Bank accounts / Checking accounts / U.S. Bank Smartly Checking account

For ZIP **55402** Edit

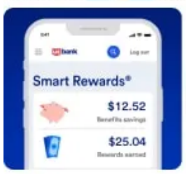
OPEN A U.S. BANK SMARTLY CHECKING ACCOUNT ONLINE

Smarter banking begins with smarter checking

Open a Bank Smartly® Checking account to access easy money-management tools and simple ways to waive fees. Plus, you automatically get our new Smart Rewards®.

Open an account

Learn more about rewards



Build a strong financial future with a Bank Smartly Checking account

Enjoy multiple ways to waive account fees and manage your money with easy-to-use digital tools and dashboards.

No Monthly Maintenance Fee if you meet any of these requirements.

Your $12 Monthly Maintenance Fee[1] will be waived with any one of these:

- Your average account balance is $1,500 or greater[2]
- Your combined monthly direct deposits total $1,500 or greater.
- You're an account owner of an open U.S. Bank SmartlyTM Visa Signature® credit card.[3]
- You've reached the Smart Rewards® Gold Tier and above
- You're a member of an eligible customer group including accounts for seniors age

65 or older, youth and young adult ages 13 to 24, military personnel and more
- You're the owner of an eligible U.S. Bank Small Business Checking account[4]

Extra perks from day one with Smart Rewards®.

Overdraft protection offered 3 ways

One location to easily manage all your accounts

Access to Greenlight for you and your family

Three quick steps and you're in

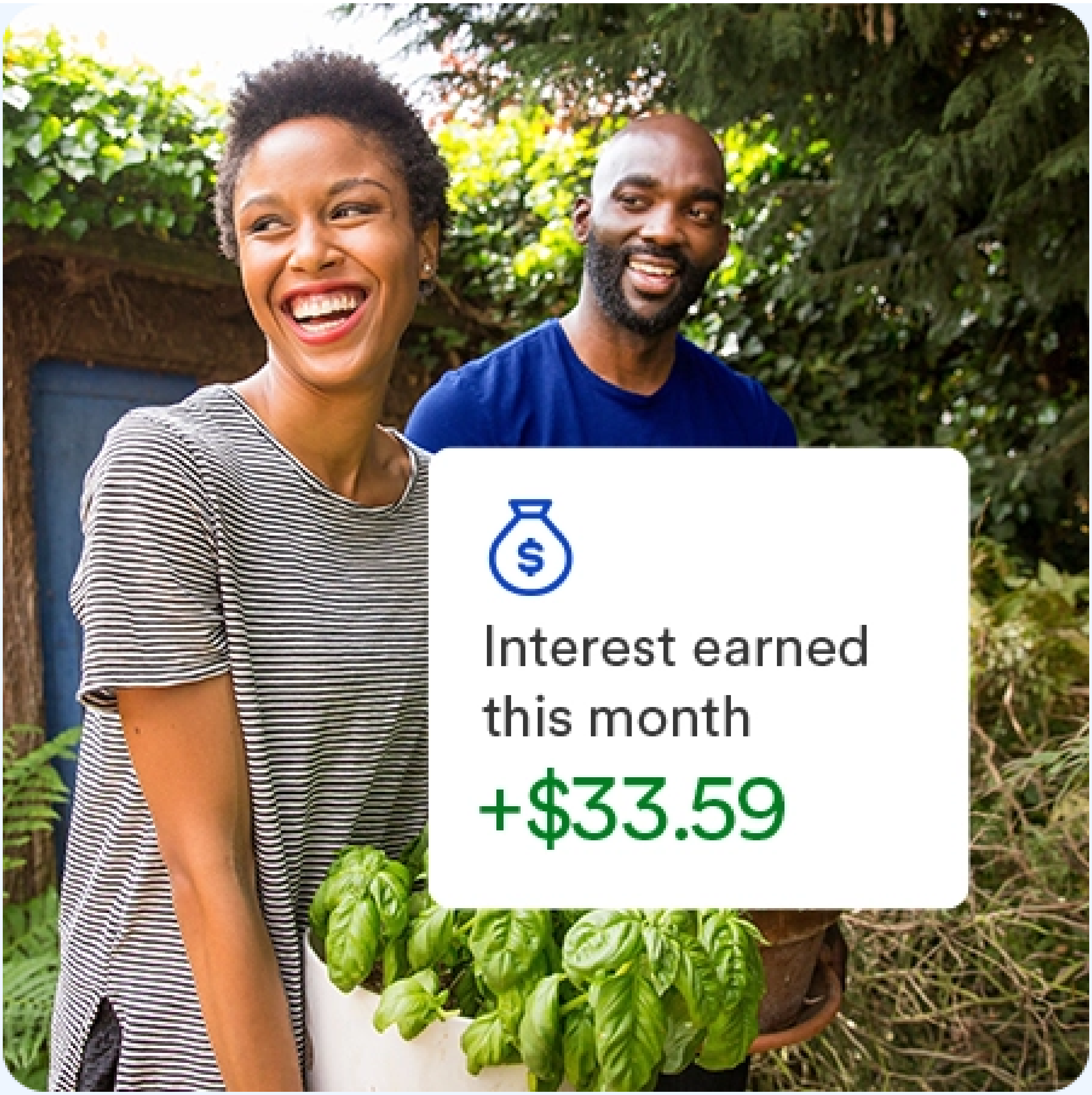
Bank Smartly® Checking helps you easily and securely manage your cash flow. Get it setup in a snap.

