

Terms & Conditions



Truist Small Business Checking Up To \$800 Promotion

Offer Information	Open a new Truist Simple Business Checking or Truist Dynamic Business Checking account online, by phone, or in a branch from 07/14/26 through 3/24/2027 and earn up to \$800 after you complete the following qualifying activities (the reward amount earned is based on the balance achieved and maintained): Earn \$400: • Deposit at least \$2,500 to the enrolled account within 30 days of account opening. Your Current Balance must be at least \$2,500 on day 30 (the day after your account is opened is considered day 1). • AND maintain a daily Current Balance of at least \$2,500 from day 30 through day 90 (the day after your account is opened is considered day 1). OR Earn \$800: • Deposit at least \$10,000 into the enrolled account within 30 days of account opening. Your Current Balance must be at least \$10,000 on day 30 (the day after your account is opened is considered day 1). • AND maintain a daily Current Balance of at least \$10,000 from day 30 through day 90 (the day after your account is opened is considered day 1). Current Balance (also known as ledger balance) is the actual amount in your account and does not change throughout the day. It does not include holds or pending transactions. If your Current Balance falls below \$10,000 from day 30 through day 90, you will still remain eligible to earn the \$400 reward if all other qualification requirements have been met. Enrollment in the promotion is required (see Enrollment Instructions). A valid promo code must be applied at account opening to enroll in the promotion and cannot be added after the account is opened. Promo codes are single-use only, should not be shared, and once redeemed will no longer be valid.
Offer Eligibility	You must be a new Truist business checking client. To be considered a new business checking client, the business cannot have an existing Truist business checking account or have closed a business checking account with Truist within 365 days prior to the promotion start date (on or after 7/14/2025), with the same Taxpayer Identification Number (TIN), including but not limited to an Employer Identification Number (EIN). Offer valid for Simple Business Checking accounts and Dynamic Business Checking accounts only. The new checking account cannot be changed to an account type not included in this client offer. Client is not eligible for this offer if the grantor on a Trust account or primary owner, controlling person, or beneficial owner is already enrolled in this promotion. For accounts opened using a Social Security number (SSN), the primary account holder must be 18 years or older at time of account opening and must have a valid U.S. TIN. The business's physical address must be located in the following states: AL, AR, FL, GA, IN, KY, MD, MS, NC, NJ, OH, PA, SC, TN, TX, VA, WV or DC.
Reward Processing	The reward will be deposited into the new checking account within 10 business days after the qualification requirements have been met. The \$800 reward, if applicable, will be deposited in two separate \$400 payments. The Promotion is only applicable once per checking account and per client. Truist may report the value of any offer reward received to the IRS as required by law. Any applicable taxes are the responsibility of the recipient. Reward forfeiture will occur if at the time of attempted payout, the new checking account: 1) has a \$0.00 or negative current balance or 2) is restricted or closed. An account is considered restricted if it has a temporary or permanent block that prevents credits from posting to the account.
Other Terms	Minimum opening deposit is \$100. Truist Dynamic Business Checking has a \$25 monthly maintenance fee that can be waived with \$5,000 average combined balance, over three months, in a Truist business checking, savings, money market account or CD. See Truist's Business Deposit Accounts Fee Schedule for additional information. The offer is non-transferable and may not be combined with any other offers. This offer is subject to change and may be discontinued at any time. Truist reserves the right, in its sole discretion: 1) to prohibit a reward payout for any offers claimed through third-party websites with no affiliation or prior authorization from Truist; and 2) to disqualify any account if Truist suspects accounts are being opened for the purpose of exploiting this promotional offer. All standard account terms and conditions apply.
Account Opening & Enrollment Instructions	Online: A valid promo code must be applied in the promo code field during account opening and the offer must be accepted when presented. By Phone or In Person: Request enrollment in the promotion using a valid promo code during account opening. Once enrolled in the promotion, progress updates are available through Truist Online and Mobile Banking or by calling 800-423-0948.