

## Ameriprise ONE<sup>®</sup> Financial Account Direct Deposit \$200 Cash Bonus offer

The *Ameriprise ONE* Financial Account helps you manage your day-to-day finances and long-term investing in one account.

For a limited time, you may have the opportunity to receive a \$200 cash bonus for establishing a qualifying, new direct deposit to your account. Here's how:

### To qualify for the bonus:

- Between June 1 and Aug. 31, 2023, set up a new, qualifying direct deposit of at least \$3,000 per calendar month from your employer payroll, pension or governmental source including social security and maintain for at least three consecutive months (\$9,000 or more total).
- Qualifying direct deposits must be set up using the routing/account number at the bottom of your *Ameriprise ONE* Financial Account checks and the first deposit must be made during the offer period. The third qualifying deposit must be received by Oct. 31, 2023 for bonus eligibility.
- Eligible *Ameriprise ONE* Financial Account ownerships are:
  - Individual
  - Joint
  - Revocable trust using the SSN of the primary trustee

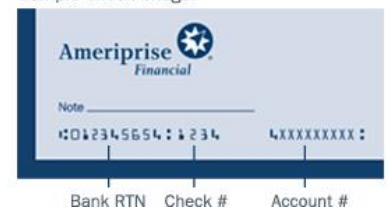
Other ownership categories including all business, irrevocable trusts, estate, investment clubs, UTMA/UGMA, IRAs and other retirement categories are not eligible.

### How do I set up my direct deposit?

Setting up a direct deposit is safe and secure – here are steps to follow to get started:

- Contact your pension or employer's payroll provider for their specific paperwork or procedures to direct your deposits to your *Ameriprise ONE* Financial Account.
- As part of the paperwork, you'll be asked for a routing number and account number – use the numbers from the bottom of your checks (see example). You may also be asked to provide a voided check for confirmation.
- You can also find the routing and account number on the secure site under Summary > ONE Account, click on the drop down to see the numbers (see example).
- The Social Security direct deposit form (Form SF-1199A) can be downloaded at [ssa.gov/deposit/](https://ssa.gov/deposit/). Or visit the [godirect.gov](https://godirect.gov) page for instructions setting up a direct deposit online. Submit the voided check with the form to the payment originator.

Sample check image:

A screenshot of the Ameriprise ONE ACCT account information page. The page title is 'AMERIPRISE ONE ACCT XXXX 1234 5678 1 133'. The page is divided into sections: 'Account Information', 'Owner', 'Direct Deposit & Bill Pay Information', 'Tax Status', and 'Account Type'. The 'Account Information' section shows 'Account Name' as 'AMERIPRISE ONE ACCT'. The 'Owner' section shows 'Owner' as 'JANE DOE AND JOHN DOE'. The 'Direct Deposit & Bill Pay Information' section has a 'Show' button. The 'Tax Status' section is empty. The 'Account Type' section is empty. A small box on the right side of the page displays the 'Account Number' as 'XXXX123456' and the 'Routing Number' as '091071811'.

- To avoid delays, be sure to sign the paperwork and provide any other required documentation, then submit your request to your payment administrator as soon as possible. Depending on the processor, direct deposits may take one to two payment cycles to get started. Please do not mail any direct deposit forms to Ameriprise as we cannot process them.
- Keep in mind that to qualify for the bonus, the first direct deposit must arrive in your account by Aug. 31, 2023 and continue for three consecutive months.

## Frequently Asked Questions:

### Q1. When will the bonus be paid?

Clients who satisfy the offer requirements, will see the \$200 bonus the following month. Examples:

First month \$3,000	Second month \$3,000+	Final month \$3,000+	\$200 bonus payment:
June	July	August	September
July	August	September	October
August	September	October	November

The cash bonus will be considered an interest payment to the ONE Account and clients are responsible for any taxes that are due. The bonus payment will show as a 1099-INT on your annual tax package.

### Q2. May a client without an *Ameriprise ONE* Financial Account receive the bonus?

No, direct deposits must route through the *Ameriprise ONE* Financial Account for three consecutive months to qualify for the bonus.

### Q3. How do I open or add *Ameriprise ONE* Financial Account features to my account?

The *Ameriprise ONE* Financial Account is a brokerage account with cash management features. Speak with your advisor for more information on opening a new *Ameriprise ONE* Financial Account or add the features to an existing account. Note: all new account procedures and requirements will apply.

### Q4. What types of direct deposits don't qualify for the offer?

Deposits by mobile check deposit, wire, internal transfers between Ameriprise accounts, transfers from financial institutions via ACH or Peer to Peer (P2P) payments such as Zelle or Venmo do not qualify for the offer.

### Q5. Who can I call for questions on the *Ameriprise ONE* Financial Account cash bonus offer?

To learn more, speak with your advisor or call 1.888.356.1006 Monday through Friday between 7 a.m. and 7 p.m. Central time.

## **\$200 Cash Bonus Terms and Conditions:**

**New Money Cash Bonus offer.** Eligible *Ameriprise ONE*<sup>®</sup> Financial Account clients may earn a \$200 bonus when they add a new, qualifying recurring electronic direct deposit to an eligible *Ameriprise ONE* Financial Account between June 1 and Aug. 31, 2023.

**To qualify for the bonus:** Set up qualifying direct deposit(s) that total at least \$3,000 within a single calendar month for three consecutive calendar months (total of \$9,000) to a new or existing *Ameriprise ONE* Financial Account. Direct deposits must be set up using the routing/account number at the bottom of your *Ameriprise ONE* Financial Account checks.

Qualifying direct deposits are defined as deposits from a client's employer, payroll, pension, or governmental benefits provider such as social security via Automatic Clearing House (ACH) deposit. Deposits that are not from an employer (such as check deposits; Peer to Peer (P2P) transfers; merchant transactions; and bank ACH transfers not from employers) do not qualify.

First eligible ACH direct deposit must be received during the promotion offer period of June 1 – Aug. 31, 2023. The third qualifying deposit must be received by Oct. 31, 2023 for bonus eligibility. Bonus will be paid to the qualifying *Ameriprise ONE* Financial Account the month after the third qualifying direct deposit has been received.

**Eligibility:** The offer is available to clients with a new or existing *Ameriprise ONE* Financial Accounts titled as an individual, joint or revocable trust that have not received any direct deposits within the prior calendar month.

Accounts not eligible for the bonus: *Ameriprise*<sup>®</sup> Strategic Portfolio Service (SPS) Advantage, SPS Advisor, Active Portfolios, IRAs or retirement accounts of any kind, *Ameriprise*<sup>®</sup> Bank Savings Account.

This promotional offer is limited to a one-time bonus per account.

**Tax disclaimer:** The value of the bonus you receive may constitute taxable income. Bonus will be reported as interest earned on IRS form 1099-INT and recipient is responsible for any applicable taxes.

Other restrictions may apply. All standard account terms, conditions and opening procedures apply.

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## **Disclosures**

The *Ameriprise ONE*<sup>®</sup> Financial Account is a brokerage account with cash management features.

**Investment products are not insured by the FDIC, NCUA or any federal agency, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.**

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