

Strategically manage cash and simplify your financial life

Ameriprise Bank Checking Account



Seamlessly manage more of your financial life in one place with a digital *Ameriprise*[®] Bank Checking Account.

Fully integrated with the secure site on ameriprise.com and the [Ameriprise Financial app](#),^{1,2} the account offers checks, debit card³ and more with no monthly maintenance fee.⁴

Getting started is easy with a simple online application and minimum opening deposit of \$25.^{1,5}

Simplify your financial life

Enjoy the convenience, access and control of a checking account.

Log in and apply^{1,5}

Earn up to a \$900 bonus*

Discover the convenience of the new, fully digital *Ameriprise*[®] Bank Checking Account. Plus, when paired with an *Ameriprise*[®] Bank Savings Account, you can earn up to a **\$900 bonus**.*

Ready to get started? [Log in and apply](#).^{1,5}

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Learn more

Ameriprise Bank Checking Account features



Digital convenience

Use your checking account 24/7 alongside all your Ameriprise accounts on the secure site on [ameriprise.com](#) or the Ameriprise Financial app.^{1,2}



Simple money transfers

Move money to and from other eligible Ameriprise accounts. Deposit or withdraw funds from your checking account using ACH transfers and send and receive money using Zelle[®].⁶



Easy cash access

Withdraw cash from any ATM displaying the Visa[®] or NYCE[®] logos,⁷ and at participating Visa network merchants offering cash back with purchase. We'll reimburse ATM withdrawal fees up to applicable limits.⁸



No monthly maintenance fee

Enjoy the benefit of no monthly maintenance fee.⁴



FDIC insured

The Ameriprise Bank Checking Account is FDIC insured up to applicable limits.⁹



Customer service

The Ameriprise Bank Customer Service Center is available from 7 a.m. to 7 p.m. Central time (CT) Monday – Friday for questions or support at [800.862.7919](tel:800.862.7919).

User-friendly payment options

Checks

Write checks from your Ameriprise Bank Checking Account.

Debit card

Pay securely with your Ameriprise Bank Checking Account debit card,³ enabled for contactless payments and digital wallet –including Apple Pay®, Samsung Pay® and Google Pay™.¹⁰

Online bill pay

Pay bills online, saving you time and postage. You can choose to receive electronic bills and then set up one-time, future or recurring payments.¹¹

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Convenient digital banking features

Mobile deposits

Make mobile deposits using the Ameriprise app for convenient check deposits.²

Overdraft Protection

Cover your *Ameriprise* Bank Checking Account transactions with Overdraft Protection.^{1,2} Enroll in Overdraft Protection online through the secure site or the *Ameriprise* app, and link your eligible *Ameriprise* Bank Savings Account.^{1,2} Automatically transfer funds from your savings account to your checking account to cover transactions and payments.

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Send money quickly with Zelle®

Use Zelle® with your *Ameriprise* Bank Checking Account to send and receive money with family, friends and others you trust.⁶ You can access Zelle® on the secure site or the *Ameriprise* app.^{1,2}

Learn more

Ameriprise Bank Checking Account rates

Account Balance ¹³	Interest Rate ¹³	Annual Percentage Yield ¹³
All balances	0.03%	0.03%

 [Printer-friendly checking account rate sheet](#)

Related Information

[Ameriprise Bank Checking Account FAQ](#) →

[Ameriprise Bank Savings Account](#) →

[Personal cash flow management strategies](#) →

Disclosures:

The content of this page is informational only.

* Each offer is valid from April 8, 2026, through June 30, 2026 ("Offer Period").

A. To receive the \$300 bonus ("Checking Bonus"), you must:

Set up and maintain a **Qualifying Direct Deposit(s)** to your existing or new *Ameriprise* Bank Checking Account ("Checking Account") that totals at least \$2,000 each calendar month for a minimum of four consecutive calendar months (total of \$8,000). The first Qualifying Direct Deposit must be made during the Offer Period. Direct deposits must be set up using the Ameriprise Bank, FSB routing number and your Checking Account number, which can be found in your Checking Account information on the secure site on ameriprise.com or the Ameriprise Financial app.

- The first **Qualifying Direct Deposit** must be received during the Offer Period. Checking Bonus is only available if the Checking Account does not have an existing direct deposit arrangement during March 2026. You may make multiple Qualifying Direct Deposits to reach \$2,000 per calendar month for the Checking Bonus.
- **Qualifying Direct Deposits** are new recurring deposits from your employer, payroll, pension or governmental benefits provider via Automated Clearing House (ACH). Deposits that are not considered Qualified Direct Deposits include, but are not limited to, check deposits, peer-to-peer transfers such as Venmo or Zelle[®], merchant transactions, wire transfers, internal transfers and ACH transfers not from an employer or government agency.

