

# Grafton One Year Anniversary Specials!

## U.S. Bank Smart Refinance

# 4.99% APR\*

Fixed up to 10 years

## U.S. Bank Smart Refinance

Refinance your first mortgage with flexible terms, no closing costs, points or fees, less paperwork and a low fixed rate.

\*4.99% fixed Annual Percentage Rate (APR) is available for 10-year first position home equity installment loans \$40,000 to \$150,000 with loan-to-value of 70% or less or 80% or less depending on market. Higher rates apply for higher LTV or other loan amount. Automatic payments from a U.S. Bank Package required. Loan payment example: on a \$40,000 loan for 120 months at 4.99% interest rate, monthly payments would be \$424.07. No customer paid closing costs, APR is 4.99%. Payment example does not include amounts for taxes and insurance premiums. The monthly payment obligation will be greater if taxes and insurance are included and an initial customer deposit may be required if an escrow account for these items is established. Offer is subject to normal credit qualifications. Rates are subject to change. Property insurance is required. Consult your tax advisor regarding the deductibility of interest. Home Equity loans and lines of credit are offered through U.S. Bank National Association ND. ©2011 U.S. Bancorp, U.S. Bank. Member FDIC.



## Certificate of Deposit

# 2.00% APY\*

12 Month Term

## CD Special!

Present this coupon to a banker at the Grafton Office location to see how you can get this great rate!

\*Annual Percentage Yield (APY) assumes principal and interest remain on deposit for the term of the certificate and is good for balances up to \$25,000. Offer is only available at the Grafton Office in Grafton, WI. One CD per household. \$1,000 minimum deposit required to open the CD at the stated APY. Funds used to open a certificate at the stated rate must come from a source outside of U.S. Bank. All interest payments for the advertised APY will be made at the end of the term or annually, whichever occurs first. Penalty will be imposed for early withdrawal. Fees could reduce earnings of account. Offer and same terms will apply for business CDs and Individual Retirement Accounts. Not valid for brokerage deposits, institutional investors, public funds, or in conjunction with other promotional offers. Offer is valid only for customer having an existing U.S. Bank Package or open a New U.S. Bank Package (Silver, Gold or Platinum), APY good as of 1/28/2011 through 6/30/2011. APY is subject to change. Certain conditions apply to U.S. Bank Packages. All regular account opening procedures apply. A qualified package includes a Checking (Silver, Gold or Platinum) and a Package Money Market Saving or a U.S. Bank Visa Credit Card. A minimum of \$50 required to open a Checking (Silver, Gold or Platinum) account and a Package Money Market Saving account requires a minimum of \$25 to open. Credit products are subject to normal credit qualifications and approval. Member FDIC.



## Unwrap \$75!

Open a Gold or Platinum Package plus use your Check Card and receive up to \$75.00\*

\* Certain conditions apply to U.S. Bank Packages and requires a minimum of \$50 to open a Gold or Platinum checking account and a minimum of \$25 is required to open a Package Money Market Savings account. All regular account opening procedures apply. Credit products are subject to normal credit qualifications and approvals. To earn the \$75 cash bonus, open a new U.S. Bank Gold or Platinum Package between January 28, 2011 and April 30, 2011, use your new U.S. Bank Visa® Check Card for non-Pin purchases of \$75 by May 31, 2011 and bring the receipt(s) in to the Grafton Office by June 15, 2011 for verification. The cash bonus, up to \$75 based on the receipt total, will be deposited directly back into the new U.S. Bank checking account. The bonus will be reported as interest earned on IRS form 1099-INT and you are responsible for any applicable taxes. One offer per household, and cannot be combined with any other offers. Account must be in open, good standing. Offer eligible only at the Grafton Office. Other restrictions may apply. Deposit products offered by U.S. Bank, N.A. Member FDIC

## New Car Loans Rates as Low as

# 2.99% APR\*

## Drive Away with this HOT RATE!

To learn how you can get this great auto rate, present this coupon to a banker at the Grafton Office.

\*2.99% APR is available on 3-year new automobile loans \$10,000 and higher at 100% loan-to-value (LTV) or less with automatic payments from a U.S. Bank package account. Rates for used autos, smaller loan amounts, longer terms, or higher LTV may be higher. Loan fees apply. Loan payment and APR will vary based on the loan amount, the term, and any fees. Loan payment example: a \$10,000 new automobile loan at a 2.66% interest rate for 36 months with a \$50 origination fee will have a \$290.76 monthly payment and a 2.99% APR. Offer is subject to credit qualifications. Rates are subject to change. Some additional restrictions may apply. Installment loans are offered through U.S. Bank National Association ND. 2010 U.S. Bancorp, U.S. Bank. Member FDIC

## Let us help you S.T.A.R.T

Savings Today And Rewards Tomorrow™

S.T.A.R.T. is a simple and rewarding way for everyone to save. You can save a little every week, with every paycheck, a little with every credit or check card purchase. And without even thinking you're saving, you can easily save \$1,000. We'll reward you when you do.



usbank.com/START

See banker for complete details. Deposit products offered by U.S. Bank, N.A. Member FDIC.

## Enter to Win!

Return this entry form to the Grafton Office location to be eligible for a chance to win a \$100 Visa® Gift Card!

Ten lucky winners will pocket some extra cash just for stopping by to register and say hello. We'll draw two winners on Friday, March 4 and 25, April 1, 15, and 29. So make sure you enter soon.

Name: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_

\_\_\_\_\_. Please don't contact me with product offers.

No purchase necessary. One entry per person/per household. Must be 18 years or older to enter to win. Void where prohibited. See participating U.S. Bank branch for details.

We're proud to have served you since 1853!

Grafton Office.....262-243-3320  
2368 Washington Street

All of us serving you®



usbank.com  
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