

# Credit cards for students from Bank of America

## Find a credit card that's right for you

When handled responsibly, a credit card can be a great step toward financial success. Manage your account easily with tools like our Mobile Banking app,<sup>1</sup> alerts,<sup>2</sup> online bill pay and more.

### Unlimited Cash Rewards



#### ***"I want unlimited cash back"***

Earn 2% cash back on all purchases for the first year. After the first year from account opening, you'll earn unlimited 1.5% cash back.<sup>3</sup>

\$200 Cash Rewards Bonus<sup>5</sup> after making at least \$1,000 in purchases in the first 90 days of account opening.

### Customized Cash Rewards



#### ***"I want to choose my category"***

Earn 6% cash back for the first year in the category of your choice. After the first year from account opening, you'll earn 3% on purchases in your choice category.<sup>4</sup>

\$200 Cash Rewards Bonus<sup>5</sup> after making at least \$1,000 in purchases in the first 90 days of account opening.

### Travel Rewards



#### ***"I want to earn travel rewards"***

Earn 1.5 points per \$1 on all purchases that you can redeem toward travel and dining purchases.

25,000 Bonus Points<sup>6</sup> after making at least \$1,000 in purchases in the first 90 days of account opening.

### BankAmericard®

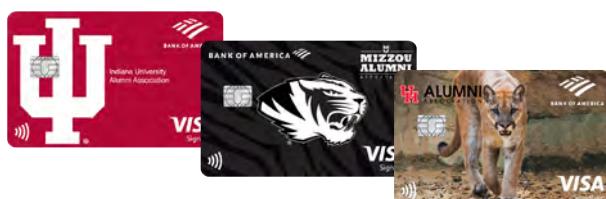


#### ***"I want to save money on interest"***

This card helps save money on interest, a great choice when you're just starting out.

Save money on interest with an Intro APR offer on purchases and qualifying balance transfers.

### Affinity Credit Cards



#### ***"I want to show my school pride"***

Earn cash back on all your purchases with the Bank of America® Customized Cash Rewards credit card—AND display an iconic image from your school.

\$200 Cash Rewards Bonus<sup>5</sup> after making at least \$1,000 in purchases in the first 90 days of account opening.

BANK OF AMERICA

## Better Money Habits®

Learning to handle your credit is a big responsibility.

**BetterMoneyHabits.com/student** is a great place to start.

 **Let's talk now, or pick a time to meet at [bankofamerica.com/appointments](http://bankofamerica.com/appointments).**

**At Bank of America, we make credit card offers in many different ways. To ensure you get a specific promotion, you must respond to the marketing message you received.**

## Security and benefits



**Contactless Card**—Simply tap to pay where you see the Contactless Symbol. You can make purchases quickly, easily and securely at millions of locations.



**\$0 Liability Guarantee**<sup>7</sup>—You're not responsible for fraudulent transactions.



**Online and Mobile Banking**<sup>1</sup>—Easy access to statements, account activity, payment capabilities and account alerts.<sup>2</sup>



**My Rewards**—Track your rewards, deals and benefits throughout the year and discover additional benefits so you don't have to miss out.

Log in to [bankofamerica.com/cardappstatus](http://bankofamerica.com/cardappstatus) to check on your application's status as early as two hours after you apply.

For information about the rates, fees, other costs and benefits associated with the use of these credit cards, please speak with an associate.

<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply.

<sup>2</sup> You may elect to receive alerts via text or email. Bank of America does not charge for this service, but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

<sup>3</sup> **Unlimited Cash Rewards Additional Earn Bonus Offer.** Earn an additional 0.5% cash rewards bonus (equal to \$0.005 for every \$1) on all Net Purchases made with the card each billing cycle that post to your account within 365 days of the account open date. This offer is in addition to the 1.5% cash rewards you earn for a total of 2% cash rewards. Cash Advances and Balance Transfers are not considered purchases and do not apply for purposes of this offer. Limit 1 bonus cash rewards offer per new account. This one-time promotion is limited to customers opening a new account in response to this offer and will not apply to requests to convert existing accounts. Your account must be open with active charging privileges in order to receive this offer. This offer will not apply to any customer bonus or account opening bonus, nor will you receive the Bank of America Preferred Rewards® bonus on the additional cash rewards earned from this offer. The value of this reward may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such reward. Please consult your tax advisor, as neither we, nor our affiliates, provide tax advice. 0125RLL.UCR.2%Bonus.0225

