



EARN A CHECKING BONUS

Savor summer with up to \$450.

Open a new U.S. Bank Smartly® Checking account, add funds to your account and complete other required activities.¹

Apply for your account by September 8, 2026, and make an opening deposit of at least \$25 within 60 days.

[Apply now](#)

[Learn about Bank Smartly](#)

Earn your bonus

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 \$2,000 and \$4,999.99 to earn \$250.¹
- Between \$5,000 and \$7,999.99 to earn \$350.¹
- \$8,000 or more to earn \$450.¹

[Apply now](#)

[Learn about Bank Smartly](#)

Use the **Apply** buttons on this page and we'll apply the promotional offer to your application for you. If you apply for your checking account from a different page, you won't be able to get the offer.

Get rewards from day one, dollar one

Your Bank Smartly Checking account is designed to help you grow your finances right from the start. You'll enjoy:

- Cutting-edge digital tools to track your spending, pay bills, transfer money and much more
- Debit card cash-back deals², discounts and other benefits through our complimentary tiered rewards program, Smart Rewards®

- No monthly maintenance fee for the first two statement periods³
- Several options to waive the \$12 monthly maintenance fee, which include maintaining an average account balance of at least \$1,500 or being part of a select group³

Enjoy the benefits of banking with U.S. Bank



Earn extra perks

Unlock higher rates on a U.S. Bank Smartly® Savings account⁴ when you have a Bank Smartly Checking account.



Bank from anywhere

Set savings goals, track finances across accounts, monitor your credit and more with the **U.S. Bank Mobile App** and online banking.



Protect yourself

Pay no fees for overdrafts \$50 or less.⁵



Bank with your family

Teach your kids to be financially responsible with a Greenlight account⁶, complimentary with Bank Smartly Checking.

Frequently asked questions

- > What is a “direct deposit” and how do I set it up?

- > Can I share this offer with family and friends?

- > What if I apply before the deadline, but my account doesn’t open until after? Am I still eligible for my bonus?

- > When can I expect to receive my bonus?

- > What is Greenlight and how can I get a complimentary Greenlight account?

- > How does U.S. Bank protect my account?

- > How do I find a U.S. Bank location near me?

- > Where do I find answers to other checking account questions?

Disclosures

1. **U.S. Bank Smartly® Checking bonus: To be eligible**, you or any owner(s) on your new U.S. 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 June 23, 2026 through and including September 8, 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, 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 to \$4,999.99 to earn the \$250 bonus, \$5,000 to \$7,999.99 to earn the \$350 bonus, or \$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 May 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.

2. Cash-back deals are currently available for personal debit and credit cards only. Business debit and credit cards are not eligible at this time.
3. 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.

4. 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.

5. In the event the Available Balance at the end of the business day is or would be overdrawn \$50.01 or more and the transaction paid is \$5.01 or more, an Overdraft Paid Fee may be assessed for each item. In the event the Available Balance at the end of the business day is or would be overdrawn \$50.00 or less, an Overdraft Paid Fee will not be assessed. U.S. Bank limits the number of charges to a daily maximum of three Overdraft Paid Fees per day, no matter how many items we pay on your behalf.
6. 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.
7. Zero fraud liability – U.S. Bank provides zero fraud liability for unauthorized transactions. Cardholder must notify U.S. Bank promptly of any unauthorized use. Certain conditions and limitations may apply. See the **Electronic Fund Transfers** section in [Your Deposit Account Agreement \(PDF\)](#) for details. 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



Support

Security

U.S. Bank

Financial education

Site map

800 Nicollet Mall

Minneapolis, MN 55402

Careers

Accessibility

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Online tracking &
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Privacy

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