B. To receive the \$300 bonus ("Savings Bonus"), you must:

- a. Make **Eligible Deposit(s)** totaling \$25,000 or more into your existing or new *Ameriprise* Bank Savings Account ("Savings Account") during the Offer Period; **AND**

Eligible Deposit(s) are deposits into your Savings Account from:

- External accounts outside of Ameriprise Bank, FSB and its affiliates;
- External accounts initially deposited into your Ameriprise brokerage account and credited to your Savings Account within seven business days of initial crediting to your Ameriprise brokerage account from an external account; and
- Proceeds from the redemption of money market fund balances held in your Ameriprise brokerage account and credited to your Savings Account within seven business days of the settlement date. Please contact your financial advisor for additional information.

- b. Through September 30, 2026, maintain a daily balance equal to or greater than your balance on April 7, 2026, plus at least \$25,000 of Eligible Deposit(s).

C. To receive the \$300 extra bonus for a total of \$900, you must:

Meet all requirements for both the \$300 Savings Bonus and the \$300 Checking Bonus. The \$300 extra bonus will be deposited into your Checking Account.

Each bonus offer is only available to existing clients of Ameriprise Financial and its affiliates as of April 7, 2026. To remain eligible your Savings Account and/or Checking Account must be open and in good standing at the time the applicable bonus is credited to your Savings

Account and/or Checking Account. Limit of one of each bonus offer outlined above per customer based on the taxpayer identified on the applicable Savings Account and/or Checking Account. If all Savings Bonus, Checking Bonus and/or extra bonus requirements are met, the appropriate bonus amount(s) will be credited to your Savings Account and/or Checking Account by March 31, 2027.

The credited bonus will be reported as interest on IRS form 1099-INT and you are responsible for any applicable taxes. Please consult your tax advisor; neither Ameriprise Bank, FSB nor its employees provide tax advice.

Other restrictions may apply. We reserve the right to modify or withdraw bonus offers at any time without notice. If we determine that you have engaged in abuse, gaming or fraud in connection with these offers you will not be eligible for any bonus offer.

The Ameriprise Bank Savings Account requires a \$100 minimum opening deposit. The Ameriprise Bank Checking Account requires a \$25 minimum opening deposit.

All Account terms, conditions, fees, rates and opening procedures apply. For details, please see the [PDF Ameriprise Bank, FSB Deposit Account Agreement](#), [PDF Ameriprise Bank, FSB Deposit Accounts Consumer Pricing Disclosure](#), [PDF Ameriprise Bank Checking Account Rates](#) and [PDF Ameriprise Bank Savings Account Rates](#) at ameriprise.com.

¹If you do not have secure site access or have any questions, please contact Ameriprise Bank Customer Service Center at 800.862.7919. If you are not a current client of Ameriprise, [click here to apply](#).

²Eligibility requirements and restrictions apply. Wireless, message and data rates may apply. Please refer to Ameriprise Mobile Deposit Addendum, [Ameriprise Bank, FSB Deposit Account Agreement](#) and Mobile Deposit FAQ for information.

³The Ameriprise[®] Bank Checking Account debit card is issued by Ameriprise Bank, FSB, pursuant to a license from Visa U.S.A. Inc.

⁴For information about Ameriprise Bank, FSB checking account fees, please see the [Ameriprise Bank, FSB Deposit Account Agreement](#) and [PDF Ameriprise Bank, FSB Deposit Accounts Consumer Pricing Disclosure](#).

⁵Ameriprise[®] Bank Checking Accounts are subject to approval. Other terms and conditions apply. The terms, conditions, fees and features of the Ameriprise Bank Checking Account may change. For terms and conditions of the Ameriprise Bank Checking Account, please see [Ameriprise Bank, FSB Deposit Account Agreement](#).

⁶To send or receive money with Zelle[®], both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes. The use of Zelle[®] with your eligible Ameriprise Bank Checking Account will be governed by the Ameriprise Bank, FSB Deposit Account Agreement and Ameriprise Bank, FSB Zelle[®] Terms and Conditions. Zelle[®] and the Zelle[®] related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

⁷Visa[®] and NYCE[®] networks are available for cash withdrawal only, not deposits. Visa is a registered trademark of Visa International Service Association and used under license. NYCE and design are registered trademarks of NYCE Payments Network, LLC.