<sup>4</sup> **Customized Cash Rewards Additional Earn Choice Category Bonus Offer.** Earn an additional 3% cash rewards bonus (equal to \$0.03 for every \$1) on Net Purchases in the Choice Category you have selected that are made with the card each billing cycle and post to your account within 365 days of the account open date. This offer is in addition to the 3% cash rewards you will earn in the Choice Category you have selected for a total of 6% cash rewards. This offer is subject to the \$2,500 quarterly limit for Bonus Categories in which eligible Net Purchases made in both the 2% and 3% Bonus Categories earn bonus cash rewards on the first \$2,500 of combined Net Purchases posted to the account each calendar quarter. Once the \$2,500 quarterly limit is reached, additional Net Purchases will not earn the additional 3% cash rewards earn offer until the first day of the next calendar quarter; instead, they will earn the standard 1% base cash rewards for that period. Cash Advances and Balance Transfers are not considered purchases and do not apply for purposes of this offer. Limit 1 bonus cash rewards offer per new account. This one-time promotion is limited to customers opening a new account in response to this offer and will not apply to requests to convert existing accounts. Your account must be open with active charging privileges in order to receive this offer. This offer will not apply to any customer bonus or account opening bonus, nor will you receive any Bank of America Preferred Rewards® bonus on the additional cash rewards earned from this offer. The value of this reward may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such reward. Please consult your tax advisor, as neither we, nor our affiliates, provide tax advice. 0125RLL.CCR.6%Bonus.0225

<sup>5</sup> **Bonus Cash Rewards Offer.** You will qualify for \$200 bonus cash rewards if you use your new credit card account to make any combination of purchase transactions totaling at least \$1,000 (excluding any fees) that post to your account within 90 days of the account open date. Returns, credits, and adjustments to this card will be deducted from purchases, even if this card was not the original payment method. Cash Advances and Balance Transfers are not considered purchases and do not apply for purposes of this offer. Limit 1 bonus cash rewards offer per new account. This one-time promotion is limited to customers opening a new account in response to this offer and will not apply to requests to convert existing accounts. Your account must be open with active charging privileges in order to receive this offer. Other advertised promotional bonus cash rewards offers can vary from this promotion and may not be substituted. Once you qualify, you will receive your cash rewards within your next 1-2 billing cycles. The value of this reward may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such reward. Please consult your tax advisor, as neither we, nor our affiliates, provide tax advice. 0125RLL.BP/CRprem.threshold.1023

<sup>6</sup> **Bonus Points Offer.** You will qualify for 25,000 bonus points if you use your new credit card account to make any combination of purchase transactions totaling at least \$1,000 (excluding any fees) that post to your account within 90 days of the account open date. Returns, credits, and adjustments to this card will be deducted from purchases, even if this card was not the original payment method. Cash Advances and Balance Transfers are not considered purchases and do not apply for purposes of this offer. Limit 1 bonus points offer per new account. This one-time promotion is limited to customers opening a new account in response to this offer and will not apply to requests to convert existing accounts. Your account must be open with active charging privileges in order to receive this offer. Other advertised promotional bonus points offers can vary from this promotion and may not be substituted. Once you qualify, you will receive your points within your next 1-2 billing cycles. The value of this reward may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such reward. Please consult your tax advisor, as neither we, nor our affiliates, provide tax advice. 0125RLL.BP/CRprem.threshold.1023

<sup>7</sup> **\$0 Liability Guarantee.** The \$0 Liability Guarantee covers fraudulent transactions made by others using your account. Claims may be filed by account holders and Authorized Users against pending and posted transactions, and may be subject to dollar limits and verification. 0225LL.ZLG.CC.Long.1024

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**00-74-0239NSB | 03/2025**