



Limited-Time Offer

Earn \$300 after you open an American Express® Rewards Checking account by 07/30/2026 and receive a total of \$7,500 or more of Qualifying Direct Deposit(s) within 90 days of account opening.[†]

AMERICAN EXPRESS® REWARDS CHECKING

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Enhance your Membership with Rewards Checking*

No fee to open.¹

No monthly fees.¹

No minimum balance requirement.¹

High Yield

Earn a **1.00% APY**² —10X higher than the national rate.²

Debit Card Rewards

Earn Membership Rewards® points on eligible Debit Card purchases.³

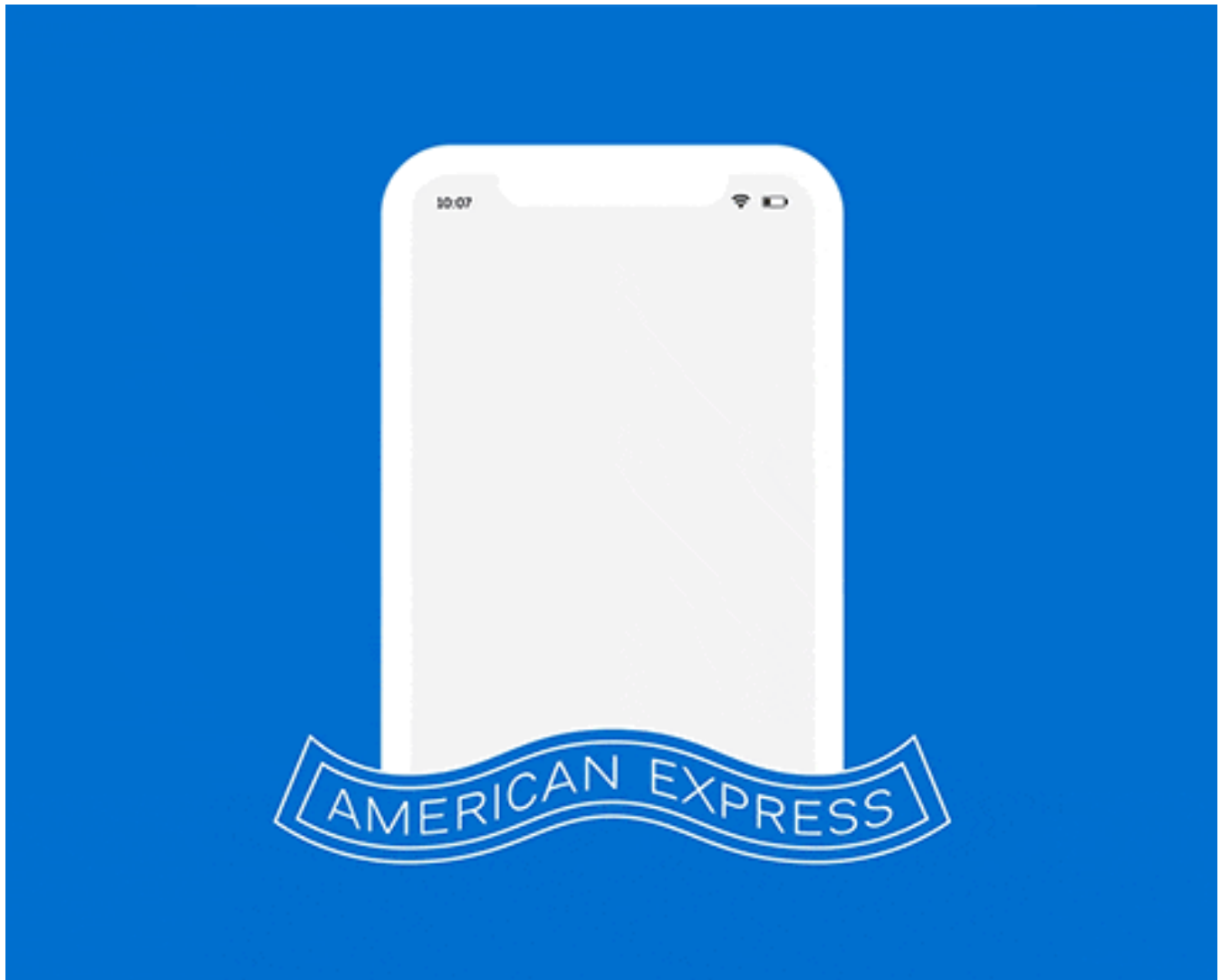
No Monthly Fees

No fee to open, no minimum deposit, and no monthly fees.¹

Backed by Amex

24/7 world-class customer service and fraud monitoring.

