



**You're Invited to Join
the Lead Team.**

usbank

Dear Colleague,

Imagine if we all spoke up just a little more often to spread the good news about all the great products and services we offer here at U.S. Bank. After all, thanks to you and thousands of other dedicated employees, we're the nation's 11th largest financial services holding company. We've achieved this level of success because we have the people, the products and the services to address the needs of consumers and businesses at every age and stage of their existence.

But you know that. Your efforts have helped take us to where we are today and your continued efforts will help carry us to the next level. That's why I'm calling on you to join forces with me on the U.S. Bank Lead Team as we team together to achieve new heights of success.

The Lead Team leads the way.

To be an effective Lead Teamer all you have to do is spread the word to your friends, family, neighbors and acquaintances about how your company, U.S. Bank, can help them reach their financial goals. Then, when someone expresses an interest in learning more about what we can do for them, simply complete one of the special referral forms and either fax it, or drop it in the interoffice mail. Be sure to include your name, mail code and branch/department at the bottom of the card so that I can personally thank you and welcome you to the team.

In addition, for every completed lead card your efforts produce, I'll send you a three dollar Starbucks coupon.

All U.S. Bank personnel are eligible for the Lead Team and its perks. Those perks include the Starbucks coupons, Mariners' tickets, recognition luncheons, breakfasts and other fun rewards and events.

You can make a difference. Together we can make an impact.

Your talk, your words, can make a difference. And if we all make a conscious effort to be just a little more active in spreading the word about how our company can help people, the Lead Team can make a meaningful impact on results.

It's as easy as a word here, a recommendation there. Often it's as simple as "By the way, did you know that U.S. Bank..." What's more, when you refer your friends, family and acquaintances to your company, it's a winning proposition all the way around. The person you're referring gains access to great people, products and services. You get immediate recognition and reward, and more importantly, help to enhance your personal stake in your company—which is good for all of us.

Won't you join with me on the U.S. Bank Lead Team? Let's team together to make a difference, and an impact, starting today.

I look forward to welcoming you to the Lead Team.

Sincerely,



Phyllis

P.S. For additional referral cards, please make a photocopy or contact Vicki Mumby at 206-344-2335.



Phyllis Campbell, Lead Team Leader

How to Spot a Lead Team Opportunity



Lead Team Central
WWH0800



10 Lead Team ideas to get you started.

1. Your friend, a long-time employee of a certain aerospace company, mentions that he's leaving that company to join a hot, new dotcom outfit.

Lead Team Opportunity: U.S. Bank offers a full range of retirement planning services, including expert help with lump-sum retirement plan distributions.

2. Your cousin, the flower-shop owner, complains to you about all the hoops her current bank is making her jump through for a small increase in her line of credit.

Lead Team Opportunity: U.S. Bank has a wide variety of loan products starting at \$1000 to meet the needs of small businesses.

3. You recently made Mom and Dad a Grandpa and Grandma, and they want to earmark some investment funds for their new granddaughter's education.

Lead Team Opportunity: Tax-free zero coupon municipal bonds available from U.S. Bancorp Piper Jaffray are an excellent tool for high-income individuals looking to do exactly that.

4. A year ago your little sister started a home-based business. To her surprise and delight it's already quite successful.

Lead Team Opportunity: With the right retirement plan from U.S. Bank she can get a nice tax-deduction and start building a nest egg for the future.

5. Your multimillionaire, 80-something, lifelong bachelor uncle (for whom you are the only heir) bemoans the fact that it looks like estate taxes will consume a massive amount of what he leaves behind.

Lead Team Opportunity: U.S. Bank's Private Financial Services Department has a team of experts, including estate planning specialists, who thoroughly understand the tax implications and other considerations in creating effective financial strategies.

6. You and your best friend's little boys are on the same soccer team. Your friend mentions that she and her husband are starting to set aside funds for his college education.

Lead Team Opportunity: U.S. Bank offers college planning and funding through licensed personal bankers in many of our branches.

7. Your best buddy's foray into day-trading costs him a bundle and he swears "Never again."

Lead Team Opportunity: A wide array of top-performing mutual funds are available through U.S. Bancorp Investments.

8. Your cousin Elmer, a first-time home buyer, mentions that he's confused about all the options with regard to mortgages.

Lead Team Opportunity: U.S. Bank has hundreds of mortgage specialists to take the confusion out of the lending process and help him get the mortgage that's right for him.

9. Your Italian brother-in-law, Dominic, is a couple of weeks away from the grand opening of his restaurant, La Trattoria.

Lead Team Opportunity: U.S. Bank Merchant Payment Services can quickly and easily set him up so that he can accept credit cards.

10. Your neighbors, Martha and Durwood, have just been blessed with triplets.

Lead Team Opportunity: It's time for Durwood to update his life insurance coverage. He can do that through U.S. Bank Life Insurance Services.

