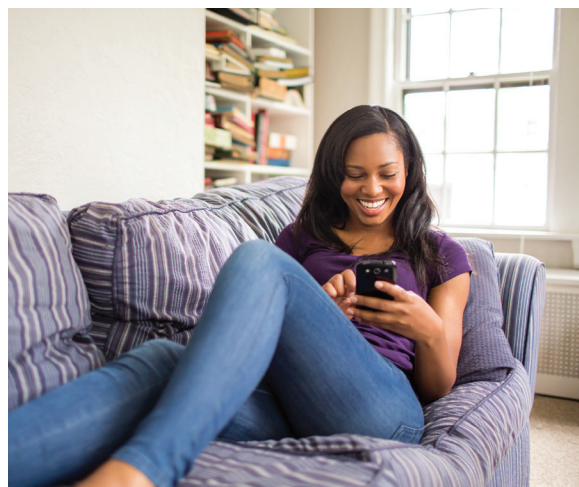


Bank of America Advantage Banking

Get the flexibility you deserve with three distinct accounts to help meet you wherever you are in your journey.



Bank of America Advantage SafeBalance Banking®

Simple banking

We'll waive the \$4.95 monthly maintenance fee each statement cycle you meet one of the following:

- An owner of this account is under the age of 25¹ or
- Maintain a minimum daily balance of \$500 in your account or
- Are a member in our Preferred Rewards program²

Features and benefits include:

- Digital Banking in the palm of your hand — no paper check writing with this account.
- Helps keep you from spending more than you have — no overdraft fees³
- A great start for students and young adults



Bank of America Advantage Plus Banking®

Flexible banking

We'll waive the \$12 monthly maintenance fee each statement cycle you meet one of the following:

- Have at least one qualifying direct deposit of \$250 or
- Maintain a minimum daily balance of \$1,500 in your account or
- Are a member in our Preferred Rewards program²

Features and benefits include:

- Digital Banking with the choice to pay using a variety of methods
- Multiple ways to waive the monthly maintenance fee — including direct deposit
- Option to enroll in Balance Connect® for overdraft protection⁴

Bank of America Advantage Relationship Banking®

Comprehensive banking

We'll waive the \$25 monthly maintenance fee each statement cycle you meet one of the following:

- Maintain a minimum daily balance of \$20,000 in your account or
- Are a member in our Preferred Rewards program²

Features and benefits include:

- Earns interest
- Digital Banking with the choice to pay using a variety of methods
- Option to enroll in Balance Connect® for overdraft protection⁴
- No fees on select deposit services⁵
- No monthly maintenance fees on up to seven eligible accounts when you ask us to link⁶ them to your primary Advantage Relationship Banking account

Please see [Personal Schedule of Fees](#) for more information on how to link eligible accounts to avoid the monthly maintenance fee, and for other account fees and important details.



Let's talk today or you can pick a time to talk at bankofamerica.com/appointments.

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



Mobile,⁷ Online and ATM Banking



Debit card with lock/unlock⁸



Send and receive money with Zelle^{®9}



Alerts to help you stay on top of your accounts¹⁰

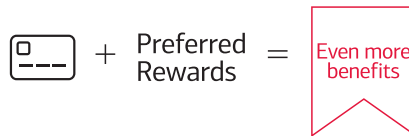


Earn cash back with BankAmeriDeals^{®11}



\$0 Liability Guarantee¹²

Ask how to get more with the Preferred Rewards program



Have an account at another bank? Learn how to switch your account to Bank of America at bankofamerica.com/easytoswitch.

¹ Fiduciary titled accounts, including UTMA/UGMA, do not qualify for the under the age of 25 requirement to waive the monthly maintenance fee. Please refer to your [Personal Schedule of Fees](#) for more information.