Open an account

1. Apply for a new checking account online in under 5 minutes with just $25.

2. Fund using an internal or external transfer or by using your credit or debit card.

3. Switch your direct deposit in minutes with our do-it-yourself automated setup.



CHECKING + SAVINGS

Boost your money-making potential

Open a Bank Smartly® Checking and Bank Smartly® Savings account together to:

Earn faster. Unlock higher savings rates.[11]

Minimize fees. Waive your Bank Smartly® Savings $5 Monthly Maintenance Fee.[12]

Save time. Apply for both in under 5 minutes.

Open checking + savings together

Learn the benefits of bundling

You've come to expect this from U.S. Bank

Mobile check deposits

Zelle® to send or receive money fast[14]

FDIC insured funds[13]

No-fee U.S. Bank ATMs nationwide

Common questions about checking accounts

Does U.S. Bank offer a checking account with overdraft protection?

- Can I get a debit card with a Bank Smartly® Checking account?
- Does U.S. Bank offer a checking account with checks?
- How do I order checks from U.S. Bank?
- How do I open a checking account for my teen or college student?
- Does U.S. Bank offer a checking account for seniors (age 65 and over)?
- Are there additional benefits available with my checking account?
- Do checking accounts earn interest?

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Disclosures

1. Bank Smartly Checking account Monthly Maintenance Fee: For newly opened U.S. Bank Smartly Checking accounts, the Monthly Maintenance Fee is waived for the first 2 statement periods from the account open date. Members of the military (requires self-disclosure), Workplace-Financial Wellness Program, U.S. Bank Global Transition Solutions, clients age 13-24 or clients 65 and over, pay no monthly maintenance fee. State Farm Alliance customers can waive the monthly maintenance fee as an owner of an eligible personal State Farm credit card. All others can have it waived by meeting any one of the following criteria: Have combined monthly direct deposits totaling $1,500 or more; or keep a minimum

average account balance of $1,500 or more; or owner on a U.S. Bank Smartly™ Visa Signature® Card; or owner of an eligible U.S. Bank small business checking account; or qualify for one of the three Smart Rewards® tiers (Gold Tier, Platinum Tier or Platinum Plus Tier).

The average account balance is calculated by adding the balance at the end of each calendar day in the statement period and dividing that sum by the total number of calendar days within the statement period. Other fees may apply.

Please refer to the Consumer Pricing Information (PDF) disclosure for more details.

2. The average account balance is calculated by adding the balance at the end of each calendar day in the statement period and dividing that sum by the total number of calendar days within the statement period.

3. The Bank Smartly® Checking Account Monthly Maintenance Fee will be waived if the account holder also has a qualifying credit card account. Qualifying credit card accounts include the U.S. Bank Smartly™ Visa Signature® Card and personal State Farm credit cards for Alliance customers. Cards must be open and in good standing (not past due or overlimit) and you are the account owner. If a qualifying credit card is closed at any time, you will no longer be eligible for the monthly maintenance fee waiver associated with this card. No limitation on the number of U.S. Bank Smartly Checking accounts that can receive this benefit.

4. Eligible small business checking accounts include business Silver, Gold, Platinum, Premium, Non-Profit Checking accounts and U.S. Bank Business Essentials® Checking. The Monthly Maintenance Fee waiver is applicable when an account owner maintains an eligible small business checking account, open and in good standing (not in the process of closing).

5. Cash-back deals are currently available for personal debit and credit cards only. Business debit and credit cards are not eligible at this time.

6. **ATM Transaction Fee**. U.S. Bank will assess this fee for each ATM Transaction conducted at the Non-U.S. Bank ATM. This means that you may be charged more than one ATM Transaction fee at a Non-U.S. Bank ATM during a single ATM session. Non-U.S. Bank ATMs are defined as any ATM that does not display the U.S. Bank logo in any manner, physically on the ATM or digitally on the screen.

   ATM Surcharge. Non-U.S. Bank ATM owners may apply a surcharge fee on ATM transactions at their ATMs. U.S. Bank participates in MoneyPass®, an ATM surcharge free network. To find MoneyPass ATM locations, select “visit the MoneyPass locator” at the bottom of our ATM locator search results to be taken to the MoneyPass website. If you use an ATM that uses the MoneyPass® Network and are charged a surcharge fee, please call us at 800-USBANKS (872-2657) for a refund of the surcharge fee. However, a Non-U.S. Bank ATM Transaction Fee may be assessed on transactions at a MoneyPass ATM.

