

Business checking accounts

Earn up to \$1,200.

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Earn up to a **\$1,200** business checking bonus

Open a new U.S. Bank Business Essentials® account or U.S. Bank Platinum Business Checking Package account and complete the required activities.¹

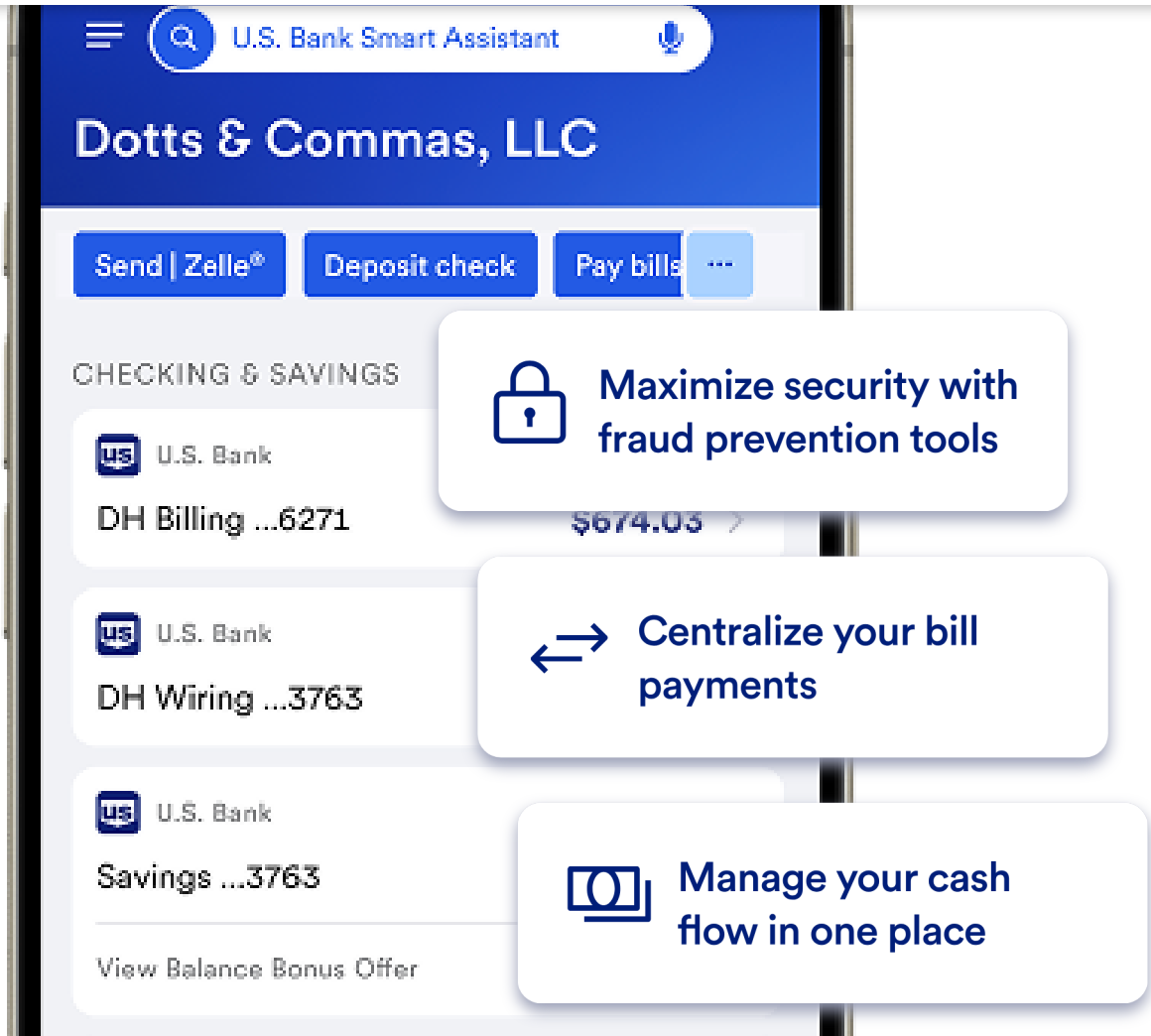
Offer valid through **September 27, 2026**.



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Extra Benefits

U.S. Bank Platinum Business Checking Package

For larger businesses with complex banking needs.

U.S. Bank Business Essentials®

Business checking and card processing, simplified.

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\$0.40 fee for each additional transaction³

✓ 250 free cash deposit units per statement cycle⁴ , ⁵

✓ \$30 or \$0 monthly maintenance fee⁶

⊕ Ways to waive the \$30 monthly fee

Promo code **Q3DIG26** will be automatically applied.