² **Preferred Rewards Program Eligibility.** You can enroll, and maintain your membership, in the Bank of America Preferred Rewards® program if you have an active, eligible personal checking account with Bank of America® and maintain the balance required for one of the balance tiers. The balance tiers are \$20,000 for the Gold tier, \$50,000 for the Platinum tier, \$100,000 for the Platinum Honors tier, \$1,000,000 for the Diamond tier and \$10,000,000 for the Diamond Honors tier. Balances include your combined, qualifying Bank of America deposit accounts (such as checking, savings, certificate of deposit) and/or your Merrill investment accounts (such as Cash Management Accounts, 529 Plans). You can satisfy the combined balance requirement for enrollment with either:

1. a three-month combined average daily balance in your qualifying deposit and investment accounts, or
2. a current combined balance, provided that you enroll at the time you open your first eligible personal checking account and satisfy the balance requirement at the end of at least one day within 30 days of opening that account.

Refer to your [Personal Schedule of Fees](#) for details on accounts that qualify towards the combined balance calculation and receive program benefits, available at [bankofamerica.com/fees](#). Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Bank of America Private Bank clients qualify to enroll in the Diamond tier regardless of balance, and may qualify for the Diamond Honors tier based on their qualifying Bank of America, Merrill and Private Bank balances. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements. For details on Bank of America employee qualification requirements, please call Employee Financial Services or refer to the Bank of America intranet site. 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.

³ While this account prevents you from overdrawing in most cases, there may still be times when your account could have a negative balance. This could happen if a transaction is approved for one amount, but the actual charge is more than the amount of money in your account. For example, when you use your debit card for a meal and then add a tip. In this situation, the full payment may go through and result in a negative balance on your account, but we will not charge you an overdraft fee.

⁴ Balance Connect® for overdraft protection allows you to link your eligible checking account with up to 5 eligible Bank of America accounts for overdraft protection. This optional service can help you cover your payments and purchases and help avoid overdrafts and overdraft fees by automatically transferring available funds from your linked backup account(s) when needed. If your linked backup account does not have enough available funds to cover the necessary amount, we may decline to make the transfer. Transfers from a linked (1) brokerage account with Merrill Lynch that is enrolled in margin lending, (2) Loan Management Account (LMA®), (3) credit card, or (4) HELOC are subject to interest charges. Please see your account agreement(s) for additional details. Balance Connect® is not available with SafeBalance Banking® as a covered or linked backup account. Balance Connect® is available on Advantage Savings as a linked backup account, but not eligible to be enrolled as a covered account.

⁵ No fee for incoming domestic wire transfers, stop payments and other services. Please refer to your [Personal Schedule of Fees](#) for details.

⁶ Three additional Advantage Relationship Banking accounts and four savings accounts with no monthly maintenance fee when you ask us to link them to your primary Advantage Relationship Banking account.

⁷ Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

⁸ 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.

⁹ Zelle® should only be used to send money to friends, family or others you trust. We recommend that you do not use Zelle® 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 from Bank of America. We will send you an email alert with transaction details after you send money using Zelle®. Dollar and frequency limits apply. See the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](#) for further details. Data connection required. Message and data rates may apply. Neither Bank of America nor Zelle® offers purchase protection for payments made with Zelle®. Please treat Zelle® payments like cash; once you send the money, you are unlikely to get it back — for example, if you do not receive the item you paid for using Zelle® or the item received is not as described. Regular account fees apply.

¹⁰ 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.


¹¹ You must be enrolled in Online Banking or Mobile Banking to participate in the BankAmeriDeals® program and have either an eligible Bank of America® debit or credit card or Merrill credit card. Earned cash back will be credited into an eligible consumer deposit or credit account within 30 days following redemption. Data connection required. Wireless carrier fees may apply.

¹² Notify us within a reasonable time of the unauthorized use or the loss or theft of your card, card number, or PIN. Certain restrictions apply. Consult your account documents for details. Deposit, mortgage and home equity products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BofA Corp. Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Please review the Personal Schedule of Fees, available at [bankofamerica.com/fees](#) and your local financial center.

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Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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