DON'T *do checking* **WITHOUT IT**



Seamlessly manage your personal American Express accounts

Your checking, savings, and eligible Card accounts are available 24/7 in the award-

winning American Express® App⁴, or online.

Review recent transactions, transfer funds, and track your rewards from a single login.

An online checking account for both earning rewards and building your balance

Reward your everyday spending and **earn 1 Membership Rewards® point for every \$2 of eligible Debit Card purchases³**. Then redeem those points for deposits right into your Amex Rewards Checking account.⁵ If you already have a Membership Rewards-enrolled Product, you can redeem those points the same way you always have. If you're new to the Membership Rewards® Program, the points you earn can be redeemed for limited options.

You'll also earn a **1.00% APY** on your checking account balance. That's 10X higher than the national rate!



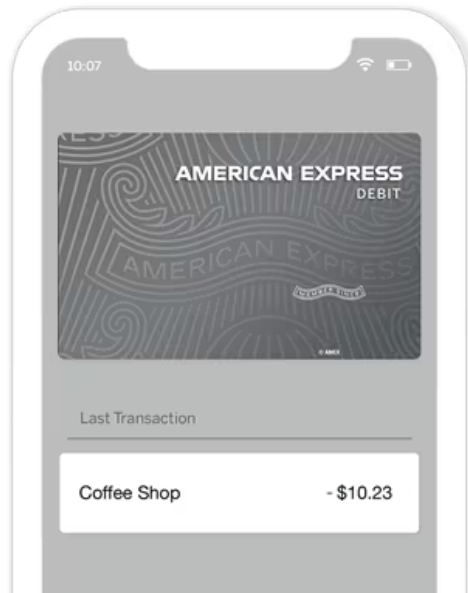
Modern digital tools designed for your day-to-day

Mobile Tools

Shopping Benefits

Service & Support

ATM & Contactless Pay



Manage your account and more from wherever you are

Mobile Check Deposits: The Amex[®] App helps make mobile deposits simple – just take pictures with your smartphone.⁶

Digital Transfers: It's simple to connect your existing bank accounts, so you can transfer money when you need to from an eligible account that's connected, including the American Express[®] High Yield Savings Account.

Digital Wallet: Add your American Express[®] Debit Card to your digital wallet to make fast and convenient payments in store and online.⁷

Bill Pay: Manage and track your bills online or in the Amex[®] App to help stay on top of bill payments. [Learn More.](#)



Send or receive money with no fee using Zelle[®] right from the Amex[®] App or online.⁸ Enrollment required. [Learn More.](#)

Frequently Asked Questions

Who is eligible to apply for an American Express[®] Rewards Checking account?



How do I access my American Express® Rewards Checking account? 

How can I fund my American Express® Rewards Checking account? 

Can I use my Debit Card to withdraw cash at ATMs?/Where can I find an ATM location near me? 

How do I earn and use Membership Rewards® points? 

Have other questions? Get more answers by reviewing our full list of [FAQs](#).



High-yield online checking account for Members



DON'T *live life* **WITHOUT IT™**

**Apply in minutes and enhance
your Membership***

[Apply Now](#)

*We are currently accepting applications from Card Members with a U.S. Basic Consumer Card, additional Card Members on a U.S. Basic Consumer Card account, and customers with an existing High Yield Savings Account or CD, each issued by American Express National Bank (AENB). Other eligibility criteria may apply and accounts are subject to approval.

[Privacy Statement](#)

[Rewards Checking Account Terms](#)



Accounts offered by American Express National Bank. Member FDIC.

More from

AMERICAN EXPRESS

High Yield Savings Account

Grow your money with American Express® Savings. Accounts offered by American Express National Bank. Member FDIC. Terms Apply

[Explore Savings](#)

Personal American Express® Cards

View our selection of Cards and experience what it means to be backed by Amex.

