



# Bank of America Advantage Banking

One account. Three settings.










Get the features and flexibility you need to help keep up with your financial life.

Choose your account setting		
Bank of America Advantage SafeBalance Banking®	Bank of America Advantage Plus Banking®	Bank of America Advantage Relationship Banking®
<p>Good if you want checkless banking*</p> <ul style="list-style-type: none"> <li>No overdraft fees or non-sufficient funds fees</li> <li>A smart start for students</li> <li>Sole ownership available for 16- to 17-year-olds</li> </ul>	<p>Good if you want everyday banking</p> <ul style="list-style-type: none"> <li>Multiple ways to waive the monthly maintenance fee</li> <li>Option to enroll in Balance Connect™ for overdraft protection<sup>1</sup></li> </ul>	<p>Good if you want perks for higher balances</p> <ul style="list-style-type: none"> <li>No fees on select services and additional accounts</li> <li>Earn interest</li> <li>Option to enroll in Balance Connect™ for overdraft protection<sup>1</sup></li> </ul>
<p><i>\$4.95 or \$0 monthly maintenance fee</i></p> <p><b>We'll waive the monthly fee each statement cycle that you:</b></p> <ul style="list-style-type: none"> <li>Are enrolled in Preferred Rewards<sup>2</sup></li> </ul>	<p><i>\$12 or \$0 monthly maintenance fee</i></p> <p><b>We'll waive the monthly fee each statement cycle that you:</b></p> <ul style="list-style-type: none"> <li>Have at least one qualifying direct deposit of \$250 or more</li> </ul> <p><b>Or</b></p> <ul style="list-style-type: none"> <li>Maintain a minimum daily balance of at least \$1,500</li> </ul> <p><b>Or</b></p> <ul style="list-style-type: none"> <li>Are enrolled in Preferred Rewards<sup>2</sup></li> </ul>	<p><i>\$25 or \$0 monthly maintenance fee</i></p> <p><b>We'll waive the monthly fee each statement cycle that you:</b></p> <p>Maintain a combined balance of at least \$10,000 in eligible linked accounts.</p> <p><b>Combined balances include:</b></p> <ul style="list-style-type: none"> <li>Average daily balance in eligible linked checking and savings accounts for the statement cycle</li> <li>Current balances in linked personal CDs and IRAs at the end of the Advantage Relationship Banking statement cycle</li> <li>Current balance (two business days before the end of the Advantage Relationship Banking statement cycle) in your eligible linked Merrill investment accounts</li> </ul> <p><b>Or</b></p> <ul style="list-style-type: none"> <li>Are enrolled in Preferred Rewards<sup>2</sup></li> </ul>
<p> We'll waive the monthly maintenance fee for students who are under 24 and enrolled in school<sup>3</sup></p>	<p> We'll waive the monthly maintenance fee for students who are under 24 and enrolled in school<sup>3</sup></p>	

\* No paper check writing available with this account setting.

 If you'd like to open an account, let's talk and get started.

# No matter which Bank of America Advantage Banking account setting you choose, you'll enjoy these great benefits and features:

 <p>Mobile,<sup>4</sup> Online and ATM Banking</p>	 <p>Debit card with lock/unlock<sup>5</sup></p>	<p>Ask how to get more with the Preferred Rewards program</p> 
 <p>Send and receive money with Zelle<sup>®6</sup></p>	 <p>Set up alerts to help you stay on top of your accounts<sup>7</sup></p>	
 <p>Direct Deposit</p>	 <p>Total Security Protection<sup>®</sup></p>	

<sup>1</sup> Balance Connect™ for overdraft protection allows you to link your eligible checking account with up to five eligible Bank of America accounts for overdraft protection. This optional service can help you cover your payments and purchases, and save on overdraft fees by automatically transferring available funds from your linked backup account(s) when needed. Overdraft Protection Transfer Fees may apply. You may avoid the transfer fee by monitoring your account activity in Online and Mobile Banking and transferring funds into your checking account on your own before an overdraft occurs. Overdraft protection transfers from a linked savings account count towards the six transactions you're allowed each month from your savings account and may lead to a Withdrawal Limit Fee. Please refer to your [Personal Schedule of Fees](#) for details. Overdraft protection transfers from a linked Bank of America Home Equity line of credit are considered advances and the amount advanced is subject to interest or finance charges as provided in the line of credit agreement. Please refer to your line of credit agreement for additional details. Overdraft protection transfers from a linked credit card will be Bank Cash Advances under your Credit Card Agreement and will accrue interest at the APR stated in your Credit Card Agreement. Please refer to your Credit Card Agreement for additional details.

<sup>2</sup> You are eligible to enroll in the Preferred Rewards program if you have an active, eligible Bank of America personal checking or Bank of America Advantage Banking account and maintain a three-month average combined balance in your qualifying Bank of America deposit accounts and/or your qualifying Merrill investment accounts of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier. The combined balance is calculated based on your average daily balance for a three-calendar-month period. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements. Your benefits become effective within one month of your enrollment, or for new accounts within one month of account opening, unless we indicate otherwise. For details on employee qualification requirements, please call Employee Financial Services or visit the Bank of America intranet site.

<sup>3</sup> Students under age 24 are eligible for a waiver of the monthly maintenance fee on certain accounts while enrolled in a high school, college, university or vocational program. Please refer to your [Personal Schedule of Fees](#) for details.

<sup>4</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>5</sup> When you place a lock on your debit or ATM card via Online or Mobile Banking, it will prevent most types of card transactions from being processed until you take action to unlock your card. Any virtual cards linked to the locked card will also be locked. However, the lock will not stop card transactions presented as a new recurring or a previously scheduled recurring transaction by the merchant, transactions using other cards linked to your deposit account or the posting of refunds or credit adjustments to your account. Additionally, transactions that occurred prior to locking the card will not be affected. Locking your card is not a replacement for reporting your card lost or stolen. This feature is available on the Mobile Banking app for iPad, iPhone and Android devices. Data connection required. Wireless carrier fees may apply.

<sup>6</sup> Zelle<sup>®</sup> should only be used to send money to friends, family or others you trust. We recommend that you do not use Zelle<sup>®</sup> to send money to those you do not know. Transfers require enrollment in the service with a U.S. checking or savings account and must be made from an eligible Bank of America consumer or business deposit account. Transactions between enrolled users typically occur in minutes and transactions between enrolled consumers do not typically incur transaction fees. We will send you an email alert with transaction details after you send money using Zelle<sup>®</sup>. Dollar and frequency limits apply. See the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](http://bankofamerica.com/serviceagreement) for further details. Data connection required. Message and data rates may apply. Neither Bank of America nor Zelle<sup>®</sup> offers a protection program for any authorized payments made with Zelle<sup>®</sup>. Regular account fees apply.

<sup>7</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.

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Bank of America Advantage SafeBalance Banking, Bank of America Advantage Plus Banking, Bank of America Advantage Relationship Banking,

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<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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