

Save more, save longer until 2024.

Receive a **0% introductory APR** on purchases and balance transfers for the first 18 billing cycles. Thereafter, a variable APR, currently **19.74% - 29.74%**.¹

Available through October 1, 2023.

Lock in a lower interest rate.



NerdWallet's 2021 winner for Best 0% Intro APR Credit Card.



Pay for a large purchase over time.



Cell phone protection with monthly bill payments.²



Consolidate credit card balances.



Apply for a card from your mobile phone.



Text apply **125pht** to **872500*** or scan the QR code.



Or, apply online at creditcardapply.usbank.com/125pht



Questions? Contact your banker:

Minh Porter | 612-368-6886 | minh.porter@usbank.com



*Messaging and data rates may apply.

1. Offer dates subject to change. The 0% introductory APR applies to purchases and is valid for the first 18 billing cycles. The 0% introductory APR applies to balance transfers made within 60 days of account opening and is valid for the first 18 billing cycles. The introductory rate does not apply to cash advances. Thereafter the APR may vary, the undiscounted variable APR for Purchases and Balance Transfers is 19.74% - 29.74% (based on your creditworthiness). The variable APR for Cash Advances is 29.99%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Convenience Check fee: 3% of each check amount, \$5 minimum. Cash Equivalent fee: 5% of each cash amount, \$10 minimum. Balance transfer fee of 3% of each transfer amount (\$5 minimum) will apply. There is a \$1 minimum interest charge where interest is due. The annual fee is \$0. Foreign Transaction fee: 3% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency. ExtendPay Fee: A monthly fee not to exceed 1.6% of the original principal amount in an ExtendPay® Plan or ExtendPay® Loan. This fixed fee is disclosed upon enrollment and charged each month that you owe the applicable ExtendPay balance. 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.

2. Certain terms, conditions and exclusions apply. In order for coverage to apply, you must pay your monthly cell phone bill with your U.S. Bank Visa Platinum Card. Please visit usbank.com/platinumbenefits to view the Guide to Benefits and for further card benefit details including full terms and conditions.

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.

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