[Explore Credit Cards](#)

Terms and Conditions

†Welcome Bonus Terms

Earn a Welcome Bonus of \$300 after you complete each of the following qualifying criteria:

- Open your first American Express Rewards Checking Account in your name by 07/30/2026, which is subject to approval; and
- Have a total of \$7,500 or more of Qualifying Direct Deposit(s) posted to your American Express Rewards Checking Account within the first 90 days of account opening.

After you have completed the above qualifying criteria, American Express will deposit the Welcome Bonus into your Rewards Checking Account. In some cases, it could take up to 8-12 weeks to deposit the Welcome Bonus into your Account. Please see below for additional information regarding the qualifying criteria.

Receiving this Welcome Bonus offer requires Qualifying Direct Deposit(s) totaling at least \$7,500 or more. A Qualifying Direct Deposit is an ACH transfer from an employer or government for a paycheck, pension, government benefit (such as Social Security), or tax refund. The following are not considered Qualifying Direct Deposits for purposes of this offer: person to

person transfers (P2P) such as money transfer apps, deposit account to deposit account transfers (for example, from a checking account to another checking account or from a savings account to a checking account), deposits or ACH transfers not from an employer or government (for example, online transfers or bank transfers), internal transfers from your American Express® Savings account, deposits made via check, and Membership Rewards® points redemption for deposits.

You are not eligible for this Welcome Bonus if you have an existing Rewards Checking Account or previously had a Rewards Checking Account. Each individual customer may only have one Rewards Checking Account at any given time, and a Welcome Bonus cannot be attained more than once. The Welcome Bonus may not be transferred, sold, traded, or combined with other Welcome Bonuses. Limit one Welcome Bonus per American Express Rewards Checking Account.

You must keep your account open and in good standing until we award you the Welcome Bonus. If your account is closed for any reason prior to such time, including being closed by us, you will not be eligible for the Welcome Bonus. If we determine, in our sole discretion, that you have violated the Consumer Deposit Account Agreement or Rewards Checking Schedule or have engaged in abuse, misuse, or gaming in connection with your account, we may determine that you are not eligible for the Welcome Bonus. In such circumstance, we may rescind or decline to award you the Welcome Bonus. American Express reserves the right to modify or revoke this Welcome Bonus offer at any time without notice.

The Welcome Bonus may be taxable income to you and may be reported on IRS Form 1099. You are responsible for any federal or state taxes resulting from the Welcome Bonus. Please consult your tax advisor if you have questions about the tax treatment of the Welcome Bonus.

You can access these Welcome Bonus Terms by visiting go.amex/may26offer

¹No Monthly Account Fees and No Minimum Balance Requirements

No minimum balance is required to open an account or earn interest, and no minimum balance fees are charged for Rewards Checking Accounts. Inactive and/or unfunded accounts may be subject to closure. Please see the Consumer Deposit Account Agreement and Rewards Checking Schedule at americanexpress.com/rewardscheckingterms for further details.

²Annual Percentage Yield (APY)

The Annual Percentage Yield (APY) as advertised is accurate as of 7/17/2026. APY is subject to change at any time without notice before and after a Rewards Checking Account is opened. Please see the Consumer Deposit Account Agreement and Rewards Checking Schedule for additional terms. Transaction fees may reduce APY. APY rate compared to national deposit rate from the FDIC's published Monthly Rate Information for Interest Checking deposit products. FDIC national rate is calculated as the simple average of interest rates paid by US FDIC-insured depository institutions and branches for which data is available. This national deposit rate reflects APY paid on a variety of interest-bearing checking accounts with terms, services and limitations that may differ. See the [FDIC Website](https://www.fdic.gov/consumers/interest-checking/) for details.

