

# A Comprehensive Guide to Bank Account Bonuses

## \$6,000+ In Bonuses!

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### General Rules

- 1. Never leave any account at a \$0 balance until after receiving the bonus.**
  - Many accounts require a minimum balance of \$1 to remain eligible for the bonus.
  - Some banks will automatically close accounts at \$0 balance after a period of inactivity.
  - You can usually withdraw all funds except \$1 immediately after depositing.
    - *Example:* Deposit \$200 to meet bonus requirement → withdraw \$199 → leave \$1 until bonus pays out.
- 2. Do NOT call the bank if you used a fake direct deposit and didn't receive the bonus.**
  - Banks track and detect fake deposits. Calling may lead to disqualification.
  - If you used a real payroll deposit and there's an issue, it is okay to contact them.
- 3. Push transfers between specific banks can count as direct deposits — but only if done correctly.**
  - Example:
    - Wells Fargo codes transactions received from SoFi as a direct deposit. SoFi doesn't code receiving money from Wells Fargo as a direct deposit though.
    - *SoFi PUSH to Wells Fargo* = counts as direct deposit.
    - *Wells Fargo PULL from SoFi* = does NOT count.

- If the direct deposit didn't trigger, you likely pulled instead of pushed.
- You can recycle the same money to meet requirements: deposit, withdraw, redeposit.
- You NEVER want to initiate a transfer on the account you are trying to achieve the bonus.
  - Example: I am trying to receive a Wells Fargo bonus, I should **NOT** go on the Wells Fargo app or website and link SoFi to wells fargo and initiate a transfer to wells fargo. This is a **pull** transfer. I **should** go on the Sofi app or website and link Wells Fargo and send money to Wells Fargo. The transfer was initiated on Sofi, money was **pushed** into the Wells Fargo account.
- Usually, at no point do you need to hold the total amount at once in the account.
  - Example: If a bonus says receive \$3,000 in direct deposits, your account balance **doesn't** need to equal \$3,000 at all. You can Direct Deposit and withdraw \$300 10 times and it would still count. Because it is going off of the money **received**, not the balance of the account.
- For reference: [Doctor of Credit Direct Deposit Guide](#)
- <https://www.youtube.com/watch?v=LDUoXiIBnwk>

#### 4. **Always read the offer's terms and conditions.**

- Ensure eligibility (some exclude existing or recent customers).
- Requirements and payout timelines vary and may change without notice.
- Terms are typically found at the very bottom of the bank's offer page.

#### 5. **Bank bonuses are taxable.**

- Reported on a 1099-INT form as regular income (the bank should send you this form during tax season, just include it in your tax filing).
- Bonuses are taxed based on your income tax bracket.
- Save a portion of the bonus in a high-yield savings account for tax season.

**6. Always sign up for e-statements.**

- Some bonuses do not require this but most do. Additionally, you don't really want to go through the hassle of receiving paper statements for these since its a lot easier to just get an email.
- This process sometimes isn't included during the application process or online banking set up so make sure to look for it and turn on e-statements.

**7. Download the mobile apps for each bank account.**

- This step is not required, but will save a lot of time when checking account status, making transfers, and using Zelle.
- Just log in with the account

**Note: None of these bonuses involve a hard credit pull or impact your credit score at all.**

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## Terminology

- **Direct Deposit:** Payment from an employer/payroll system, recognized by banks for bonus eligibility.
  - **Standard Transfer/Deposit:** Money moved between personal accounts; not coded as a direct deposit.
  - **Push:** Transfer initiated from external account *into* the bonus account. May code as direct deposit.
  - **Pull:** Transfer initiated *from* the bonus account to pull from an external account. Does NOT count as direct deposit.
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## Bonus Offers



### **Cedar Rapids Bank & Trust - \$400 + \$200 per referral**

\$300 standard bonus

Additional \$200 if you refer someone and they also complete the requirements.

Directions:

- Open a MAXX Checking account and put the name “Enoch Skelton” in the referral/promo code section.
- Direct Deposit \$250 within 60 days of account opening
  - Only 1 direct deposit needed, must be at least \$250.
  - Multiple direct deposits that are lower than \$250 will not work
  - Example: a **single** \$250 direct deposit **works**. A \$100 Direct deposit + a \$150 direct deposit **DOES NOT** count.
- Use the debit card 1 time within 60 days of account opening.
- Account must be open for a minimum of 30 days with positive balance (\$1 balance)

Bonus deposited: 30 days after all requirements meet.

