

Bank of America Advantage Banking

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



Advantage SafeBalance Banking for Family Banking

Parent-owned account

Features and benefits include:

- Give your child hands-on experience using a debit card and digital access as young as 6
- Flexible parental controls you can manage as your child grows

No Direct Deposit or Zelle®

Monthly maintenance fee:
\$4.95 or \$0

\$0 for each statement cycle that:

- Your child is under age 25¹ or
- You maintain a minimum daily balance of \$500 or more in your account or
- An account owner is enrolled in BofA Rewards™ and qualifies for the Preferred Plus, Preferred Honors, or Premier Tier²

Advantage SafeBalance Banking

Simple banking

Features and benefits include:

- Digital banking — no paper check writing available with this account
- A great start for students and young adults
- Helps prevent overspending³ — and no Overdraft Item Fees

Monthly maintenance fee:
\$4.95 or \$0

\$0 for each statement cycle that:

- You maintain a minimum daily balance of \$500 or more in your account or
- An account owner is under age 25¹ or
- An account owner is enrolled in BofA Rewards™ and qualifies for the Preferred Plus, Preferred Honors, or Premier Tier²

Advantage Plus Banking

Flexible banking

Features and benefits include:

- Digital banking with a variety of payment options
- Multiple ways to waive the monthly maintenance fee — including direct deposit
- Offers Balance Connect® for overdraft protection⁴

Monthly maintenance fee:
\$12 or \$0

\$0 for each statement cycle that:

- You maintain a minimum daily balance of \$1,500 or more in your account or
- You have at least one qualifying direct deposit of \$250 or more made to your account or
- An account owner is enrolled in BofA Rewards™ and qualifies for the Preferred Plus, Preferred Honors, or Premier Tier²

Advantage Relationship Banking

Comprehensive banking

Features and benefits include:

- Earns interest
- No fees on select deposit services⁵
- No monthly maintenance fee on select additional consumer checking or savings accounts you own⁶

Monthly maintenance fee:
\$25 or \$0

\$0 for each statement cycle that:

- You maintain a minimum daily balance of \$20,000 or more in your account or
- An account owner is enrolled in BofA Rewards™ and qualifies for the Preferred Plus, Preferred Honors, or Premier Tier²

BofA REWARDS™

Advantage Banking opens the door to BofA Rewards™ with benefits like cash back deals⁷ on popular brands, bonus rewards on eligible Bank of America credit cards⁸, and banking benefits⁹ to help support your goals.² Plus, there's no fee to join.¹⁰ Learn more at bofa.com/BofARewards.

To view fees, see the [Personal Schedule of Fees](#) and [Clarity Statement](#).



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:



Debit card with lock and unlock¹¹



Alerts to help you stay on top of your accounts¹²



\$0 Liability Guarantee¹³



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

¹ Fiduciary accounts, including trust and estate accounts, do not qualify for the under the age of 25 requirement to waive the monthly maintenance fee. Additionally, accounts do not qualify for the under the age of 25 requirement to waive the monthly fee based on the age of the Payable on Death beneficiary. When you add an owner under the age of 25 to an existing Advantage SafeBalance Banking account, it may take 3 business days before your account meets the requirement to have the monthly maintenance fee waived. Please refer to the [Personal Schedule of Fees](#), available at bankofamerica.com/fees for more information.

² **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:

1. 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
2. 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.

³ SafeBalance Banking® and SafeBalance Banking® for Family Banking accounts are automatically set to the Decline All overdraft setting. Transactions are declined or returned unpaid when they exceed your available balance. 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 when the final amount of a transaction differs from the amount that was originally authorized, such as when a tip is added to a restaurant charge. If this happens, we won't charge you an Overdraft Item 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 Item 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® or SafeBalance Banking® for Family 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](#), available at bankofamerica.com/fees for details.

⁶ Bank of America Advantage Relationship Banking® and fiduciary accounts, including trust and estate accounts, do not qualify for the Advantage Relationship Banking additional account benefit to waive the monthly maintenance fee.

⁷ You must be enrolled in Online Banking or Mobile Banking to participate in the deals program and have either an eligible Bank of America® debit or credit card or Merrill credit card. Earned cash back will be credited into the eligible consumer deposit or credit account used to make the purchase. This deals program may not include deals available through other rewards programs. Data connection required. Wireless carrier fees may apply. For SafeBalance Banking® for Family Banking accounts, the parent owner can participate in the deals program but their child using the account cannot.

⁸ **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.

⁹ **No Fee Banking Services.** Refer to the [Personal Schedule of Fees](#) available at bankofamerica.com/fees for information on which fees are waived with BofA Rewards™ and other program benefits.

¹⁰ To join BofA Rewards, you need a Bank of America eligible personal checking account. Checking accounts may have a monthly maintenance fee if waiver requirements are not met.

¹¹ We may allow you to lock your physical debit card or virtual card(s). You must lock each card type individually. Locking your physical card will not lock your virtual card(s). Similarly, locking a virtual card will not lock your physical card or any other distinct virtual card. Each virtual card must be locked individually. We may provide you the ability to apply or remove a lock at your discretion via Online and/or Mobile Banking. Locking your physical debit card will not lock or prevent transactions from being authorized using your digital card for debit or for any virtual cards stored in digital wallets. Locking your card is not a replacement for reporting your card lost or stolen. This feature is available on the Mobile App for iPad, iPhone and Android devices, and Online Banking for your physical debit card and on the Mobile Banking app only for your digital card. Data connection required for Mobile app and wireless carrier fees may apply.

¹² 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, 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.

¹³ 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 Bank of America Corporation ("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 Bank Guaranteed

May Lose Value

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