

Earn a Welcome Bonus of \$250 after you complete each of the following qualifying criteria:

- Open your first American Express Rewards Checking Account in your name by 12/15/2024, which is subject to approval; and
- Have **two separate** Qualifying Direct Deposits, each in the amount of \$1,000 or more, 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 within 8-12 weeks.

A Qualifying Direct Deposit is a single ACH transfer of \$1,000 or more from an employer or the government for a paycheck, pension, government benefit (such as Social Security), or tax refund. Two Qualifying Direct Deposits are required to qualify for this offer. The following are not Qualifying Direct Deposits: 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 the 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 the Welcome Bonus if you have an existing or previously have had a Rewards Checking Account. Each individual customer may only have one Rewards Checking Account. The Welcome Bonus is only available to customers who were solicited for it and cannot be forwarded or used 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/november2024incentive1.

Accounts offered by American Express National Bank, Member FDIC.