- Bonuses are deposited on Fridays.
- Don't forget that the account be open for 30 days is one of the requirements to get the bonus.
  - Even if you complete the requirements 2 weeks after account opening, you need to wait the rest of the 30 days + until Friday for the bonus to be deposited

Note: The referrer gets \$200 and the referee gets the \$400 bonus. If you have a friend or a player 2, that's an extra \$200 for referring them

- Feel free to use my name: **Enoch Skelton**, when opening your first account. Then use your own once your account is created if you have anyone to refer.
- Referral code doesn't seem required to get the \$300 bonus but it's a nice way to give back! Always appreciated!

Link to offer:

<https://crbt.bank/personal/banking/retail-banking-products/maxx-checking-account>

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## **Citi - \$325 or \$425 (Direct Deposit “Not” Required!)**

Tiered bonus depending on how much you “Enhance Direct Deposit” (EDD)

- Get **\$325** for EDD's of \$3,000 minimum to \$5,999 OR
- Get **\$425** for EDD's of \$6,000+

- **Enhance Direct Deposit** is literally **anything**.
  - Paypal, Zelle, Venmo, Person 2 Person transfers, etc.
  - Basically as long as you **push** money **into** the Citi account using **any method** it will **count** as an Enhance Direct Deposit
  - Citi clearly states this in the offer terms and conditions.
  
- Example: Add money to your Paypal/Venmo account balance. On the Paypal/Venmo app, link the Citi account.
  - Withdraw money from the Paypal/Venmo account balance into the Citi account. Add to your Paypal/Venmo account balance pulling (the same money you deposited) out of the Citi account.
  - Re-deposit back into the Citi Account. Rinse and repeat for whatever bonus tier you want.
  - Since you can just keep using the same money, realistically if you feel it's worth the extra \$100 to do a couple more transfers back and forth I would do it.
  - (The more \$ per transfer the less transfers back and forth you have to do)
  
- Must receive **at least 2** EDD's
  - If you are doing multiple EDD's back and forth then this is already taken care of.
  - If you have the full amount (amount you want to EDD) on hand already, you will need to split it up into two separate EDD's
    - Example: You have \$6,000 already on hand. You will need to split it up into two or more separate EDD's of \$3,000 each.
    - If you EDD the full \$6,000 in one go, the requirements will not be meet
  
- Payout Timing: 90-120 days after account opening.
  
- Notes:
  - The "Regular Checking" Account has a **\$15 monthly service fee**. This fee is **waived in the month you open the account, and the next 3 months after you opened the account**.
    - Fee can be waived after the grace period by making \$250 in EDD's.

- This fee shouldn't be a problem since the bonus should be deposited before the fee kicks in and you can just close the account.
      - As always you can call in and request a “one time courtesy monthly fee waiver” if you forget to do the EDD or fail to close the account in time.
  - Citi does offer referral bonuses for this account. You can find your referral link emailed to you about a month or so after account opening. (will most likely be in spam or junk folder)
    - The referrer gets \$100 when the referee opens the account, no deposit requirements to get this bonus.
      - Deposited in Citi account within 30 days of referee account opening
    - The referee gets the ability to do the bonus highlighted above. All requirements are the same whether you open through a referral link or the one below (not a referral link).
- [Link](#) | Open the link in an **Incognito window** if you don't see the offer right away.

## **SoFi + Rakuten – \$705 MAXIMUM (Varies)**

SoFi: **\$50 to \$300** (Depends on how much you Direct Deposit)

Rakuten: Varies depending on what offer they are currently running. Usually: **\$125 to \$300**

- Rarely goes up to \$375 (usually around holidays so try to time it around that)

An additional **\$30** for signing up for Rakuten using the [referral link](#)

- **Requirements:**
  - Use the [Rakuten referral link](#) to open a Rakuten account (extra \$30).
  - Once created, link PayPal as your payout method under Rakuten account settings (faster than mailing a check).
  - On Rakuten, search for SoFi and open the “**SoFi Banking**” promotion (*not* the “SoFi Invest” offer).

