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U.S. Bank Promotions for June 2026: \$200, \$450, \$1200 Personal Checking & Business Bonuses

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By [Danny Nguyen](#) Last updated: June 25, 2026

— 32 Comments

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The latest **U.S. Bank promotions, bonuses, and offers** are available here.

Member FDIC.

Update 6/25/26:

- The minimum requirement to receive the highest APY has dropped from 100K to 25K for the U.S. Bank Smartly® Savings account!
- There's currently an up to \$450 personal checking offer available through 9/8/26.

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J.P.Morgan WEALTH MANAGEMENT

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AND EARN UP TO

\$1,000

CASH BONUS

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New Chase business checking customers earn up to **\$500**

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earn up to **\$500** with a checking account that gets you.

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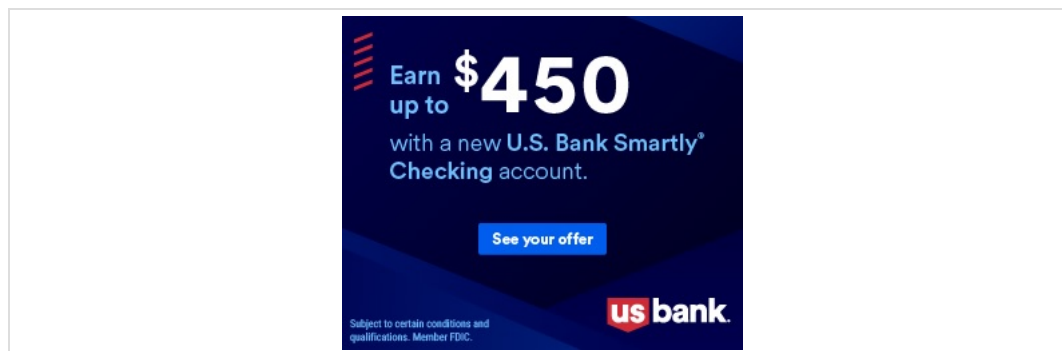
About U.S. Bank Promotions

Established in 1863, US Bank has branch locations spread throughout the nation.

Being the 4th largest bank in the nation when ranked by the number of branches, you can take advantage of products and services at your convenience!

I'll review the current US Bank Promotions below.

U.S. Bank \$450 Smartly® Checking Bonus



Earn **up to \$450** when you open a new U.S. Bank Smartly® Checking account and complete qualifying activities. Subject to certain terms and limitations. Offer valid through September 8, 2026. Member FDIC.

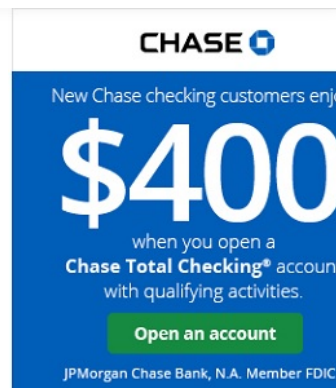
- **What you'll get:** Up to \$450 bonus
- **Account Type:**
 - [U.S. Bank Smartly® Checking Account](#)
- **Availability:** Offer may not be available if you live outside of the U.S. Bank footprint or are not an existing client of U.S. Bank or State Farm.
- **Direct Deposit Requirement:** Yes
- **Monthly Fee:** \$6.95, waivable

[Apply Now at U.S. Bank](#)

(Expires 09/08/2026)

How To Earn Bonus

| HOW TO EARN BONUS | FINE PRINT |
|--|------------|
| <ul style="list-style-type: none"> ▪ Earn up to \$450 with a new Bank Smartly Checking account. ▪ 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: <ul style="list-style-type: none"> ▪ Between \$2,000 and \$4,999.99 to earn \$250. | |



| Bank | |
|------|--|
| | Advertise Here! |
| | HSBC Premier Checking Up to \$5,000 Cash Member FDIC |
| | Raisin: Savings, CD Money Market Top Bank Rates + \$1,200 Cash |
| | Chase Private Client \$3,000 Cash |
| | U.S. Bank Smartly® Checking Earn up to \$450 Subject to certain terms and limitations. Offer valid until 9/8/26. Member FDIC. |
| | Chase Business Complete Checking \$500 Cash |
| | BMO Smart Advantage Checking \$400 Cash Bonus* Conditions apply. |
| | BMO Smart Money Checking \$400 Cash Bonus* Conditions apply. |
| | Truist One Checking \$400 Bonus Terms apply. Member FDIC |
| | Chase Total Checking® \$400 Cash |
| | J.P. Morgan Self-Directed Investing |

- Get started with an initial deposit of \$25 within 60 days. Offer may not be available if you are an existing U.S. Bank customer or live outside of the U.S. Bank footprint.

