

# Terms & Conditions



## Truist Small Business Checking Q2 2026 Offer

Promo Code required at account opening: **SB26Q2CHECKING**

<b>Offer Information</b>	<p>Open a new Truist Simple Business Checking or Dynamic Business Checking account online, via phone, or in a branch from 4/7/2026 through 7/9/2026 and earn \$400 by making Qualifying Deposits* of \$2,000 or more into your account within 30 days of account opening.</p> <p>Enrollment in the promotion is required at the time of new business checking account opening using promo code <b>SB26Q2CHECKING</b> to be eligible for a promotion reward. Please refer to the Account Opening &amp; Promotion Enrollment sections 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>
<b>Offer Eligibility</b>	<ul style="list-style-type: none"><li>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 <b>365 days prior to the promotion start date (on or after 4/7/2025)</b>, with the same Taxpayer Identification Number (TIN), including but not limited to an Employer Identification Number (EIN).</li><li>You are not eligible for this offer if the grantor on a Trust account or primary owner, controlling person, or beneficial owner listed for the account has enrolled in a business checking promotion within the past 365 days.</li><li>The primary business account holder must have a valid US TIN.</li><li>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 cannot be a non-resident alien.</li><li>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.</li></ul>
<b>Reward Processing</b>	<p>The reward will be deposited to the new checking account within 4 weeks after the qualification requirements have been met and verified. 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.</p>
<b>Reward Forfeiture</b>	<p>Reward forfeiture will occur if: (1) the new checking account is changed to an account type not included in this client offer (2) the new 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 checking account is closed 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.</p>
<b>Other Terms</b>	<p>Minimum opening deposit is \$100. A monthly maintenance fee is applicable for Truist Dynamic Business accounts whose average daily 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: 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.</p>
<b>Account Opening &amp; Enrollment Instructions</b>	<p><b>Online Account Opening &amp; Promotion Enrollment Instructions:</b> During the online application process, ensure the promo code <b>SB26Q2CHECKING</b> 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><b>Branch Account Opening &amp; Promotion Enrollment Instructions:</b> Visit your local Truist branch or call a Small Business representative and ask to open an eligible account and enroll you in the <b>Truist Small Business Checking Q2 2026 Offer</b> using promo code <b>SB26Q2CHECKING</b>. 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 4/7/2026 through 7/9/2026, using Promo Code **SB26Q2CHECKING** and indicating the last four digits of the checking account number opened.

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