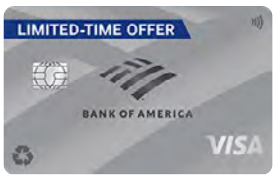
BANK OF AMERICA

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,[1] alerts,[2] online bill pay and more.

Unlimited Cash Rewards



"I want unlimited cash back"

Earn unlimited 1.5% cash back on all purchases.

$250 Cash Rewards Bonus[3] 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.[4]

$200 Cash Rewards Bonus[5] 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 everyday purchases that you can redeem toward travel and dining purchases.

25,000 Bonus Points[6] after making at least $1,000 in purchases in the first 90 days of account opening.

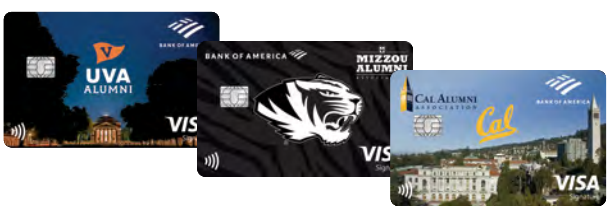
BankAmericard®

"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[5] after making at least $1,000 in purchases in the first 90 days of account opening.

Let's talk now, or pick a time to meet at 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.

BANK OF AMERICA

Better Money Habits®

Learning to handle your credit is a big responsibility. **BetterMoneyHabits.com/student** is a great place to start.

BofA REWARDS™

Get rewarded, everywhere you go

Turn daily purchases into everyday wins. Simply by using your eligible Bank of America® credit card for the things you already buy — from gifts to groceries — you could get rewarded with a BofA Rewards bonus.[7]* Visit **bankofamerica.com/BofARewards** to learn more about eligibility and how to join.

*BankAmericard® card is not eligible for the benefits of the BofA Rewards program.

Security and benefits

$0 Liability Guarantee[8] — You're not responsible for fraudulent transactions.

My Credit[9] — Check your FICO® Score and credit activity, get alerts, view your credit report and more — free with My Credit.

Online and Mobile Banking[1] — Easy access to statements, account activity, payment capabilities and account alerts.[2]

Log in to **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.

1 **Mobile Banking.** 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.

2 **Alerts.** You may elect to receive alerts via Mobile app push notification, text or email. Factors outside of our control may affect when you receive alerts from us. These include your email provider, email settings, your mobile carrier, and/or device and app settings. Device must support ability to receive push notifications. Mobile app alerts are not available for all devices or in our web-based Mobile Banking. Bank of America does not charge for alerts, but your mobile carrier's message and data rates may apply.

3 **Bonus Cash Rewards Offer.** You will qualify for $250 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. 0526RLL.BP/CRprem.threshold.1023

4 **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 onetime 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 BofA 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. 0526RLL.CCR.6%Bonus.0526

5 **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. 0526RLL.BP/CRprem.threshold.1023

6 **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. 0526RLL.BP/CRprem.threshold.1023

7 **BofA Rewards™ Eligibility.** Customers can enroll and maintain their membership in BofA Rewards™ if they have an open, qualifying Bank of America® checking account. BofA Rewards tiers are based on each customer's combined average balance in qualifying deposit and investment accounts. The minimum balance for each tier is: Member, no minimum balance; Preferred Plus, $30,000; Preferred Honors, $100,000; and Premier, $1,000,000. When you enroll, you'll be placed in the appropriate tier for your combined average balance and then moved to the highest tier you're eligible for based on one of the following: for the 30 calendar days following your first enrollment, the combined end-of-day collected balance of your qualifying accounts ("Daily Balance"), provided that your Daily Balance remains above the required amount for a minimum of three business days; or subsequently, the combined average balance of your qualifying accounts calculated on the third business day of each month.

Eligible customers will be moved to the higher tier within 3 business days. New tier benefits may take up to 30 days to become effective. For full terms, including qualifying accounts and the method of calculation of average balances, refer to your Personal Schedule of Fees, available at bankofamerica.com/fees.

Additional Eligibility. Employees and retirees of Bank of America may be eligible for BofA Rewards membership on customized terms. For details, please call Employee Financial Services or refer to the Bank of America intranet site. Bank of America Private Bank clients qualify to enroll in the Premier tier regardless of balances. Employees of companies participating in the Bank of America Employee Banking and Investing Program may be eligible to participate on customized terms. Refer to go.bofa.com/cebi-faq for details.

Credit Card BofA Rewards™ Bonus. Certain credit cards are eligible to receive a BofA Rewards™ bonus. Enrolled BofA Rewards members with eligible Bank of America® credit cards can receive a BofA Rewards bonus of 10% for the Member tier, 25% for the Preferred Plus tier, 50% for the Preferred Honors tier, or 75% for the Premier tier. If your card receives the 10% customer bonus, the BofA Rewards bonus will replace the 10% customer bonus. The BofA Rewards bonus for eligible cash rewards credit cards will be applied after all base and bonus cash rewards have been calculated on a purchase. For example, a $100 purchase that earns 3% ($3.00) will actually earn $3.30, $3.75, $4.50 or $5.25 based on your tier when the purchase posts to your account. For all other eligible card types, a purchase that earns 100 base points will actually earn 110, 125, 150, or 175 points, based on your tier when the purchase posts to your account. The BofA Rewards bonus also does not apply to the bonus earn for certain programs and is not applied to any account opening bonus or non-standard rewards that are part of a special offer, unless we indicate otherwise. If you enrolled in Preferred Rewards before May 26, 2026, your credit card account may be eligible for an extended card benefit. Sign in to bankofamerica.com/MyBofARewards for more details. Other terms and conditions apply. Please refer to your card's Program Rules for details about how you can receive the BofA Rewards bonus. Program Rules are mailed upon account opening and are accessible through the rewards redemption site via Online Banking or by calling the number on the back of your card. Refer to bankofamerica.com/BofARewards for a complete list of ineligible cards.

8 **$0 Liability Guarantee.** The $0 Liability Guarantee covers unauthorized transactions made using your credit card account. Notify us immediately of any unauthorized use. Claims must be reported promptly and can be filed by an account holder or Authorized Users against pending and posted transactions, and may be subject to dollar limits and verification. 0526LL.ZLG.CC.Long.0226

9 **My Credit.** My Credit, including FICO® Score, which is based on the FICO® Score 8 model, is for educational purposes only and accessible through Mobile and Online Banking. Certain My Credit features, content and related material may be available only in English. You must be at least 18 years of age, be an owner or co-owner of an eligible Bank of America consumer account, have a Social Security number, and have a U.S. address in your Online Banking profile. Data connection required. Carrier fees may apply. FICO® is a registered trademark of Fair Isaac Corporation in the United States and other countries.

These credit card programs are issued and administered by Bank of America, N.A. Deposit products and services are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation.

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