U.S. Bank \$1200 Platinum Business Checking Package Bonus



Earn a **\$400 bonus** when you open a U.S. Bank Business Essentials Account or **\$1,200** when you open a Platinum Business Checking Account online with promo code **Q2AFL26** and complete qualifying activities, subject to certain terms and limitations. Offer valid through June 30, 2026. Member FDIC.

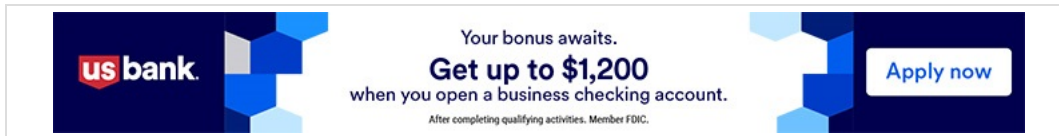
- **What you'll get:** \$1200 bonus
- **Account Type:** [Platinum Business Checking Package](#)
- **Where it's available:** Nationwide

[Apply Now at U.S. Bank](#)
(Expires 06/30/2026)

How To Earn Bonus

| HOW TO EARN BONUS | FINE PRINT |
|---|------------|
| <p>Complete these steps to earn the offer:</p> <ul style="list-style-type: none"> ▪ Open a business checking account. ▪ To earn a business checking bonus, open a qualifying U.S. Bank business checking account between 4/01/2026 and 6/30/2026. Make the required deposit(s) in new money within 30 days of account opening, maintain the same required daily balance through the 60th day, and complete 6 qualifying transactions based on posted date within 60 days of account opening. ▪ Business Essentials: \$400 bonus with \$5,000 deposits and daily balance ▪ Platinum Business Checking: \$1,200 bonus with \$25,000 deposits and daily balance ▪ <i>Promo code Q2AFL26 MUST be used when opening a U.S. Bank Business Essentials® or Platinum Business Checking account. Limit of one bonus per business. A \$100 minimum deposit is required to open one of the referenced accounts.</i> | |

U.S. Bank \$400 Business Essentials Checking Package Bonus



Earn a **\$400 bonus** when you open a U.S. Bank Business Essentials Account or **\$1,200** when you open a Platinum Business Checking Account online with promo code **Q2AFL26** and complete qualifying activities, subject to certain terms and limitations. Offer valid through June 30, 2026.

| Bank | |
|------|---|
| | Bank of America Checking Up to \$500 Bonus Offer |
| | Bank of America Checking \$100 Bonus Offer |
| | Bank of America Business Checking \$400 or \$750 Bonus Offer |
| | KeyBank Checking \$300 or \$500 Cash |
| | SoFi Checking and Savings Account \$425 Cash |
| | Chase High School CheckingSM \$125 Cash |
| | Chase Secure BankingSM \$125 Cash |
| | Huntington Bank Unlimited Plus Business Checking \$1,000 Cash |
| | Huntington Bank Unlimited Business Checking \$400 Cash |

- **What you'll get:** \$400 bonus
- **Account Type:** [Business Essentials Checking Package](#)
- **Where it's available:** Nationwide

[Apply Now at U.S. Bank](#)

(Expires 06/30/2026)

How To Earn Bonus

HOW TO EARN BONUS

FINE PRINT

Complete these steps to earn the offer:

- [Open a business checking account.](#)
- To earn a business checking bonus, open a qualifying U.S. Bank business checking account between 4/01/2026 and 6/30/2026. Make the required deposit(s) in new money within 30 days of account opening, maintain the same required daily balance through the 60th day, and complete 6 qualifying transactions based on posted date within 60 days of account opening.
- **Business Essentials: \$400 bonus** with \$5,000 deposits and daily balance
- **Platinum Business Checking: \$1,200 bonus** with \$25,000 deposits and daily balance
- *Promo code **Q2AFL26** MUST be used when opening a U.S. Bank Business Essentials® or Platinum Business Checking account. Limit of one bonus per business. A \$100 minimum deposit is required to open one of the referenced accounts.*

U.S. Bank Smartly® Savings Account

Earn more on your money with U.S. Bank Smartly® Savings, the relationship account built around you.

