



U.S. Bank Launches New Credit Cards for Small Business Owners with Jessica Alba as Spokesperson

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Introducing U.S. Bank Business Essentials™ Visa® Card and U.S. Bank Business Essentials™ Plus Visa Signature® Card, two new small business credit cards designed for simplicity with unlimited 2% cash back on everyday business purchases and benefits that make it easier and more rewarding to manage your business with U.S. Bank.

**Key Takeaways:**

- **Simple, Unlimited Cash Back:** U.S. Bank Business Essentials™ Visa® Card and U.S. Bank Business Essentials™ Plus Visa Signature® Card offer **2% unlimited cash back** on eligible purchases.
- **Accelerated Earn:** Unlock up to **2.5% total cash back** with Business Essentials™ and up to **3.5% total cash back** with Business Essentials™ Plus when you pair qualifying balances in a qualified business checking account. Additionally with the Business Essentials™ Plus Card, automatically **earn 5% cash back on your top spend category** (up to \$200,000 annually).
- **Welcome Offer:** New Business Essentials™ cardholders can earn **\$500** after spending \$5,000 in the first 150 days of account opening, plus **0% intro APR on purchases** for the first 12 billing cycles. Business Essentials™ Plus cardholders can earn **\$1,000** after spending \$15,000 in the first 150 days of account opening.
- **Annual Fees:** Business Essentials™ offers straightforward value with no annual fee. Business Essentials™ Plus offers enhanced rewards with \$295 annual fee.
- **Jessica Alba** will showcase the Business Essentials™ card offerings as U.S. Bank's new small business card spokesperson.

MINNEAPOLIS--(BUSINESS WIRE)-- U.S. Bank doubles down on its commitment to support small business owners with the launch of its **U.S. Bank Business Essentials™ Visa® Card and U.S. Bank Business Essentials™ Plus Visa Signature® Card**. The cards are designed for small business owners looking for straight-forward rewards on their everyday business purchases. Both offer unlimited 2% cash back on eligible purchases, plus the ability to earn higher cash back when paired with qualifying balances in a qualified business checking account. The card launch also debuts Jessica Alba, an experienced small business owner and actress, as the bank's new small business spokesperson.

U.S. Bank Business Essentials Plus Visa Signature credit card.

Business Essentials™ and Business Essentials™ Plus help small business owners increase their financial

flexibility by offering expanded purchasing capacity to manage day-to-day expenses and improve cash flow management. Plus, by connecting their banking relationship, owners benefit from seamless cash back reward redemption into their qualifying business checking account or as a statement credit on their card. This allows owners to lower their operating costs by reinvesting back into their business.

Knowing small business owners want to spend more time growing their business than managing it, the cards allow them to centralize business expenses, protect against fraud and access spend management tools. The goal is to provide peace of mind when making business purchases and to make these purchases even more rewarding when owners manage both payments and banking with U.S. Bank.

"Small business owners employ over 61 million Americans and contribute to nearly half of our nation's GDP; they deserve financial products that reward their ambition and empower them to succeed," said Courtney Kelso, senior executive vice president of Payments, Consumer and Small Business. "Our new Business Essentials™ cards offer small business owners straightforward, easy-to-use benefits that help simplify their spending, banking and expense management."

**Key features include:**

| Business Essentials™                                                                          | Business Essentials™ Plus                                                                                                                            |
|-----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| Unlimited 2% cash back on every purchase                                                      |                                                                                                                                                      |
| Up to 2.5% total cash back with qualifying balances in a qualified business checking account. | Up to 3.5% total cash back with qualifying balances in a qualified business checking account. 5% cash back on your top spend category automatically. |
| No annual fee                                                                                 | \$295 annual fee                                                                                                                                     |

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|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| <b>\$500 cash back bonus</b> after spending \$5,000 in the first 150 days of account opening, <b>0% APR on purchases for first the 12 billing cycles</b> for qualifying new cardholders. | <b>\$1,000 cash back bonus</b> after spending \$15,000 in the first 150 days of account opening. |
| <b>Spend Management</b>                                                                                                                                                                  |                                                                                                  |
| <b>ExtendPay</b>                                                                                                                                                                         |                                                                                                  |
| Visa Business benefits                                                                                                                                                                   | Visa Signature Business benefits                                                                 |

"Our goal is to build long-lasting relationships with small business owners through integrated solutions, not simply give them a card," Kelso said. "The Business Essentials™ and Business Essentials™ Plus cards reward the strength of small businesses that build deeper connections with U.S. Bank."

The cards also integrate key capabilities from U.S. Bank's broader small-business banking services. The award-winning Spend Management platform comes with both the Business Essentials™ and Business Essentials™ Plus cards. With Spend Management, small business owners can easily capture receipts, track card spend, set card controls and integrate with existing accounting software. Also included is U.S. Bank Extend Pay, providing a convenient fixed-fee payment plan for large purchases.

### Jessica Alba Campaign Launch

The Business Essentials™ cards launch includes a [new advertising and marketing campaign](#) featuring U.S. Bank's new small business card spokesperson, Jessica Alba.

Alba rose to public prominence as an actress in the early 2000s, but she is equally famous for her work as an entrepreneur and philanthropist. She will appear in digital and television ads for U.S. Bank's Business Essentials™ and Business Essentials™ Plus credit cards.

"Jessica is an ideal representative for our Business Essentials™ cardholders as she embodies many of the traits we celebrate among small business owners, including a tireless work ethic and the knowledge of what it takes to grow a business," Kelso said.

### About U.S. Bancorp

Headquartered in Minneapolis, U.S. Bancorp is the parent company of U.S. Bank National Association, the fifth-largest commercial bank in the United States. Our three major business lines serve 15 million clients throughout the U.S., Canada and Europe, and our team of nearly 70,000 people invest our hearts and minds to power human potential every day. Ranked 105th on the Fortune 500, we are deeply respected for our culture and long-term stewardship and admired for our diversified business mix and product capabilities.

### Disclosures:

Deposit products are offered by U.S. Bank National Association. Member FDIC. The creditor and issuer of this card is U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc., and the card is available to United States residents only.

Joe Rauch, Public Affairs & Communications  
[joseph.rauch@usbank.com](mailto:joseph.rauch@usbank.com)

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