

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 a member of the Preferred Rewards program²

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 a member of the Preferred Rewards program²

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 a member of the Preferred Rewards program²

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 a member of the Preferred Rewards program²

Effective on or about May 26, 2026, the Preferred Rewards program will become BofA Rewards™, and an account owner will need to be enrolled in BofA Rewards and qualify for the Preferred Plus, Preferred Honors, or Premier tiers to waive their monthly maintenance fee. For more information about BofA Rewards program eligibility, review the Preferred Rewards section of the [Personal Schedule of Fees](#) and for a summary of new BofA Rewards benefits, refer to: bankofamerica.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 unlock⁷



Alerts to help you stay on top of your accounts⁸



\$0 Liability Guarantee⁹



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](#) for more information.

² **Important Information:** On or about May 26, 2026, our Bank of America Preferred Rewards program will become BofA Rewards™. All customers with an open, qualifying personal checking account will be eligible for enrollment in BofA Rewards. BofA Rewards will feature the following tiers based on your three-month combined average daily balance in qualifying deposit and investment assets: Member tier, less than \$30,000; Preferred Plus tier, \$30,000 to \$100,000; Preferred Honors tier, \$100,000 to \$1,000,000; and Premier tier, \$1,000,000 or more. If you are enrolled in the Preferred Rewards program on the transition date, your enrollment will be automatically changed to the new BofA Rewards program: current Gold and Platinum tier members will be changed to the Preferred Plus tier; current Platinum Honors members will be changed to the Preferred Honors tier; current Diamond Honors members will be changed to the Premier tier. **Your current benefits will change following conversion to BofA Rewards. For BofA Rewards eligibility requirements and a summary of new benefits, please refer to: bankofamerica.com/BofARewards.** Until Preferred Rewards becomes BofA Rewards, customers can only satisfy the balance requirement for Preferred Rewards enrollment through a sufficient three-month combined average daily balance in qualifying deposit and investment accounts. Customers who do not fulfill this requirement will be eligible to enroll in the Member tier of BofA Rewards upon program launch.

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 and \$1,000,000 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. 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 Honors tier regardless of 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 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](#) 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 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.

⁸ 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 apply.

⁹ 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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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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