



Saving Money is Rewarding with New START Smart Program at U.S. Bank

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*Incentive to save aims to make it easier to build solid saving habits*

MINNEAPOLIS--(BUSINESS WIRE)--Feb. 22, 2016-- New U.S. Bank customers are discovering an easier way to save money when they sign up for the new [START Smart Savings Program](#). START Smart provides incentives for saving-minded customers to establish and reach their savings goals.

"We all want to be better savers, but sometimes it takes a little incentive to get started," said Lynn Heitman, senior vice president at U.S. Bank. "Savings goals can be big, like saving for retirement or a down payment for a new house. This program is designed for customers who are looking to add room in the budget for things like a weekend get-away, a new appliance or an emergency fund for unexpected expenses. START Smart provides an incentive to stick with the plan until that goal becomes a reality."

START Smart is available to new customers who choose a [U.S. Bank Silver Checking Package](#), the most common package for those who want checking and savings accounts together. Customers have 90 days to enroll in START Smart from the time of the account opening, after which they will earn a one-time \$50 bonus when they save \$500 over the course of 12 months. Customers can also earn one percent of net gas and grocery purchases paid with a U.S. Bank debit card during the first 12 months, up to \$50.

"We found if people do something for a year, it becomes a habit," Heitman said. "Saving a little every day can quickly add up to a larger goal. With a savings bonus on everyday gas and grocery purchases and a bonus when you reach \$500 in savings, we're giving customers more opportunities to reach their goals faster."

To stay motivated, customers can easily track their progress online, or by tablet or smartphone using the U.S. Bank mobile app. Those who reach their goal at any time during those 12 months will see the reward deposited into their account on the first business day after 12 months of enrollment.

U.S. Bancorp (NYSE: USB), with \$422 billion in assets as of December 31, 2015, is the parent company of U.S. Bank National Association, the fifth largest commercial bank in the United States. The company operates 3,133 banking offices in 25 states and 4,936 ATMs and provides a comprehensive line of banking, investment, mortgage, trust and payment services products to consumers, businesses and institutions. Visit U.S. Bancorp on the web at [www.usbank.com](http://www.usbank.com).

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