- Competitive interest rates to grow your savings.
- Unlock even higher rates. Earn up to 3.50% APY when you pair U.S. Bank Smartly® Savings with an additional eligible product and have combined qualifying balances of at least \$25,000. Additional rates available and vary by balance tier.
- Waive your monthly maintenance fee when you maintain a U.S. Bank Smartly® Checking, Safe Debit account or U.S. Bank Smartly™ Visa Signature® Card.

Member FDIC.

[Learn More](#)

(at U.S. Bank)

U.S. Bank \$200 Business Savings Account Bonus (Expired)

Earn **\$200** when you open a new U.S. Bank Basic Business Savings account and complete qualifying activities, subject to certain terms and limitations. Member FDIC.

- **What you'll get:** \$200 bonus
- **Account Type:** [Business Savings](#)
- **Where it's available:** Nationwide

AXOS
BANK

4.21% APY
Member FDIC

AXOS ONE® SAVINGS AND CHECKING

- High-yield interest
- Get paid early
- Zero monthly fees

[START EARNING](#)

SoFi

+0.70% Boost on Savings APY to up to 3.80% for up to 6 months on new accounts with eligible Direct Deposit. Terms apply. ⓘ

CHECKING AND SAVINGS
Member FDIC

[START BANKING](#)

EXTRADE
from Morgan Stanley
Member FDIC

4.00% APY ⓘ
Member FDIC

E*TRADE PREMIUM SAVINGS

For a limited time cash bonus of \$400 APY for 6 months.* apply.

[GET STARTED](#)

SoFi

Limited time offer! **Get up to \$1,000 in stock** when you open & fund a new account.

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Credit Card Bonuses

| | |
|--|---|
| | <p>Chase Sapphire Preferred®</p> <p>75,000 Bonus Points</p> <p>Learn More</p> |
| | <p>Ink Business Preferred® Credit Card</p> <p>90K Bonus Points</p> <p>Learn More</p> |
| | <p>Ink Business Cash Credit Card</p> <p>\$750 Bonus Cash</p> <p>Learn More</p> |
| | <p>Ink Business Unlimited® Credit Card</p> <p>\$750 Bonus Cash</p> <p>Learn More</p> |
| | <p>Chase Sapphire Reserve®</p> <p>150,000 Bonus Points</p> <p>Learn More</p> |

Bonus Value is an estimated value calculated by Hustlermoneyblog and not the card issuer.

(Expires 01/14/2026)

| Compare to some of the best business checking accounts such as | |
|---|--|
| U.S. Bank Business Checking (\$400 or \$1200 Bonus) | Chase Business Checking (\$500 Bonus) |
| Huntington Unlimited Business Checking (\$400 Bonus) | Huntington Unlimited Plus Business Checking (\$1,000 Bonus) |
| Bank of America Business Checking (\$400 or \$750 bonus offer) | |

How To Earn Bonus

HOW TO EARN BONUS **FINE PRINT**

- Complete these steps to earn the offer:
- Earn \$200 when you open a new U.S. Bank Basic Business Savings account.
- Promo code **Q4SAV25** MUST be used when opening a U.S. Bank Basic Business Savings account. Limit of one bonus per business. A \$100 minimum deposit is required to open the referenced account.
- Earn your \$200 Business Savings bonus by opening a new U.S. Bank Basic Business Savings account between 10/01/2025 and 1/14/2026. You must make deposit(s) of at least \$10,000 in new money within 30 days of account opening and thereafter maintain a daily balance of at least \$10,000 until the 60th day after account opening. The interest rates and APYs for the U.S. Bank Basic Business Savings account are variable, determined at the bank's discretion, and can change at any time.

DAILY UPDATES & E-MAIL

E-Mail Address

SIGN UP

U.S. Bank Platinum Business Money Market (Expired)

Receive a **bonus interest rate up to 3.50%** when you open a new Platinum Business Money Market Account and deposit qualifying balances, subject to certain terms and limitations. Member FDIC.

