This offer is valid for the intended recipient only and is not transferable. Restrictions may apply. Promotional offer may only be used once. Bonus will not be paid if promotion code is retrieved by unintended recipient or if promotional offer is retrieved from a deals

U.S. Bank Smartly® Savings bonus: To be eligible, you or any owner(s) on your new Bank Smartly Savings account cannot have an existing U.S. Bank consumer savings account or money market account, had a U.S. Bank consumer savings account or money market account in the last 12 months, or received other U.S. Bank consumer savings or money market bonus offers within the past 12 months. **To receive the bonus**, you must open a new U.S. Bank Smartly® Savings account either online through the promotional offer web page, in a branch, or over the phone from November 9, 2026, through and including December 30, 2026. The account must be funded with at least $25 within 60 days of account opening to prevent closure. Your promotional offer will be automatically applied if you open your account through the promotional offer web page, or if opening in a branch or via telephone, it must be activated by your banker at account opening. Additionally, you must make new money deposit(s) by December 30, 2026, totaling: between $10,000 and $24,999.99 to earn the $100 bonus, between $25,000 and $49,999.99 to earn the $300 bonus; or $50,000 or more to earn the $500 bonus. You must then maintain through March 31, 2027, a minimum account balance of between $10,000 and $24,999.99 to earn the $100 bonus, between $25,000 and $49,999.99 to earn the $300 bonus; or $50,000 or more to earn the $500 bonus. Fees will reduce your eligible balance, and deposits may be needed to cover these fees to maintain the balance for this offer. New money is considered funds that come from outside U.S. Bank and are not transferred from another U.S. Bank product, regardless of ownership of the other U.S. Bank products. Your savings bonus ("adjusted interest") will be credited to your new savings account within 30 days after you have completed all the offer requirements. Account must be open and have a positive balance to receive the bonus. Bonus will be reported as interest earned on IRS form 1099-INT, and recipient is responsible for any applicable taxes. Interest rates are determined at the bank's discretion and can change at any time. Interest will be compounded daily and credited to your account monthly. We use the daily balance method to calculate interest on all deposit accounts. This method applies a daily periodic rate to the principal in the account each day. Interest on your check deposit begins to accrue on the business day we receive credit for this account. If you close your account before interest is credited, you will not receive the accrued interest. Fees could reduce earnings on the account. Offer may not be combined with any other savings account bonus offers.

A standard rate of 0.05% Annual Percentage Yield (APY) applies to accounts with any balance. A rate of 1.00% APY applies to accounts with combined qualifying balances from eligible accounts of $0-$4,999.99. A rate of 2.00% APY applies to accounts with combined qualifying balances from eligible accounts of $5,000.00-$24,999.99. A rate of 3.50% APY applies to accounts with combined qualifying balances from eligible accounts of $25,000.00-$99,999.99. A rate of 3.50% APY applies to accounts with combined qualifying balances from eligible accounts of $100,000.00 or more. Bank Smartly Savings is a tiered-rate account. Advertised rates are variable and effective as of November 9, 2026. Rates in any tier are subject to change at any time before or after account opening. For current rates, please contact a banker or visit a local U.S. Bank branch. If you are an existing U.S. Bank or U.S. Bancorp Advisors client, the advertised rates listed may not apply. Log into your Online Banking or Mobile App to view your personalized account interest rate and interest rate bump or contact a banker. A $5 monthly maintenance fee applies to the U.S. Bank Smartly® Savings account, which may be waived if certain requirements are met. Refer to the Consumer Pricing Information for full details on fees, waivers, and eligibility.

Additional Terms & Conditions: Limit one savings bonus per tax ID. Current U.S. Bank employees are eligible to participate. Offer may not be available if you live outside of the U.S. Bank footprint. Offer not available through Alliance partnerships. Offer not available with Trust Accounts. Other restrictions may apply. All standard account terms, conditions and opening procedures apply. For a comprehensive list of account pricing, terms and policies, see the Your Deposit Account Agreement (PDF) and the Consumer Pricing Information (PDF) disclosure. These documents can be obtained by contacting a U.S. Bank branch or calling 800-872-2657.