Open an account

✓ 25 free teller and paper transactions per statement cycle¹⁰

✓ Free same-day access to funds¹¹

✓ Free mobile card reader¹²

✓ \$0 monthly maintenance and software fees

Promo code **Q3DIG26** will be automatically applied.

Open an account

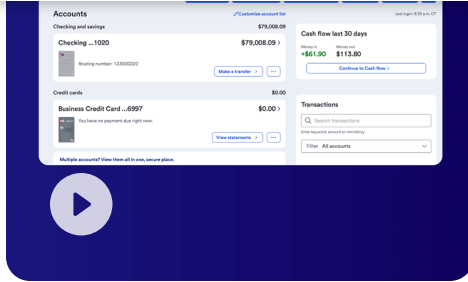
What you'll need to apply

Features included with your business checking account

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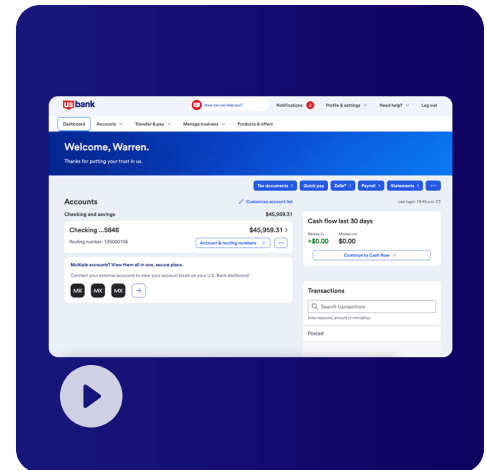
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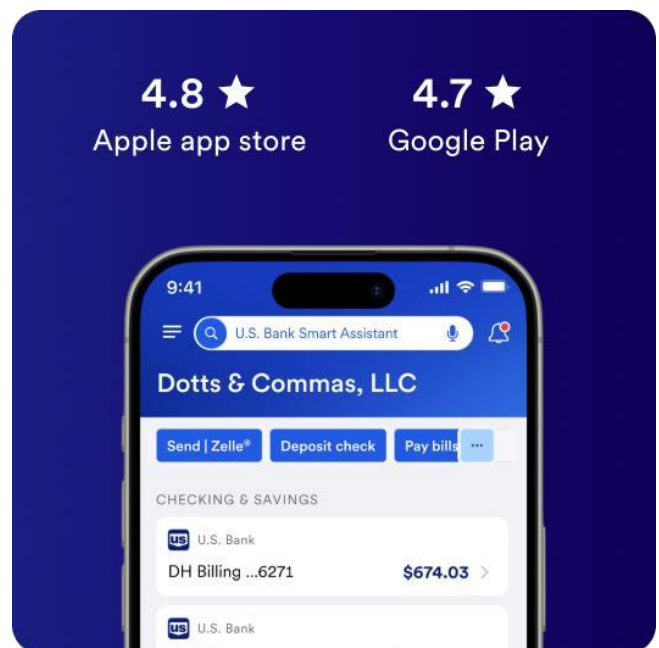
Manage your finances directly from your business checking account. Schedule and monitor payments without extra software, and the security of knowing your bank details are never shared.

Manage payroll from your business online banking dashboard.

U.S. Bank Payroll powered by Gusto centralizes the tools you need to run payroll, automate tax filings and simplify daily business activities.¹³



Digital security guaranteed



Top rated mobile banking app

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your cash flow. Stay alert with always-on security notifications delivered to your phone.



Convenience and control

Seamlessly manage your business by adding our trusted partner solutions to your banking experience.

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3 easy steps

1 Open

Open a new U.S. Bank Platinum Business Checking Package or U.S. Bank Business Essentials® account by **September 27, 2026** using Promo code **Q3DIG26**.

2 Deposit

Deposit at least \$25,000 for Platinum Business Checking or \$5,000 for Business Essentials® in new money within 30 days of account open.

3 Earn

Maintain at least that balance² for 60 days after opening the account and complete 6 qualifying transactions.

[⊕ Qualifying transactions](#)

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Get answers to common business checking account questions.

What is a qualifying transaction?



When will I get my bonus payout?



How will I receive my bonus payout?



What happens if my balance falls below the requirement for the bonus promotion? +

Is my information secure?



What if I don't need all the features that Business Essentials has to offer?



What is the process for accepting credit card payments?



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Disclosures

1. Promo code Q3DIG26 MUST be used when opening a U.S. Bank Business Essentials® or Platinum Business Checking account. Limit of one bonus per business. A \$25 minimum deposit is required to open one of the referenced accounts.

