

Terms & Conditions



Truist Small Business Checking Q4 2025 & Q1 2026 Offer

Promo Code required at account opening: **SB25Q4CHECKING**

Offer Information	<p>Open a new Truist Simple Business Checking or Dynamic Business Checking account online, via phone, or in a branch from 10/1/2025 through 4/2/2026 and earn \$400 by making Qualifying Deposits* of \$2,000 or more into your new account within 30 days of account opening.</p> <p>Enrollment in the promotion is required at the time of account opening using promo code SB25Q4CHECKING to be eligible for a promotion reward. Refer to the Account Opening & Promotion Enrollment section below for instructions.</p> <p>*Qualifying Deposits for new business checking accounts exclude debit card credit transactions and NSF fee refunds. Deposits can be made on a one-time basis or cumulatively over the 30 days.</p>
Offer Eligibility	<ul style="list-style-type: none">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 Truist business checking account within 180 days of the promotion start date (i.e., on or after 4/4/2025), with the same Taxpayer Identification Number (TIN), including but not limited to an Employer Identification Number (EIN).The business account holder must be 18 years or older at time of account opening.The account holder cannot be a non-resident alien.The business account holder must have a valid U.S. TIN. The business's physical address must be located in one of the following states: AL, AR, FL, GA, IN, KY, MD, MS, NC, NJ, OH, PA, SC, TN, TX, VA, WV or DC.
Reward Processing	<p>The reward will be deposited to the new business checking account within 4 weeks after the qualification requirements have been met and verified. In order to receive the reward, the new business checking account must be open, not restricted, and in good standing with a balance of at least \$0.01 at the time of Truist verification and at the time of payout. An account is considered restricted if it has a temporary or permanent block that prevents credits from posting to the account. Truist verification will occur one time after the qualification requirements are initially met. Promotion is only applicable once per client and for one new qualifying business checking account. 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.</p>
Reward Forfeiture	<p>Reward forfeiture will occur if: (1) the new business checking account is changed to an account type not included in this offer prior to payout, (2) the new business checking account has a \$0.00 or negative available balance or is restricted at the time Truist verifies the qualification requirements have been met or, (3) the new business checking account is closed or restricted at the time of payout.</p>
Other Terms	<p>Minimum opening deposit is \$100. A monthly maintenance fee is applicable for Truist Dynamic Business accounts whose combined average relationship ledger balance is less than \$5,000; the monthly maintenance fee is waived for accounts with a combined average relationship ledger balance of \$5,000 or more. See Truist's Business Deposit Accounts Fee Schedule for additional information.</p> <p>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, to disqualify any account if Truist suspects accounts are being opened for the purpose of exploiting this promotional offer. All promotional payouts will be processed no later than 9/30/2026, at which point this promotion and any related disbursements will be considered final, and no further disbursements will be made.</p>
Account Opening & Enrollment Instructions	<p>Online Account Opening and Promotion Enrollment Instructions: During the online application process, ensure the promo code SB25Q4CHECKING is entered into the Promo Code field and accept the offer when presented. Accounts opened online without the Promo Code will not be eligible to participate in the offer.</p> <p>Branch Account Opening and Promotion Enrollment Instructions: Visit your local Truist branch or call a Small Business representative and ask to open an eligible account and enroll you in the Truist Small Business Checking Q4 2025 & Q1 2026 Offer using promo code SB25Q4CHECKING. Once enrolled in the promotion, clients may receive promotional updates via the email address provided or by calling 800-709-8700.</p>

If you have additional questions, please call 844.4TRUIST (844.487.8478), visit your local branch or visit [truist.com](https://www.truist.com). We are happy to help.

Truist Teammate Instructions: Enrollment in the promotion is required at the time of account opening and must be completed in the Promotions Center from 10/1/2025 through 4/2/2026 using Promo Code **SB25Q4CHECKING** and indicating the last four digits of the checking account opened.

