

American Express® Rewards Checking \$200 Deposit Welcome Offer

Earn a Welcome Bonus of \$200 deposited into a new American Express® Rewards Checking account after you do each of the following:

- Click the “Apply Now” button in this email and complete the application by 03/05/2023 and receive approval for an American Express Rewards Checking account in your name.
- Make eligible deposits totaling at least \$5,000 into your American Express Rewards Checking account within thirty days of opening your account.
- Maintain an Average Daily Balance[‡] of \$5,000 or more in your American Express Rewards Checking account for ninety days starting on the calendar day after you first make eligible deposits totaling at least \$5,000 (“Maintenance Period”).

After you have completed all the above qualifying criteria, American Express will deposit your Welcome Bonus into your Rewards Checking Account within 8-12 weeks. Eligible deposits are any deposits except (i) deposits using our Redeem for Deposits feature, (ii) deposits from interest payments, provisional credits, reversed credits, internal transfers from American Express High Yield Savings accounts, and (iii) other fraudulent, nonstandard, or suspicious deposits that we deem ineligible in our sole discretion. All deposits will contribute towards the calculation of your Average Daily Balance in the subsequent ninety days.

[‡]We calculate the Average Daily Balance of your account as the sum of your account’s end-of-day current balance for ninety consecutive calendar days divided by ninety, beginning on the calendar day after the sum of eligible deposits made into your account since account opening equals or exceeds \$5,000.

Please note that funds that you may withdraw, transfer, or pay out of your account within 30 days of opening your account, and before you reach the required \$5,000 in eligible deposits still count towards the \$5,000 in eligible deposits required to qualify for the offer. For example, if you make \$4,000 in eligible deposits within 30 days of opening your account and then withdraw \$4,000 during this same period, you will only need to make an additional \$1,000 in eligible deposits to meet the \$5,000 deposit requirement to initiate the ninety-day Maintenance Period. In this example, your account would only have \$1,000 in deposits at the start of the ninety-day Maintenance Period during which you need to have an Average Daily Balance of \$5,000 in deposits. We will not notify you when this period begins or ends.

Please call us at 1-877-221-2639 if you have any questions about your enrollment status, period start and end date, or Average Daily Balance. 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 American Express Rewards Checking Account Terms & Conditions or have engaged in abuse, misuse, or gaming in connection with the offer or your account or you intend to do so, 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.

Your 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. Your Welcome Bonus may not be transferred, sold, traded, or combined with other Welcome Bonuses. You are only eligible for one Welcome Bonus. American Express reserves the right to modify or revoke this Welcome Bonus offer at any time without notice.

You can access these bonus terms by **visiting americanexpress.com/rewardscheckingbonusterm2023**

Welcome Bonus offered by American Express National Bank, Member FDIC.