

# 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 unlimited 1.5% cash back on all purchases.

*\$200 Cash Rewards Bonus<sup>3</sup> after making at least \$1,000 in purchases in the first 90 days of your account opening.*

### Customized Cash Rewards



#### *"I want to choose my 3% category"*

Earn cash back on all of your purchases. Earn 3% cash back in the category of your choice, from online shopping to off-campus dining and more.

*\$200 Cash Rewards Bonus<sup>3</sup> after making at least \$1,000 in purchases in the first 90 days of your 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>4</sup> after you make at least \$1,000 in purchases in the first 90 days of account opening.*

### BankAmericard®



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

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

*Save with a money-saving 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>3</sup> after making at least \$1,000 in purchases in the first 90 days of your account opening.*

BANK OF AMERICA

## Better Money Habits®

Learning to handle your credit is a big responsibility.

**[BetterMoneyHabits.com/student](https://www.bankofamerica.com/bettermoneyhabits/student)** is a great place to start.

### **Get familiar with your FICO® Score**

To enroll, all you need is an eligible Bank of America credit card. Log in to your Online Banking Account Overview page to view your FICO® Score for free.<sup>5</sup>

**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.**



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

## 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>6</sup> — You're not responsible for fraudulent transactions.



**Free access to your FICO® Score**<sup>5</sup> with Online and Mobile Banking — Plus other information that can help you learn about credit and healthy finances.



**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](https://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 is only 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> **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 (exclusive of any fees, returns and adjustments) that post to your account within 90 days of the account open date. 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. 0623RLL.BP/CRprem.threshold.0823

<sup>4</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 (exclusive of any fees, returns and adjustments) that post to your account within 90 days of the account open date. 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. 0623RLL.BP/CRprem.threshold.0823

<sup>5</sup> **FICO® Score Program.** The FICO® Score Program is for educational purposes and for your non-commercial, personal use. This benefit is available only for primary cardholders with an open and active consumer credit card account who have a FICO® Score available. The feature is accessible through Online Banking, the Mobile website, and the Mobile Banking app for iPhone and Android devices. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. Data connection required. Wireless carrier fees may apply. 0223LL.FICO.Short.0816

<sup>6</sup> **\$0 Liability Guarantee.** The \$0 Liability Guarantee covers fraudulent transactions made by others using your account. To be covered, don't share personal or account information with anyone. Claims may only be filed by the account holder against posted and settled transactions subject to dollar limits and verification, including providing requested information supporting fraudulent use claim. 0223LL.ZLG.CC.Long.0116

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