³Membership Rewards® Program for Checking and Debit

When you open an American Express® Rewards Checking Account you will also receive a Membership Rewards® Account (a Rewards Account), in which you will earn one Membership

Rewards point for every two dollars of eligible Debit Card purchases. Eligible Debit Card purchases are purchases of goods or services, minus returns and other credits, for anything except: cash withdrawals, cash equivalents, person-to-person transactions, purchases of traveler's checks, American Express Gift Cards bought online, purchases or reloading of prepaid cards, and foreign exchange fees and fees for account services. You can redeem Membership Rewards points for a deposit into your checking account. Visit membershiprewards.com/pointsinfo to learn what other redemption options may be available. If you also have a Rewards Account in connection with a Card Account, your Rewards Accounts can be linked and you will have access to all redemption options offered with that Card Account. For more information, visit membershiprewards.com/terms.

Membership Rewards® Program

Terms and Conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms for more information. Participating partners and available rewards are subject to change without notice.

The value of Membership Rewards® points varies according to how you choose to use them. To learn more, go to membershiprewards.com/pointsinfo.

⁴American Express® App

The American Express® App and app features are available only for eligible accounts in the United States. American Express® prepaid Cards and Cards issued by non-American Express issuers are not eligible.

To log in, customers must have an American Express user ID and password or create one in the app.

⁵Membership Rewards® Program - Redeem for Deposits

You may redeem Membership Rewards® points for deposits into your American Express® Rewards Checking Account. To learn more about the redemption value for Redeem for Deposits, go to membershiprewards.com/pointsinfo. American Express will deduct the number of points you select from your Membership Rewards Account and deposit a corresponding dollar amount into your Rewards Checking account. Generally, deposits will post to your account within 48 hours of redemption. For more information, visit membershiprewards.com/terms.

⁶Mobile Check Deposit

Mobile Check Deposit is subject to deposit limits and other restrictions, which may change in the future. Please see our Mobile Check Deposit Agreement (go.amex/mcdterms) for limits and other restrictions. This agreement may be accessed prior to your use of this service. Please see the Rewards Checking Schedule (go.amex/checkingschedule) for information about when funds deposited through Mobile Check Deposit are made available. Mobile data rates may apply.

⁷Digital Wallet

Digital wallets are Apple Pay® and Google Pay™.

⁸Zelle

Enrollment in Zelle® with a Rewards Checking account is required to use the service. To send or receive money at American Express, both parties must be enrolled with Zelle® directly

through their U.S.-based financial institution's online or mobile banking experience. Transactions between enrolled consumers typically occur in minutes. Select transactions could take up to 3 business days.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

⁹Debit Card

Your Debit Card can be used for purchases online or in-store. In certain instances, your Debit Card may not be recognized as eligible for purchases, services or features that require a debit card.

¹⁰Zero Liability Fraud Protection

Zero Liability Fraud Protection does not include charges made by users who you allow to use your Debit Card. You are responsible for notifying American Express promptly upon learning of an unauthorized transaction against your accounts or the loss or theft of your Debit Card or Debit Card number. Limitations apply. See the Consumer Deposit Account Agreement and Rewards Checking Schedule at americanexpress.com/rewardscheckingterms. Learn how we secure your payments at americanexpress.com/us/security-center/.

¹¹ATM Withdrawals

At Allpoint® and MoneyPass® locations in the U.S., you can withdraw cash and get account information with no fee. Access to ATMs outside of the Allpoint® and MoneyPass® network are subject to fees by the ATM owner and/or network. ATM withdrawal limits apply. American Express applies foreign exchange fees to withdrawals in foreign currencies. American Express does not accept ATM cash deposits into your Rewards Checking account at this time. Visit americanexpress.com/rewardscheckingterms for more information and americanexpress.com/rewardscheckingfeefreeatm/ to find participating ATMs in the U.S.

¹²Contactless Payments

Contactless payments are accepted at participating merchants only.

¹³Wire Transfers

If we receive a completed Incoming Wire Transfer of funds (in U.S. dollars) that includes proper identification of your Account by 6:45pm ET on a Business Day, we will consider that to be the Business Day of your deposit. Funds from Incoming Wire Transfers received by 6:45pm ET will generally be available for withdrawal on that Business Day. Funds from Incoming Wire Transfers received after 6:45pm ET will generally be available for withdrawal on the next Business Day. A \$20 fee will apply to all outgoing wire transfers from an American Express Rewards Checking Account. Outgoing wire transfers are subject to a \$500,000 daily limit per account. Additional terms apply to outgoing wire transfers.

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