



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"> No overdraft fees or non-sufficient funds fees A smart start for students Sole ownership available for 16- to 17-year-olds 	<p>Good if you want everyday banking</p> <ul style="list-style-type: none"> Multiple ways to waive the monthly maintenance fee Option to set up Overdraft Protection¹ 	<p>Good if you want perks for higher balances</p> <ul style="list-style-type: none"> No fees on select services and additional accounts Earn interest Option to set up Overdraft Protection¹
<p>\$4.95 or \$0 monthly maintenance fee</p> <p>We'll waive the monthly fee each statement cycle that you:</p> <ul style="list-style-type: none"> Are enrolled in Preferred Rewards² (waiver applies to first 4 checking accounts) 	<p>\$12 or \$0 monthly maintenance fee</p> <p>We'll waive the monthly fee each statement cycle that you:</p> <ul style="list-style-type: none"> Have at least one qualifying direct deposit of \$250 or more <p>Or</p> <ul style="list-style-type: none"> Maintain a minimum daily balance of at least \$1,500 <p>Or</p> <ul style="list-style-type: none"> Are enrolled in Preferred Rewards² (waiver applies to first 4 checking accounts) 	<p>\$25 or \$0 monthly maintenance fee</p> <p>We'll waive the monthly fee each statement cycle that you:</p> <ul style="list-style-type: none"> Maintain a combined balance of at least \$10,000 in eligible linked accounts. <p>Combined balances include:</p> <ul style="list-style-type: none"> Average daily balance in checking and savings accounts Current balances in CDs and IRAs at the end of the Bank of America Advantage Relationship Banking statement cycle, and Current balances 2 business days before the end of the Bank of America Advantage Relationship Banking statement cycle in Merrill investment accounts <p>Or</p> <ul style="list-style-type: none"> Are enrolled in Preferred Rewards² (waiver applies to first 4 checking accounts)
<p> We'll waive the monthly maintenance fee for students who are under 24 and enrolled in school³</p>	<p> We'll waive the monthly maintenance fee for students who are under 24 and enrolled in school³</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:

 Mobile, ⁴ Online and ATM Banking	 Debit card with lock/unlock ⁵	 Send and receive money with Zelle [®]
 Overdraft Protection ¹	 Direct Deposit	 Total Security Protection [®]

Ask how to get more with the Preferred Rewards program



¹ Overdraft Protection Transfer fees may apply. If your savings or eligible secondary account does not have enough available funds to cover the necessary amount, we may decline to make the transfer. Other fees may apply. Please refer to your Personal Schedule of Fees at bankofamerica.com/fees for details. If you enroll in Overdraft Protection with your credit card, overdraft transfers will be Bank Cash Advances under your Credit Card Agreement and will accrue interest at the APR stated in your Credit Card Agreement. A fee may apply to each transfer. Please refer to your Credit Card Agreement for additional details.

² 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.

³ Students under age 24 are eligible for a waiver of the monthly maintenance fee while enrolled in a high school, college, university or vocational program. Please refer to your Personal Schedule of Fees for details.

⁴ Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

⁵ 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.

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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