

Ameriprise Bank Checking Account Rates

Effective as of December 03, 2025

Ameriprise® Bank Checking Account

Account Balance ¹	Interest Rate ¹	Annual Percentage Yield ¹
All balances	0.05%	0.05%

¹Annual Percentage Yield (APY) and interest rate are accurate as of 12/03/2025.

Ameriprise Bank Checking Account is a variable-rate account. The rate may change in our sole discretion at any time without notice, before or after the account is opened. Fees could reduce earnings. Interest is compounded daily and paid monthly. Please see *Ameriprise Bank Checking Account Rates* and [Ameriprise Bank, FSB Deposit Account Agreement](#) at ameriprise.com/disclosures for more information.

A minimum opening deposit of \$25 is required to open an *Ameriprise Bank Checking Account*. The terms, conditions, fees and features of the *Ameriprise Bank Checking Account* may change. For additional terms and conditions of the *Ameriprise Bank Checking Account*, please see [Ameriprise Bank, FSB Deposit Account Agreement](#) and [Ameriprise Bank, FSB Deposit Accounts Consumer Pricing Disclosure](#) at ameriprise.com/disclosures or on the secure site.

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