

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 02/01/2027, 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/9sept26TCs