



News Release

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U.S. BANK PARTNERS WITH NORTHERN KENTUCKY UNIVERSITY ON ITS MULTI-USE IDENTIFICATION CARD

HIGHLAND HEIGHTS, Ky. (August 9, 2004) – U.S. Bank has added another university to the roster of schools it is providing with financial services. The latest is Northern Kentucky University (NKU). NKU has chosen U.S. Bank to be its bank partner for the school's multi-use identification card.

The All-Card, as it's called, allows NKU's 14,000 students and more than 1,650 faculty and staff members to check out resources from the campus library, purchase meals without cash, gain access to campus fitness facilities and other amenities. The new card can now also be used as a U.S. Bank ATM card on and off campus and at many merchant terminals in the United States that accept Interlink or Plus. There is currently one U.S. Bank ATM on the NKU campus with plans to add another in the fall of 2004.

"This is another step to bring consolidated services to our university community," said NKU President James Votruba. "We are excited to partner with U.S. Bank to allow our students, faculty and staff to take advantage of all the expanding benefits of this program."

"NKU students, faculty and staff will find the new All-Card very convenient," said Andy Meeks, director of business operations and auxiliary services at NKU. "The university continues to enhance the portfolio of services offered through our All-Card program. An example of such an enhancement will be the ability for a student to work with the NKU office of financial assistance to have their check directly deposited into their account, allowing them access to their funds in a timely manner."

"U.S. Bank is pleased to partner with NKU on the All Card program," said U.S. Bank's Northern Kentucky Market President Dan Groneck. "It's a real win-win-win situation for the university, the students and the bank. We're equally pleased to be a part of the NKU community as well as the dynamic Northern Kentucky market."

Northern Kentucky University was founded in 1968 and is the newest of Kentucky's eight state universities. NKU is part of the metropolitan area of greater Cincinnati, located in the largest metropolitan area of any state university in Kentucky. It is located at the junction of U.S. Highway 27 and Interstates 275 and 471 in Highland Heights, Kentucky, eight miles southeast of Cincinnati. The atmosphere of the campus is futuristic, emphasizing a high-quality education by supporting the liberal arts. NKU has an enrollment of approximately 14,000 students from 43 states and 72 countries and is accredited by the Southern Association of Colleges and Schools. The Salmon P. Chase College of Law is accredited by both the American Bar Association and the Association of American Law Schools. There are more than 100 student organizations. NKU competes athletically in the NCAA Division II Great Lakes Valley Conference.

U.S. Bank is one of the top student banking institutions in the nation providing a comprehensive line of student banking products, including campus ID card programs, student loans, Internet banking, U.S. Bank student checking and savings, and Visa Buxx[®] prepaid spending cards. For more information on these services, visit usbank.com/studentbanking.

U.S. Bancorp (NYSE: USB), with assets of \$190 billion, is the 6th largest financial services holding company in the United States. The company operates 2,315 banking offices and 4,565 ATMs, and provides a comprehensive line of banking, brokerage, insurance, investment, mortgage, trust and payment services products to consumers, businesses and institutions. U.S. Bancorp is home of the Five Star Service Guarantee which assures customers of certain key banking benefits and services or customers will be paid for their inconvenience. U.S. Bancorp is the parent company of U.S. Bank. Visit U.S. Bancorp on the web at usbank.com.

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