Complete these steps to earn the offer:

- [Open a new Platinum Business Money Market Account](#)
- 3.50% bonus interest rate when your account balance tier is between \$50,000 to \$2,999,999.99
- For Platinum Business Money Market accounts with \$3 million or greater in balances, the bonus interest rate does not apply, and the full account balance will earn the standard variable interest rate in effect at that time until the account balance is \$2,999,999.99 or below.

[Learn More at U.S. Bank](#)

(FDIC Insured)

U.S. Bancorp Investments Automated Investor

Investing is made easy with [Automated Investor!](#)

Whether you're just starting out or well on your way, our robo-advisor can help you work towards your goals with low fees and a low minimum investment of just \$1,000. With ongoing rebalancing as the markets change, it helps you stay on track and minimize risk so your money can work harder for you. Questions? Human help is always just a phone call away. Get started in just

Only available to existing clients of U.S. Bancorp Investments and its affiliate U.S. Bank. Not a customer yet? Get started by calling 866-758-8655.

NOT A DEPOSIT. NOT FDIC INSURED. MAY LOSE VALUE.

Features:

- **Investments selected by experts.** Life gets busy. With Automated Investor, you choose your goal and we do the rest. Our investment experts create a portfolio that aligns with your goal. At any time, you can adjust your goal if plans change.
- **Adjusts as markets change.** Gain peace of mind knowing that your investment portfolio will be based on market movements. Automated Investor continually monitors your account and makes adjustments whenever needed to help keep you on track.
- **Low minimum investment.** You can start investing with Automated Investor with just a \$1,000 minimum investment. are 0.24%, billed quarterly. That means that for every \$1,000 invested you will pay \$0.60 every three months (based on rate of \$0.20 per month).
- **Compounding growth.** Compound growth is when you earn money on the growth (or interest) you earned previously. makes your money grow faster because you have the opportunity to earn more from the money that's reinvested. Automated Investor aims to take advantage of this for you.

[Learn More](#)

(at U.S. Bancorp Investments)

Additionally, you may want to compare this offer to

| | |
|---|------------------------------|
| J.P. Morgan Self-Directed Investing (Up to \$1000 Cash) | TradeStation (\$150 Cash) |
| M1 High-Yield Cash Account (3.60% APY) | E*TRADE (Up to \$6,000 Cash) |
| WeBull (Free Stocks) | |

U.S. Bancorp Wealth Management \$1,000 Bonus (Expired)

Enjoy up to a \$1,000 bonus when you open a new investment account with U.S. Bancorp Investments.

How to earn it:

- Meet with a Wealth Management Advisor. Open a new investment account with U.S. Bancorp Investments and add balances by August 31, 2024.
- Transfer your funds. By August 31, 2024, transfer qualifying new money to an eligible U.S. Bancorp Investments account. Your bonus amount will be determined on December 31, 2024.
 - Earn \$250 bonus when you deposit \$250,000 – \$499,999
 - Earn \$500 bonus when you deposit \$500,000 – \$999,999
 - Earn \$1,000 bonus when you deposit \$1,000,000+
- Enjoy your bonus. Maintain the threshold amount in your new investment account through December 31, 2024 and enjoy your bonus – credited amount will be applied on January 30, 2025.

[Learn More](#)

(at U.S. Bancorp Investments)

Additionally, you may want to compare this offer to

| | |
|--|------------------------------|
| M1 High-Yield Cash Account (3.60% APY) | E*TRADE (Up to \$6,000 Cash) |
| WeBull (Free Stocks) | |

How To Waive Monthly Fees

- **U.S. Bank Smartly™ Checking:** Waive the \$12 Monthly Maintenance Fee with one of the following:
 - Average account balance of \$1,500 or greater
 - Combined monthly direct deposits totaling \$1,500 or greater
 - An account owner of an open U.S. Bank Smartly™ Visa Signature® credit card.
 - Smart Rewards® Gold Tier and above
 - Member of a customer group including accounts for seniors age 65 or greater, youth and young adult ages 13 to 24, military personnel and more
 - Owner of an eligible U.S. Bank Small Business Checking account
- **Business Essentials Checking Package:**
 - \$0 monthly maintenance fee
- **Gold Business Checking Package:**
 - Waive the \$20 Monthly Maintenance Fee with a U.S. Bank Payment Solutions Merchant Account OR
 - \$10,000 average collected checking balance or \$25,000 average collected checking balance on interest-bearing option OR
 - \$20,000 in combined average collected deposit balances or \$50,000 in combined average collected deposit balance on interest-bearing option OR
 - \$50,000 combined average collected business deposits and outstanding business credit balances OR
 - \$75,000 in combined business deposit and outstanding business credit
- **Platinum Business Checking Package:**
 - Waive the \$30 Monthly Maintenance Fee with \$25,000 average collected checking balance OR
 - \$75,000 combined average collected business deposits and outstanding business credit balances

