

# Retirement and financial security

Save for your future, protect yourself and your family from the unexpected and take advantage of programs that can lower your day-to-day expenses.

## **401(k) Savings Plan**

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With the U.S. Bank 401(k) Savings Plan, you decide how to save and invest. Make before-tax and/or Roth after-tax contributions from your pay into the investments you select. Our 401(k) plan features immediate vesting and an employer match of 100% of your contributions up to 4% of your eligible pay after you complete one year of service.

## **Cash balance plan**

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We're among the increasingly rare companies that offer both a 401(k) and a cash balance pension plan. Funded completely by U.S. Bank, your account grows over time with pay credits based on your age, years of service and pay level, as well as an annual interest credit. You're 100 percent vested in your cash balance account after three years of service.

## **Life and accident insurance**

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If you're a full-time employee, we've got you covered with U.S. Bank-paid term life insurance equal to your annual pay. Full-time and regular part-time employees also may buy additional term life for themselves and their

dependents. In addition, you receive company-paid business travel accidental death and dismemberment insurance, and you can purchase accidental death and dismemberment coverage.

## **Disability insurance**

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Once you have a year of service, our short-term disability program provides 100% pay replacement for up to 13 weeks (and 60% pay for another 13 weeks if needed) if you're unable to work due to illness or injury. Our long-term disability plan replaces either 50% or 60% of your pay. Full-time employees receive a subsidy equal to the cost of the 50% coverage level.

## **Commuter plans**

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With our Transit Plan, you can order transit and vanpool vouchers online, or participate in the Metropass program if you live and work in the Twin Cities metro area, and have the cost deducted from your pay with before-tax dollars. U.S. Bank subsidizes \$35 of your transit order or Metropass cost each month. With our Parking Flexible Spending Account, you can use before-tax dollars to directly pay your parking facility or reimburse yourself for work-related parking expenses.

## **U.S. Bank products and services**

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Employees are our most valued customers! Take charge of your financial wellness with helpful tips, tools and articles. Plus, enjoy discounts on a variety of financial products and services, from checking accounts to credit products.

## **Discounts**

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Take advantage of discounts on an array of travel services, hotels, restaurants, movie theaters, retailers, florists, cars, theme parks, national attractions and more. These include discounts on weight loss and fitness programs, as well as discounts on computer equipment and wireless phone services.

[Careers](#) | [Students](#) | [Veterans](#) | [Accessibility](#) | [eVerify](#) |  
[Workforce Demographics](#) | [Privacy](#) | [CoBrowse](#)

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U.S. Bank is an equal opportunity employer committed to creating a diverse workforce. We consider all qualified applicants without regard to race, religion, color, sex, national origin, age, sexual orientation, gender identity, disability or veteran status, among other factors.

Credit products offered by U.S. Bank National Association and are subject to normal credit approval and program guidelines. Deposit products offered by U.S. Bank National Association. Member FDIC.

**Investment products and services are:**

- Not a Deposit • Not FDIC Insured • May Lose Value • Not Bank Guaranteed**
- Not Insured by any Federal Government Agency**