- Through the Rakuten SoFi Banking link, open your SoFi Checking and Savings account.
- **Rakuten payout requirements:**
  - Direct deposit **\$500** into your new SoFi account within 45 days of opening.
    - The **first** direct deposit must be **at least \$500**. Cannot be lower than that amount.
    - Example: A direct deposit of \$301 and \$200 **will not satisfy** Rakuten requirements. A direct deposit of \$500 then \$1 **will satisfy** because the very first Direct Deposit going into the account was for \$500
- **SoFi payout requirements** (must be completed within 30 days of account opening):
  - **Get \$50 bonus with direct deposit of \$1,000 – \$1,999 OR**
  - **Get \$100 bonus with direct deposit of \$2,000 – \$4,999 OR**
  - **Get \$300 bonus with direct deposit of \$5,000+**
- Payout timing:
  - Rakuten pays out every three months. The exact date is listed under the “Account” tab on Rakuten. Cash back will show as *pending* for 1–2 weeks, then as *confirmed*.
  - SoFi deposits the bonus (based on your direct deposit amount) 20–30 days after requirements are met, directly into your SoFi checking account.
- Notes: [Wise](#), a money sending service seems to work for triggering the direct deposit requirements. However, this service does charge a fee per transaction you send. Still, the payout amounts are far greater than any of the fees you would be paying.
  - Recommend searching the internet for a referral link as they sometimes have a signup promotion active as well.

Rakuten Referral Link: [www.rakuten.com/r/OPIENO2?eeid=28187](http://www.rakuten.com/r/OPIENO2?eeid=28187)

If you don't care about/want the Rakuten bonus, here is my Sofi referral link to just SoFi. (Thank you it really helps out):

<https://www.sofi.com/invite/money?gcp=e634b11d-4085-4744-9a1d-890cc7f6e311&isAliasGcp=false>

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## Wells Fargo – \$400

- **Requirements:** Direct deposit a total of \$3,000 within 90 days.
  - Any number of deposits is fine as long as the total equals \$3,000.
  - You may reuse the same money (e.g., deposit \$100 → withdraw \$100 → redeposit).
  - Keep \$1 in the account at all times.
- **Payout:** Within 90 days of account opening.
- **Note:** Wells Fargo codes push transfers from SoFi and PayPal as a direct deposit.
  - So as long as you have a PayPal account (which is free to make one) you can do this bonus.
  - You could push and pull as many times and for as many amounts you would need to reach \$3,000.
- [Link](#)

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## Capital One – \$300

- **Requirements:** Two separate \$500 direct deposits (push transfers from SoFi usually work).
  - Each direct deposit must be \$500 or more.
- **Payout:** Within 90 days of account opening.
- **Note:** **Capital One codes push transfers from SoFi as a direct deposit.**
- [Link](#)

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## Chime + InboxDollars – \$465 Total

- \$100 from Chime (posts when deposit hits).
- \$365 from InboxDollars (posts after 30 days).
  - Reward varies so may be lower than \$465 at times.
- Referrer also gets \$100 from Chime.

### Steps:

1. Open InboxDollars account using [this referral link](#) (gives \$5 bonus).
  - Do normal account verification: code sent to your email
  - Close tab
2. Open an *incognito tab*, paste [Chime referral link](#), **do nothing**.

Don't type your email, don't click anything on the webpage, just copy and paste the referral link in the search bar, click enter, and that's all.
3. Open a new tab (same incognito window), sign in to InboxDollars.
4. Search for Chime offer on the inbox dollars website, click it to open Chime account.
5. Complete the Chime application like normal from the inbox dollars link.
6. Leave both tabs open the entire time to ensure both bonuses stack.
7. Direct deposit \$200 **twice** (must be two separate deposits of \$200+ each).
  - *Example:* Two \$200 deposits are valid; \$100 + \$300 is NOT
  - Note: At NO POINT should you have edited, refreshed, or closed the original referral link in the incognito window. You quite literally DO NOT interact with it whatsoever. Once you have the referral tab open, everything you should be clicking and filling out is on the inbox dollars website and the chime application when Inbox Dollars Redirects you to it.
  - Safari web browser seems to not allow the stack to go through very well, recommend using Chrome Web browser for best result

Chime referral link: <https://chime.com/r/enochskelton3?c=s>

Inbox Dollars Referral link: <https://www.inboxdollars.com?rb=149737227>

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## U.S. Bank – \$250 or \$350 or \$450