   Please refer to the Consumer Pricing Information (PDF) disclosure section titled **Miscellaneous Checking, Savings or Money Market Fees** for a summary of ATM transaction fees.

7. When changing checking account types, corresponding Non-U.S. Bank ATM transaction fee waivers will become available on the first day of the next statement cycle. ATM transaction fee waivers are only applicable for your U.S. Bank Smartly® Checking accounts.

8. Overdraft Protection Transfer Fees are waived on U.S. Bank Smartly Checking accounts. If you have linked eligible accounts, and the negative Available Balance in your checking account is $5.01 or more, the advance amount will transfer in multiples of $50. If, however, the negative Available Balance is $5 or less, the amount advanced will be $5. The Overdraft Protection Transfer Fee is waived if the negative Available Balance in your checking account is $50 or less. Please note, if you have Overdraft Protection and your account becomes overdrawn, Overdraft Protection funds will be accessed before the account is eligible for Overdraft Fee Forgiven. No Overdraft Protection Transfer Fee(s) will be charged for transfers from linked deposit accounts.

   Refer to Your Deposit Account Agreement (PDF), section titled **Overdraft Protection Plans,** for additional information.

9. U.S. Bank Overdraft Fee Forgiven Program - Consumer checking accounts (excluding Safe Debit accounts) assessed an Overdraft Paid Fee may qualify for a fee waiver. The Overdraft Fee Forgiven period starts the first business day your Available Balance becomes negative and you were charged an Overdraft Paid Fee(s). U.S. Bank will review your account at the end of the Overdraft Fee Forgiven period (11 p.m. ET) and if your Available Balance (excluding the Overdraft Paid Fees and including immediate and same day deposits), is at least $0 we will waive Overdraft Paid Fee(s) charged. Deposits that generally will qualify for Overdraft Fee Forgiven include: ACH and electronic deposits, cash deposits, wire transfers, ATM deposits at U.S. Bank ATMs, check deposits in branch and internal transfers from another U.S. Bank account. Deposits that generally will not qualify for Overdraft Fee Forgiven include: Mobile check deposit, extended hold placed on a deposit and deposits into new accounts opened less than 30 days where funds are generally made available the fifth business day after the day of your deposit. Refer to the Determining the Availability of a Deposit – All Accounts section of Your Deposit Account Agreement (PDF) for full funds availability details.

10. U.S. Bank customers are eligible to receive the Greenlight Select plan complimentary when an eligible U.S. Bank checking account (excludes Safe Debit and Electronic Transfer accounts) is added as a funding source. You are required to be an authorized transactor on the U.S. Bank account, be at least 18 years of age, and be enrolled in online banking. Your U.S. Bank checking account(s) must be the preferred funding source for your Greenlight account for the entirety of the partnership. If your U.S. Bank checking account(s) cease to be the preferred funding source for your Greenlight account or you add a funding source that is not an eligible U.S. Bank checking account, you may be charged a monthly fee by Greenlight. In-app upgrades will result in additional fees. Subject to Greenlight identity verification. See **greenlight.com/terms** for additional information. Offer subject to change. Greenlight is a financial technology company, not a bank. The Greenlight app facilitates banking services through Community Federal Savings Bank (CFSB), Member FDIC. The Greenlight Mastercard is issued by Community Federal Savings Bank, Member FDIC, pursuant to license by Mastercard International.

11. The interest rates and Annual Percentage Yields (APYs) for the Bank Smartly® Savings account are variable, determined at the bank's discretion, and can change at any time, including after the account is

opened. For additional details about the U.S. Bank Smartly Savings Interest Rate Bump, see the U.S. Bank Smartly Savings Rate Sheet.

12. Bank Smartly Savings account Monthly Maintenance Fee: The $5 monthly maintenance fee is waived when you are an owner of a Bank Smartly® Checking, Safe Debit account, Bank Smartly™ Visa Signature® Card, or for accounts with a minor under the age of 18.

13. FDIC insured to the maximum allowed by law.

14. To send and receive money in minutes with Zelle®, both parties must have an eligible checking or savings account, and have a United States mobile number registered in your online and mobile banking profile for at least three calendar days. Transactions between enrolled customers typically occur in minutes.

15. **Variable rate account –** The interest rates and Annual Percentage Yields (APYs) are variable, determined at the bank's discretion and can change at any time, including after the account is opened. Speak to a banker for current deposit rates, disclosures on rates, compounding and crediting, and other balance information.

16. 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 11/24/2025. 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.

The U.S. Bank Visa® Debit Card is issued by U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc.

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

Equal Housing Lender

U.S. Bank
800 Nicollet Mall
Minneapolis, MN 55402