

Earn a cash bonus up to \$2,500 when you open a new eligible Business Advantage Banking account and make and maintain New Money Deposits¹

To take advantage of the cash bonus offer, simply follow these 3 steps.

1. Enroll in this offer through a Bank of America associate and open a new Business Advantage Relationship Banking or Business Advantage Fundamentals™ Banking account by **July 31, 2026**;

AND

2. Deposit **New Money** directly into your new eligible Business Advantage Banking account within thirty (30) days of account opening (“Deposit Period”). “**New Money**” is money not currently or previously held in a Bank of America account or Merrill investment account. Transfer limits may apply.

At the end of the Deposit Period, all **New Money** deposits made to your account will be totaled to determine which Balance Requirement you have met and which corresponding Cash Bonus Tier you are eligible for (see **Bonus Chart**).

Bonus Chart

Balance Requirement	Cash Bonus Tier
\$5,000	\$400
\$15,000	\$700
\$50,000	\$1,000
\$100,000	\$1,500
\$200,000+	\$2,500

AND

3. Maintain a daily balance in that new Business Advantage Banking account that meets the applicable Balance Requirement (see **Bonus Chart**) during the **Maintenance Period**. The “**Maintenance Period**” begins thirty-one (31) days after enrollment and ends ninety (90) days after account opening.

During the **Maintenance Period**, if your daily balance drops below the minimum of the Balance Requirement listed for a corresponding Cash Bonus Tier, you will no longer be eligible for that Cash Bonus Tier, but may be eligible for a lower tier (as applicable, based on the lowest daily balance during the **Maintenance Period**). If your daily balance drops below \$5,000 on any day during the **Maintenance Period**, you will no longer be eligible for a cash bonus.

After you satisfy all of the requirements, we will attempt to deposit the earned bonus directly into your Business Advantage Banking account within sixty (60) days.



To take advantage of this offer, talk to a Business Specialist today.

This offer expires July 31, 2026. Please see next page for more information.

1 Eligibility to earn up to a \$2,500 cash bonus:

Offer is limited to businesses who receive the offer via a direct communication from Bank of America and have not owned or co-owned a Bank of America Business Advantage Banking account within the last twelve (12) months. Fiduciary accounts (e.g., trusts) and personal accounts are **not eligible** for this offer. Offer cannot be combined with any other checking bonus offer and is limited to one bonus per business owner, regardless of the number of businesses owned or operated by the customer. Bank of America employees are not eligible for this offer. Offer expires on **July 31, 2026**. Bank of America may change or discontinue this offer at any time before this date without notice.

You may receive different Bank of America promotional checking offers by various methods, i.e., mail, in person or email/online. These promotional offers may have different terms based on how Bank of America introduces them.

Requirements to Receive a Checking Bonus:

1. Enroll in this offer through a Bank of America associate, via a direct communication, or online through this offer's webpage.
2. Open a new Business Advantage Relationship Banking or Business Advantage Fundamentals™ Banking account by **July 31, 2026**.
3. Deposit **New Money** directly into your new eligible Business Advantage Banking account within thirty (30) days of account opening ("Deposit Period"). **"New Money"** is money not currently or previously held in a Bank of America account or Merrill investment account. Transfer limits may apply.

At the end of the Deposit Period, all **New Money** deposits made to your account will be totaled to determine which Balance Requirement you have met and which corresponding Cash Bonus Tier you are eligible for (see **Bonus Chart**).

Bonus Chart

Balance Requirement	Cash Bonus Tier
\$5,000	\$400
\$15,000	\$700
\$50,000	\$1,000
\$100,000	\$1,500
\$200,000+	\$2,500

4. Maintain a daily balance in that new Business Advantage Banking account that meets the applicable Balance Requirement (see **Bonus Chart**) during the **Maintenance Period**. The **"Maintenance Period"** begins thirty-one (31) days after enrollment and ends ninety (90) days after account opening.

During the **Maintenance Period**, if your daily balance drops below the minimum of the Balance Requirement listed for a corresponding Cash Bonus Tier, you will no longer be eligible for that Cash Bonus Tier, but may be eligible for a lower tier (as applicable, based on the lowest daily balance during the **Maintenance Period**). If your daily balance drops below \$5,000 on any day during the **Maintenance Period**, you will no longer be eligible for a cash bonus.

After you satisfy all of the requirements, we will attempt to deposit the earned bonus directly into your Business Advantage Banking account within sixty (60) days. The Business Advantage Banking account must be open and in good standing up to and including the date any earned bonus is paid. You will only receive one cash bonus, corresponding to the highest Cash Bonus Tier for which you qualify.

Additional Terms: Your receipt of any bonus is subject to validation that you have provided all the information we require in connection with maintaining the account. This includes information needed to identify each account owner and to report the bonus to the Internal Revenue Service (IRS), including a validly completed IRS Form W-9 or Form W8 (as applicable). **The value of this bonus may constitute taxable income to you. To the extent required by law, Bank of America may withhold tax or other amounts from the payment.** Bank of America may issue an IRS Form 1099 (or other appropriate form) to you that reflects the value of such bonus. Please consult your tax advisor, as neither Bank of America, its affiliates, nor their employees provide tax advice.

Accounts, product terms, and fees may vary by location, and we may discontinue and/or add new account types at any time. Please consult a financial center, visit bankofamerica.com, or see the Business Schedule of Fees found at bankofamerica.com/Business_Schedule_of_Fees for other account fees, rates, and information.

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Investment products offered by Investment Banking Affiliates:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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