- **Deposit requirements:**
  - **\$2,000–\$4,999.99 → \$250**  
**OR**
  - **\$5,000–\$7,999.99 → \$350**  
**OR**
  - **\$8,000+ → \$450**
- Make cumulative direct deposits of these amounts to get the corresponding bonus.
  - Remember, you don't have to direct deposit the full amount at once, you can do several smaller deposits, transfer it out, then deposit the same money again. As long as the total amount deposited into the account reaches the desired level for the bonus.
  - Example: Push \$1,000 from Sofi to US Bank. Withdraw \$1,000 back to Sofi, then repeat those two steps 8 times. Total "Direct Deposits" will equal \$8,000.
- **SoFi and PayPal push counts as direct deposit...**
- Requires \$25 opening deposit.
- **Payout:** Within 30 days of meeting deposit criteria.
  - Usually
- [Link](#)

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## Current – \$150

- Use referral link and choose **Debit Card/Checking Account**, **not** Credit Builder.
- Direct deposit \$200 within 60 days.
- [Bonus](#) posts the **day after** deposit.

- Referrer also gets \$100.
  - [Link](#)
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### **Varo – \$100**

- Direct deposit \$500 total within 60 days.
  - Referrer also gets \$100.
  - Bonus posts the **day after the requirement** is met.
  - [Link](#)
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### **Gemini – \$75**

- Buy then sell \$100 of GUSD.
    - Note, link bank accounts or use debit cards for lower trading fees.
  - Bonus will be deposited **30 days after account creation**.
  - Referrer also gets \$75.
  - [Referral Link](#)
  - Link: <https://exchange.gemini.com/register?referral=9zkxdep37&type=referral>
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### **Kraken – \$165**

\$75 from Kraken Referral Code

\$85.85 from TopCash Back

\$5 TopCash Back New referral reward

Directions:

- Open a Top Cash Back account using this [referral link](#) (you will get a \$5 bonus)
- On top Cash back, search for the current Kraken offer

- Open the Kraken offer through the TopCash Back redirect.
    - On the first page of the Kraken account creation process, there will be a spot to enter a referral/promo code.
      - Enter the referral code: **gyfw4tc5**
  - Complete account creation like normal
  - On Kraken, using Paypal, wire, or bank transfer deposit \$200
    - Using bank transfer has no fees associated with it so that is the best option..
  - Buy any coin for \$200 then immediately sell it.
    - Note, link bank accounts or use debit cards for lower trading fees.
    - Easiest is to buy Bitcoin (BTC) and immediately sell it.
    - You will get an email and notification saying you have completed the referral requirements.
  - You will be able to withdraw the deposited \$200 after 6 days.
  - Kraken Referral deposited in your account **14 days** after buy and sell.
    - Usually only takes 7 though.
  - TopCash Back bonus deposited in your account around 4 weeks after completion. It can take around 48 hours for the completed requirements to properly track in their system
  - Kraken referrer also gets \$75.
  - [Kraken Referral Link](#) | Kraken Referral Code: **gyfw4tc5**
  - [TopCash Back Referral Link](#)
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## **PSECU – \$300**

- Open "checking" account, "Regular Share/Savings" account, and **order** a debit card (activation and use not required, you **must** order it though).
- Direct deposit \$500 **twice** from a payroll source.
  - (Capital One Push counts as direct Deposit)
- Referrer also gets \$50.
- Bonus posts within **60 days**.

- [Link](#)
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## **Ally - \$100**

- Use referral link.
  - Register for the offer on referral link.
    - Make sure you chose “spending account” as the account you will be opening. This will tie the promotion to the spending account.
  - Open a "**Spending Account**" only.
  - Direct deposit at least **\$5**.
  - Bonus often posts in 7 to 8 days after receiving direct deposit, but can take up to 30 days.
  - The referrer also gets \$50.
  - [Link](#)
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## **PNC Bank - \$200 or \$400**

\$200 Bonus

- Open a “Virtual Wallet with Performance Spend” Account
- Direct deposit(s) \$2,000 or more within 60 days of account opening.
  - Monthly service fee of **\$15**
  - Waived if you make \$2,000 in direct deposits each month

\$400

- Open a “Virtual Wallet with Performance Select” Account
- Direct Deposit(s) \$4,000 or more within 60 days.
  - Monthly Service fee of **\$25**
  - Waived if you make \$5,000 in direct deposits each month.

- Can always call in for a “one time courtesy monthly fee waiver” if you don't want to make the extra direct deposits.

Bonus pays out within 60-90 days of completion.