⁸Ameriprise Bank, FSB does not charge an ATM fee. ATM operators and/or networks used may charge an ATM surcharge fee to use their ATMs. We may reimburse some ATM surcharge fees charged by the ATM owners and/or networks. If an ATM owner and/or network does not identify the surcharge fee to us, we will not automatically reimburse that fee. If the reimbursement is not processed, we may reimburse the surcharge fee if you contact us within 90 calendar days of the transaction with the ATM receipt.

Ameriprise[®] Bank Checking Account ("Checking Account") customers may receive \$20 in ATM surcharge fees reimbursements per statement cycle. If you are recognized as *Achiever Circle Elite* ("ACE") or *Achiever Circle* ("AC") in the Ameriprise *Achiever Circle* program (each "Status") on the day the applicable transaction posts to your Checking Account, you may qualify for the following ATM surcharge fee reimbursements per statement cycle: 1) ACE - unlimited reimbursement, 2) AC - up to \$25 in ATM surcharge fees reimbursed. For joint Checking Accounts, the Status will be determined by the highest status among the co-owners. We reserve the right to change or terminate the ATM surcharge fee reimbursements applicable to your Checking Account at any time in our sole discretion without prior notice, unless

required by law. Please see [Ameriprise Bank, FSB Deposit Account Agreement](#) and [Ameriprise Bank, FSB Deposit Accounts Consumer Pricing Disclosure](#) for more information.

Ameriprise Bank, FSB does not offer, control or manage Ameriprise *Achiever Circle* program. Please see [ameriprise.com/products/achiever-circle](#) for information about Ameriprise *Achiever Circle* program.

⁹For information regarding FDIC deposit insurance, please visit [FDIC: Your Insured Deposits](#)

¹⁰Use of the Ameriprise Bank Checking Account debit card through a digital wallet is subject to the terms and conditions of the [Ameriprise Bank, FSB Deposit Account Agreement](#) and the terms and conditions of the digital wallet you use. Wireless, message and data rates may apply. Google, Google Pay, and the Google Logo are trademarks of Google LLC. Apple Pay is a registered trademark of Apple Inc. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.

¹¹Bill Pay is available on qualifying Ameriprise Bank Checking Accounts. See [Bill Pay Terms and Conditions](#) for more details.

¹²The overdraft transfer service for an Ameriprise Bank Checking Account (“Checking Account”) (“Overdraft Protection”) offers the ability to link eligible Ameriprise[®] Bank Savings Account (“Savings Account”) and Checking Account to cover situations when your Checking Account does not have sufficient available funds to pay items. Some Savings Accounts may not be eligible to be linked for the Overdraft Protection based on account ownership and other constraints. This service will automatically transfer funds in increments of \$100 from your Savings Account to your Checking Account throughout the day when your Checking Account does not have enough money to pay items. If your Savings Account balance is less than \$100, we will not make a transfer. Your Checking Account balance may become overdrawn, if there are not sufficient funds in your Savings Account to cover items presented for payment in your Checking Account. We do not charge fees for transfers through the Overdraft Protection. Please see [Ameriprise Bank, FSB Deposit Account Agreement](#) and [Ameriprise Bank, FSB Deposit Accounts Consumer Pricing Disclosure](#) for more information about the Overdraft Protection and overdrafts.

Each transfer through the Overdraft Protection counts against the withdrawal and transfer limit in a Savings Account. Please see [Ameriprise Bank, FSB Deposit Account Agreement](#) for information about Savings Account withdrawal and transfer limits and [Ameriprise Bank, FSB Deposit Accounts Consumer Pricing Disclosure](#) for information about excessive transaction fee.

¹³Annual Percentage Yield (APY) and interest rate are accurate as of 06/03/2026. Ameriprise Bank Checking Account is a tiered variable-rate account. Each tier reflects the minimum and maximum daily ending balance required to obtain the applicable APY and interest rate. Ameriprise Bank Checking Account APYs and interest rates offered within two or more consecutive tiers may be the same. When this occurs, multiple tiers may show as a single tier. The rates in any tier may change in our sole discretion at any time without notice, before or after the account is opened. The APY for all Ameriprise Bank Checking Account balance tiers is currently the same. Fees could reduce earnings. Interest is compounded daily and paid monthly. Please see [Ameriprise Bank Checking Account Rates](#) and [Ameriprise Bank, FSB Deposit Account Agreement](#) at [ameriprise.com/disclosures](#) for more information.

Ameriprise Bank, FSB provides deposit, lending, and personal trust products and services to its customers, including clients of Ameriprise Financial Services, LLC (“AFS”).

Ameriprise Bank, FSB and AFS are subsidiaries of Ameriprise Financial, Inc. Your Ameriprise advisor may earn compensation in connection with the Ameriprise Bank deposit products that you choose to open.

Ameriprise Bank, FSB. Member FDIC.

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