

# Bank of America Advantage Banking

Get the flexibility you deserve with four 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
- View your child's transactions and transfer money right from where you manage your existing accounts

**Monthly maintenance fee:**  
**\$4.95 or \$0**

### \$0 for each statement cycle that:

- Your child is under age 25<sup>1</sup> 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 program<sup>2</sup>

## Advantage SafeBalance Banking

Simple Banking

### Features and benefits include:

- Digital Banking in the palm of your hand — no paper check writing
- A great start for students and young adults
- Helps keep you from spending more than you have<sup>3</sup> and no overdraft 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 25<sup>1</sup> or
- An account owner is a member of the Preferred Rewards program<sup>2</sup>

## 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<sup>®</sup> for overdraft protection<sup>4</sup>

**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 program<sup>2</sup>

## Advantage Relationship Banking

Comprehensive banking

### Features and benefits include:

- Earns interest
- \$0 monthly maintenance fee on up to 7 eligible accounts when you link<sup>5</sup> them to your primary Relationship Banking account
- No fees on select deposit services<sup>6</sup>

**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 program<sup>2</sup>

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](https://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 unlock<sup>7</sup>



Alerts to help you stay on top of your accounts<sup>8</sup>



\$0 Liability Guarantee<sup>9</sup>

Ask how to get more with the Preferred Rewards program



+ Preferred Rewards =

Even more benefits



Have an account at another bank? Learn how to switch your account to Bank of America at [bankofamerica.com/easytoswitch](https://bankofamerica.com/easytoswitch).

<sup>1</sup> 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.

<sup>2</sup> **Preferred Rewards Program Eligibility.** You can enroll, and maintain your membership, in the Bank of America Preferred Rewards<sup>®</sup> program if you have an active, eligible personal checking account with Bank of America<sup>®</sup> 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](https://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](https://go.bofa.com/cebi-faq) for details.

<sup>3</sup> 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.

<sup>4</sup> Balance Connect<sup>®</sup> 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<sup>®</sup>), (3) credit card, or (4) HELOC are subject to interest charges. Please see your account agreement(s) for additional details. Balance Connect<sup>®</sup> is not available with SafeBalance Banking<sup>®</sup> or SafeBalance Banking<sup>®</sup> for Family Banking as a covered or linked backup account. Balance Connect<sup>®</sup> is available on Advantage Savings as a linked backup account, but not eligible to be enrolled as a covered account.

<sup>5</sup> 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.

<sup>6</sup> No fee for incoming domestic wire transfers, stop payments and other services. Please refer to your [Personal Schedule of Fees](#) for details.

<sup>7</sup> 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.

<sup>8</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.

<sup>9</sup> 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](https://bankofamerica.com/fees) and your local financial center.

Bank of America Advantage SafeBalance<sup>®</sup> for Family Banking, Bank of America Advantage SafeBalance Banking<sup>®</sup>, Bank of America Advantage Plus Banking<sup>®</sup>, Bank of America Advantage Relationship Banking<sup>®</sup>, & Balance Connect<sup>®</sup>, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (BofA Corp). MLPF&S is a registered broker-dealer, registered investment advisor, Member [SIPC](#), and a wholly owned subsidiary of BofA Corp.

Banking, 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. Bank of America, N.A. Equal Housing Lender . 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.

Investment products:

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