Notes:

- Push Transfers from **Paypal** balance seem to **count** as direct deposit.
  - Since this is the case, anyone with any amount of money can do the \$400 offer since there is no minimum per deposit requirement.
- No referral offer for this account so if you have a Player 2, there is no reason to keep this account open and avoid the monthly fees.
  - There is no early account closing fee. Generally, once the bonus pays out, wait a week or two before closing the account.

[Link](#)

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## **Dupaco - \$355 (NO DIRECT DEPOSIT REQUIRED!)**

\$50 Refer a friend

\$300 when you open and use the promo code **“CHECK300”** during application.

\$5 for setting up e-statements

- **Requirements:**
  - Email [opie69778@gmail.com](mailto:opie69778@gmail.com) asking for a referral
    - Dupaco will send you an email stating that you were referred and to start your application.
    - You **MUST** start the application through the provided link or the \$50 will not track.
  - Select “Free Checking” for the checking account.
  - During the application, your eligibility for a Dupaco membership is because you are a resident of Iowa so select that as the eligibility qualification.
    - Application requires a **\$26 deposit** from a bank account or debit card to fully open the account. \$25 will be deposited in the membership share/savings account, and the \$1 will be deposited in the checking account.

- At the end of the application, before you submit it there is an option to enter the promo code “**CHECK300**” (this is what gives you \$300)
  - Turn on **e-statements** during the application (gives you another \$5)
  
- Originating in your external account, push a total of **\$501** into the Dupaco account from your external account.
  - It doesn't need to be \$501 at once. You can transfer back and forth in any increments as you like as long as the total that went into the account equals \$500.
  
- Make **5 separate withdrawals** pulling from Dupaco back into your external account.
  - Each withdrawal can be any amount (e.g., \$100 each), as long as there are **5 separate withdrawals**.
  - If you deposited and pulled back and forth, this step should already be covered as long as you have a total of 5 separate withdrawals coming out of the account.
  
- **Bonus timeline:** The \$300 bonus will be deposited **the same day or the next business day** after the fifth withdrawal leaves the Dupaco account.
  - \$50 will be deposited in your “Membership Share/Savings” account.
  - \$5 will be deposited in your “Membership Share/Savings” account.

Notes: There is no monthly maintenance fee for the free checking. However, you will be unable to withdraw the \$25 from the membership share/savings account unless you close the accounts. Closing the accounts within 180 days of opening will incur a \$25 fee. So you will not get the \$25 in the membership share/savings account back.

- However, you can still choose to stomach the **\$25 fee** and get the bonus total of \$330. After the 180 days, you can reopen the account following the same steps above and get another \$355.
  - Only requirement to get the bonus is 1) you cannot be a current Dupaco member, and 2) you cannot have had an account within the past **180 days**.
  - In my opinion, I'd give up the \$25 every time if it meant I was eligible for a **free \$355 every 180 days**.
  - This whole process only takes a week to complete. So if you open the account and **start the deposits and withdrawals on Monday, you can get the payout on Friday**.
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## **Regions Bank - \$350**

\$300 Checking offer

\$50 Referral Bonus

Directions:

- Register for the offer following the directions on the link provided
- Open a Life Green Checking account
- Direct Deposit \$1,000 within 90 days of account opening
  - **SoFi push transfers into the Regions account counts as direct deposit!**
  - Very easy, can just transfer any amount in, withdraw it, then transfer it again as many times as it takes to reach a total of \$1,000 going into the account.

Bonus deposited: Within 60 days of direct deposit(s) reaching \$1,000

Notes:

- There is also a \$50 referral offer where each party receives \$50. This referral offer stacks with the \$300 bringing the total bonus to \$350
  - To send a referral and to check the status of your \$300 bonus, use this link: [offertracker.regions.com](https://offertracker.regions.com)
  - To stack the bonus, you MUST register for the referral offer FIRST before registering for the \$300 bonus then opening .
  - Referral offer requirements
    - Enroll in e-statements
    - Have at least one \$300 direct deposit going into the account
    - Make 10 debit card purchases

Link to \$300 offer:

[https://www.regions.com/promo/pm/switch-to-regions?promo=PS25Q3&cid=SE\\_NA\\_SRC\\_2025\\_GOO\\_FP\\_NA\\_RT\\_HHG\\_INC\\_LGC\\_INC\\_NA\\_PS25Q3\\_NA&gad\\_campaignid=17440849410](https://www.regions.com/promo/pm/switch-to-regions?promo=PS25Q3&cid=SE_NA_SRC_2025_GOO_FP_NA_RT_HHG_INC_LGC_INC_NA_PS25Q3_NA&gad_campaignid=17440849410)

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## **Bask Bank - \$300 Maximum**

\$100 Direct deposit + Debit card offer (\$25 a month)

\$200 bill pay offer (\$50 a month)

Interest Checking Account

**Direct Deposit + Debit Card Offer**

- Direct deposit a total of \$3,000 or more for 4 months straight into the Interest Checking Account
- Make 10 or more debit card transactions totaling \$500 in spend for 4 months straight.
- Bonus paid out in \$25 increments every month the two requirements are met.

### **Bill Pay Offer**

- Set up bill pay in online banking
- Make 2 bill payments totaling \$50 every month for 4 months straight.
  - Two separate bill payments (can be for the same bill) each \$25 or more works.
  - Easiest way to complete this is to link your credit card bill and make sure the bill payment is set up as an “ebill”
  - Bonus requires the payment to be processed as an “ebill” which it is not set by default.
- Bonus paid out in \$50 increments every month the tasks are completed.

### **Notes:**

- The Direct deposit and debit card bonus is honestly not worth it in my opinion. Far too tedious and spending \$500 a month on a debit card is far too much to ask.
  - If the bonus only required a single month of these requirements then it would be worth it, but transferring \$3,000 and spending \$500 just for \$25 is definitely not worth it
- Bill Pay offer is great in my opinion. You are already going to be paying your credit card bill, might as well get \$200 for doing so.
  - Remember to set the bill up as an “ebill” or you will not get the bonus.
- Bank bank also offers a metal debit card to go with the checking account which is pretty nice. It's a heavy one and free. The debit card is not required for the bill pay bonus so you don't have to order it on the application if you don't wish to. If you are weird like me and like collecting debit and credit cards then its a pretty cool low effort card to obtain.
  - No cool perks with the card, its just metal and heavy.

**Bonus paid out the first business day following the month each requirement is completed in.**

- Example: complete the bill pay requirements in August, bonus will be paid out in September.

[Link](#)

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### **Patelco Credit Union - \$200 + \$100 per referral**

\$100 for opening any of the checking accounts

\$50 for opening a money market account

\$50 for enrolling in debit card "Round Up"

\$100 per referral

Directions

- Go to the provided link and click "Open Free Checking"
  - On the next screen, select "no" to currently being a patelco member and "solo" for the type of application
  - On the next screen titled "Your Info", right above putting your first middle and last name, it reads "Have a Referral Code?".
    - Click that and enter the referral code: **R8NXBJVR**
      - If not entered, you will not be eligible for the offer.
    - Continue the application like normal
      - Note: you will need your drivers license to complete verification.
  - The application will go into a pending status. You will receive an email stating that your application is conditionally approved.
    - Around 14 hours later you will be sent a docuSign email to join the Financial Fitness Association with a \$5 donation.

- Once you complete the paperwork, email the filled out document back to Patelco.
  - The next business day you may receive a phone call verifying your information, or you may get an email right away stating your application is approved and your account is open.
- Once the “Free Checking” and “Regular Savings” Accounts are open, activate roundups.
  - Go on your online dashboard
  - Click “Rewards & Wellness”
  - Click “Roundups”
- Use the debit card once for any purchase amount have have the round up (to the nearest dollar) be deposited in your savings account.
  - Once complete you will receive the \$50 bonus
- Make a direct deposit(s) totaling \$500 a month from two months straight into the “Free Checking” account.
  - Once complete, you will receive the \$100 bonus
- Open a “Money Market Select” account and deposit any amount for a \$50 bonus
  - Under “Open Account” on your online dashboard select “Checking & Savings”.
  - Click the “+” on “Savings” and complete the application for the “Money Market Select” account.
  - Deposit any amount once open and get a \$50 bonus
    - Note: The account usually does not open immediately. Check back the next business day and the account should be open under your online dashboard.

**Notes:** You will receive your personal referral code in your email around a week after your account has been open. Every time someone uses your referral code to open a Free Checking account and does the requirements above, you will earn an additional \$100 for up to 5 referrals a year.

[Link to offer](#)

Referral Code: **R8NXBJVR**

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