. Please see Ameriprise Bank, FSB Deposit Account Agreement and Ameriprise Bank, FSB Deposit Accounts Consumer Pricing Disclosure for more information about the Overdraft Protection and overdrafts.

Each transfer through the Overdraft Protection counts against the withdrawal and transfer limit in a Savings Account. Please see Ameriprise Bank, FSB Deposit Account Agreement for information about Savings Account withdrawal and transfer limits and Ameriprise Bank, FSB Deposit Accounts Consumer Pricing Disclosure for information about excessive transaction fee.

⁴ If an *Ameriprise* Bank Checking Account (“Checking Account”) is overdrawn at any time during the day, we will charge an overdraft fee, even if there is sufficient available balance in that Checking Account at the end of the day. We charge a maximum of one overdraft fee per business day per Checking Account. We will not authorize or pay overdrafts for the ATM transactions and one-time debit card transactions. Please see Ameriprise Bank, FSB Deposit Account Agreement for information about overdrafts and Ameriprise Bank, FSB Deposit Accounts Consumer Pricing Disclosures for more information about overdraft fees.

Ameriprise Bank, FSB does not charge an ATM fee. ATM operators and/or networks used may charge an ATM surcharge fee to use their ATMs.

Ameriprise Bank, FSB. Member FDIC.

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