To earn a business checking bonus, open a qualifying U.S. Bank business checking account between 7/01/2026 and 9/27/2026. 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

Qualifying transactions include debit card purchases, ACH and wire credits or debits, Zelle credits or debits, U.S. Bank mobile check deposit, electronic or paper check debits, U.S. Bank bill pay for business (excluding payments made by credit card), and payment received via U.S. Bank Payment Solutions. Other transactions, such as person-to-person payments, credit card transfers (including bill payments to U.S. Bank credit cards), or transfers between U.S. Bank accounts, are not eligible.

New money is defined as funds from outside U.S. Bank and cannot be transferred from another U.S. Bank product or a U.S. Bank Affiliate. For accounts opened on non-business days, weekends or federal holidays, the open date is considered the next business day. Account fees may reduce the required daily balance during the qualifying period.

Bonus will be deposited into your new eligible U.S. Bank business checking account within 30 days after the month-end in which all offer requirements are met, provided the account remains open with a positive available balance.

Offer may not be combined with other business checking bonus offers. Existing businesses with a business checking account or had one closed within the past 12 months, do not qualify.

All regular account-opening procedures apply. For full checking account pricing, terms and policies, refer to your Business Pricing Information, Business Essentials Pricing Information, and YDAA disclosure. These documents are available at any U.S. Bank branch or by calling 800.872.2657.

Bonus will be reported as interest earned on IRS Form 1099-INT and recipient is responsible for any applicable taxes. Current U.S. Bank employees are not eligible. U.S. Bank reserves the right to withdraw this offer at any time without notice.

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[Pricing information](#) disclosure or refer to your Deposit Account Agreement (DAA).

3. Transactions are \$0.40 each once free transactions are surpassed. A transaction includes deposits and other credits, checks paid and other debits, ACH and deposited items, and signature and PIN based purchases made with a U.S. Bank Business Debit Card. The U.S. Bank Business Debit Card is issued by U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc.
4. 250 free cash deposit units per statement cycle. Cash deposit units are calculated by dividing each cash deposit amount by 100 and rounding the resulting value to a whole number. To determine rounding, less than \$0.50/\$50 is rounded down and more than or equal to \$0.50/\$50 is rounded up. Any deposit less than \$150 equals one unit. Examples: \$782.00 equals 8 units, \$440.52 equals 4 units. Cash unit allowance applicable to all cash deposits in branch and through U.S. Bank partner ATMs, cash unit allowance not applicable to Cash Vault product. After free units per statement cycle the fee is \$0.35 per unit.
5. Units are calculated by dividing each cash deposit by 100 and rounding the results value to a whole number.
6. Monthly Maintenance Fee Waiver Options for **Platinum Business Checking**: U.S. Bank Payment Solutions OR \$25,000 average collected account balance OR \$75,000 combined average collected balances across all U.S. Bank business deposit accounts and outstanding business credit balances.
7. Business deposit balances only. Balances will be verified 1 day prior to the last day of your statement cycle.
8. Business credit outstanding balances only. Balances will be verified 1 day prior to the last day of your statement cycle.
9. Digital transactions include electronic deposits, electronic withdrawals, ATM transactions, Elavon payment processing credits and chargebacks, electronic transfers, ACH, debit card purchases. Certain transactions may have additional service fees. Refer to U.S. Bank Business Essentials® Pricing Information or contact your Business Banker for complete pricing information.
10. Teller transactions include deposits and withdrawals made with a banker/teller at a branch and paper checks written on the account. Transactions are \$0.50 each once free transactions are surpassed. Certain transactions may have additional service fees. Refer to U.S. Bank Business Essentials® Pricing Information or contact your Business Banker for complete pricing information.

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Business checking account is a non-U.S. Bank checking account. Please see the U.S. Bank Business Essentials Payment Processing Terms of Service and Operating Agreement for details.

12. One free mobile card reader is included and is only available for customers applying for a new U.S. Bank Business Essentials® account through the online application. If the hardware selected is not available, we'll send you a comparable device with similar features. Card reader cannot be redeemed for any other hardware purchase or account credit. Additional card readers available for a fee.
13. U.S. Bank Payroll is a platform that enables small business customers to access third-party payroll processing services provided by Gusto, Inc. through the existing U.S. Bank online banking experience. U.S. Bank is not affiliated with Gusto, Inc. For more information, please refer to the [Embedded Payroll Service page](#).
14. Digital financial services benchmarking firm Keynova Group ranked U.S. Bank #1 for mobile banking apps in its Q3 2024 Mobile Banker Scorecard.
15. U.S. Bank provides zero fraud liability for unauthorized transactions. Zero fraud liability does not apply to certain commercial card transactions made with a business debit card. Cardholder must notify U.S. Bank promptly of any unauthorized use. Certain conditions and limitations may apply. See the Electronic Fund Transfers section in the Your Deposit Account Agreement for details.

Other conditions and restrictions may apply. Terms may change without notice.

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

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