Earn your bonus.[1]

Within 90 days of opening your account, enroll in the U.S. Bank Mobile App or online banking and make at least two direct deposits that total:[1]

Between $4,000 and $7,999.99 to earn $300.[1]
$8,000 or more to earn $600.[1]

Disclosures

1. **U.S. Bank Smartly® Checking bonus: To be eligible,** you or any owner(s) on your new Bank Smartly Checking account cannot have an existing U.S. Bank consumer checking account, had a U.S. Bank consumer checking account in the last 12 months or received other U.S. Bank consumer checking bonus offers within the past 12 months. **To receive the bonus,** you must open a new U.S. Bank Smartly Checking account either online through the promotional offer web page, in a branch, or over the phone by 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. Additionally, you must enroll in the U.S. Bank Mobile App or online banking within 90 days of opening your account. You must also complete two or more direct deposits within 90 days of opening your account that total: $4,000 to $7,999.99 to earn the $300 bonus; or $8,000 or more to earn the $600 bonus. A direct deposit is an electronic deposit of your paycheck made through the Automated Clearing House (ACH) network or an electronic deposit of your government benefits, such as Social Security, from your employer or the government. Other electronic deposits or person-to-person payments are not considered a direct deposit. **Your checking bonus ("adjusted interest")** will be credited to your new checking account within 60 days following the completion of 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. Offer may not be combined with any other checking account bonus offers.

A rate of 0.001% Annual Percentage Yield (APY) applies to accounts with balances between $0–$24,999.99. A rate of 0.005% APY applies to accounts with balances of $25,000.00 or more. U.S. Bank Smartly® Checking is a tiered-rate account. Advertised rates are variable and effective as of October 31, 2026.

Rates in any tier are subject to change at any time before or after account opening. A minimum of $25 is required to open a U.S. Bank Smartly® Checking account. Fees could reduce earnings on the account. A $12 monthly maintenance fee applies to the U.S. Bank Smartly® Checking 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 checking bonus per eligible account. 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.

Deposit products are offered by U.S. Bank National Association. Member FDIC.

Equal Housing Lender

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