

Earn a Welcome Bonus of \$250 deposited into a new American Express® Rewards Checking account after you do each of the following:

- Open an American Express Rewards Checking Account in your name by October 31, 2023.
- Have a Qualifying Direct Deposit posted to your American Express Rewards Checking Account by December 10, 2023.

After you have completed the above, American Express will deposit your Welcome Bonus into your Rewards Check Account within 8-12 weeks.

A Qualifying Direct Deposit is a single ACH transfer of \$500 or more from an employer or the government for a paycheck, pension, government benefit (such as Social Security), or tax refund. The following are not Qualifying Direct Deposits: person to person transfers (P2P), demand deposit account to demand deposit account transfers (for example, from a checking account to another checking account), and deposits or ACH transfers not from an employer or the government (for example, online transfers or bank transfers).

You are not eligible for the Welcome Bonus if you have an existing Rewards Checking Account. Each individual customer may only have one Rewards Checking Account. You must keep your account open and in good standing until we award you your 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 Rewards Checking Account Terms 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.

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. Limit one Welcome Bonus per American Express Rewards Checking Account. 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 [www.americanexpress.com/us/directdepositincentiveterms2023/](http://www.americanexpress.com/us/directdepositincentiveterms2023/)

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