Bottom Line

These are all the current U.S. Bank Promotions and offers. Although the monthly fees might be quite hefty, U.S. Bank offers waivers if you meet certain qualifications mentioned earlier in this post. Apply today and let us know how this process when for you by commenting below!

Compare these [banking promotions](#) from U.S. Bank with institutions like [Citi](#), [Huntington](#), [HSBC](#), [Chase](#), [TD](#), [Discover Bank](#), [Aspiration](#), [Axos Bank](#), [PNC Bank](#), [BMO](#), [SoFi](#), [Fifth Third Bank](#), [Bank of America](#), [Wells Fargo](#), and more!

*Check back for updated U.S. Bank promotions, bonuses, and offers.



Post

More

Filed under: [Bank Promotions](#)

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About Danny Nguyen

Danny Nguyen has a keen sense in how to save and make money while being as frugal as possible. With this, he is committed to passing on this knowledge and skills to our readers.

[View all posts by Danny Nguyen](#)



Comments

ilindzeei says

[October 27, 2023 at 5:27 am](#)

I opened with US Bank this year (2023) I've been having a lot of problems with them holding my money and isn't Zelle supposed to be instant? Why does the recipient have to wait couple days for it to go through? Even though they took money out of my account already.. what is going on?

Sentosa says

[April 17, 2023 at 11:25 am](#)

I was able to open a U.S. Bank biz checking account with an Oklahoma address.

Mark Klouda says

[July 17, 2020 at 11:27 am](#)

It is not your fault and I saw a few people that it went smooth for and they all got their \$300 around July 9th and I heard they pay bonuses about the same time every month

Mark Klouda says

[July 17, 2020 at 11:23 am](#)

did you get it? I think my situation was just like yours. promo 20web05?

Mark Klouda says

[July 17, 2020 at 11:20 am](#)

did you ever get it? She told me she is adding my code. at first she said if it is expired I won't get it. Now she says it isn't expired. I swore the 300 dollar 20web05 ended on 29 jun 2020

Bob says

[July 15, 2020 at 3:14 pm](#)

Stay away from this bank. I started this account on line, had a promo code and met all requirements. When I called them, they said the bonus period has expired and told me to go to a local U.S.Bank and they could help me. I completed all requirements by June 30, 2020 which is when the offer expired. I called the local bank and a recording came on and stated that the bank was closed because of the virus.

I just got an email from them saying my account did not have a promo code on it. I opened it may 29 and I just googled the promo 20web05 but I am not positive that is the one I was supposed to get. I have never did this before. I tried the wells fargo 400 dollar but it keeps telling me to call 800 number when I try to make an opening deposit. then they tell me to go in to a branch but most of the branches in town are closed covid19.

LA says

May 26, 2020 at 8:49 am

The code for the spring bonus is 2020Q1C

Found it by googling.

john m says

May 19, 2020 at 1:25 pm

Looks targeted.

Brian says

May 3, 2020 at 4:32 pm

Haven't received the 300.00 bonus that I was told I would receive once I met there requirements but when I check my account weekly still nothing and from all the reviews I've read it seems alot of people haven't received theirs either. I'm gonna give them s few more weeks and if it's not in there then I'll go see a lawyer and see how much I can get from them for f as else advertisement. I've sent plenty of people to them due to this promotion and if they aren't paying it then I'm sure I'll look like a fool to all these people

priscilla benavidez says

March 20, 2020 at 7:42 pm

Same they keep asking me for the promo code and it can't be found anywhere this is Ridiculous this is the only reason why I started banking with them

priscilla benavidez says

March 20, 2020 at 7:41 pm

Same they keep asking me for the promo code and it can't be found anywhere this is Ridiculous this is the only reason why I started drinking with them

Watkins says

January 17, 2020 at 11:18 am

USBANK are also holding our bonus. I have been on hold for hours. They arent holding up to their end of the deal. CLASS ACTION LAWSUIT?!

