

Bank Smartly, get rewarded.

EARN UP TO

\$450

Offer available February 3 through
April 6, 2026.

Open a new U.S. Bank Smartly® Checking account
and enroll in the U.S. Bank Mobile App or online banking
within 90 days to qualify for your bonus.¹

UNLOCK YOUR BONUS

\$250

with two or more direct deposits
totaling \$2,000–\$4,999.99

\$350

with two or more direct deposits
totaling \$5,000–\$7,999.99

\$450

with two or more direct deposits
totaling \$8,000 or more



- Talk to your banker.
- Scan the code to apply online.



BANKER NOTE: Select "2026FEBCHK ALL MKT" from Actions and Offers section (Fusion) or Product selector (Apply) when opening a checking account to be eligible for the bonus.

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 from February 3, 2026 through and including April 6, 2026. The account must be funded with at least \$25 within 30 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, must be activated by your banker at account opening. 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: \$2,000–\$4,999.99 to earn the \$250 bonus, \$5,000–\$7,999.99 to earn the \$350 bonus, \$8,000 or more to earn the \$450 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 30 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 12/31/2025. 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.

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 offered by U.S. Bank National Association. Member FDIC. ©2026 U.S. Bank 1384902 (1/26)

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