We did not receive \$300 U.S. Bank promo bonus, either. Has anyone tried filing a complaint with Consumer Finance Protection Bureau (CFPB)? Thanks.

john mccann says

January 11, 2020 at 8:38 am

I had a bank manager lie to cover up his mistake. No bonus. But, congratulated the bank on hiring him as he saved the bank \$300.

Jim Bohrman says

January 10, 2020 at 4:32 pm

US Bank has a very narrow window to even make the terms of direct deposit, 60 days is too short a time period for getting a SS check or pension deposit going. Too bad US Bank won't deal with you.

Kathy says

January 8, 2020 at 6:27 pm

US bank is the worst bank, denial customers bonus using bogus reasons, happened to me and several of my friends.

tand says

June 30, 2019 at 2:04 pm

have you received your money yet? I did a promo with \$300.00 and stated I would get in 60 days. My 60 days have passed and nothing yet. Thanks

Anthony Nguyen says

June 27, 2019 at 8:50 am

Hey Earl,

That sucks. I would contact US Bank and make sure you have all your papers and terms.

Earl caldwee says

June 26, 2019 at 2:00 am

I have not got my promotion yet and it's been 90 days my name is mr. Earl Caldwell [removed] on get my promotion tell me I can have my promotion cuz I was negative \$2 this promotion don't say nothing about negative is in deposit \$2,000 I did everything I was supposed to do and still ain't got my three hundred bucks US Bank just wanted my money

kim says

February 10, 2019 at 10:27 pm

to three separate agents at three separate banks. The first two agents told us, your money would be coming next month. The third agent told us the \$200 code was never entered into our accounts. He assured us he would get right on it. It has been a month. Nothing, nada. Ironically, they have started a new \$200 promotion. Tomorrow we will be going back to the bank to listen to another story why they can't, won't give us our \$200 new account signing fee.

Roger says

December 28, 2018 at 3:11 pm

I see no one want to reveal their US Bank code.

Ann says

July 14, 2018 at 7:30 pm

Chase has the bonus \$200 (direct deposit checking), \$150 Savings must be \$10,000 deposit.

MSM says

July 7, 2018 at 9:47 am

@ Danny – is there a code to use?? THX.

FRTHTA says

July 6, 2018 at 7:29 am

Jeff? Can you please address?

MSM@ says

July 5, 2018 at 9:22 am

In regards to \$200 bonus that expires 08/06/2018, what's the code? I called the branch in LA and they do not know of any bonus....

Roh says

May 5, 2018 at 5:25 pm

The us bank \$225 checking account opening bonus code is not valid the bank says.

Duc Nguyen says

April 19, 2018 at 5:28 pm

Hi Jeff,

Thank you for being a reader. We posted several US Bank promotions and most of them are either nationwide or targeted. However, the \$300 bonus is limited to Washington DC and the surrounding areas and we noted that on our post and our review of the \$300 bonus.

Thanks,
Duc

jeff says

April 19, 2018 at 4:52 pm

on your description you say Availability Nationwide.

On their website they say "This offer is valid in Washington D.C. and limited surrounding areas in Maryland, Virginia, West Virginia and Pennsylvania and is not transferable. A minimum deposit of \$25 is required to open a U.S. Bank consumer checking account."

can you confirm you did a typo ?

thanks

Wendy says

April 12, 2018 at 6:32 pm

How can I get the promotion code for the \$300 bonus for US Bank checking please?
Exp on 4/30

Sherri Cook says

February 2, 2018 at 8:53 am

US Bank Does not honor their bonus. We have tried for three months to get them to pay the \$200. They kept saying the money was coming. We did all the things that were required to get the money. Now they say they never issued the flier, even tho we have the flier in our hand as we speak. We will be changing banks soon!

Toan Nguyen says

December 21, 2017 at 10:31 am

Us bank don't honor bonus. Called them and they confirmed yes, will receive the bonus in about a month, now pass month and a half, still nothing.

No wonder they got so many bad reviews out there.

I am about to close my accounts. No more relationship with US Bank.

Leave a Reply

Your email address will not be published. Required fields are marked *

Comment *

Email *

Website

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Notify me of new posts by email.

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