



Savings solutions to help meet your goals

Whether you're saving for your emergency fund, a car, a house, college or retirement, we have an account that can help you pursue your financial goals.



Save for your current needs

Bank of America Advantage Savings¹

Whether you're new to saving or an experienced saver, you'll enjoy a wide range of benefits that help you grow your savings.

- **Automatic Savings Transfers:** Move money easily to build your savings at the amount and frequency you choose.
- **Keep the Change[®]:** Help build your savings when you use your debit card.²
- **BankAmeriDeals[®]:** Earn up to 15% cash back and have it deposited directly into your Bank of America Advantage Savings account.³
- **Overdraft Protection:** Link your savings and eligible checking accounts to help manage overdrafts and save on fees.⁴

For new Bank of America Advantage Savings accounts, we will waive the monthly maintenance fee for the first six months. This allows you time to grow your savings balance, which may help you to continue to avoid the fee once the waiver period ends.

Minor or Student Savings Account:

If you are a student under age 24 enrolled in school, you may be eligible for a waiver of the monthly maintenance fee.⁵ Also, for a child under age 18, our Minor Savings⁶ account offers no monthly maintenance fee. Please refer to your Personal Schedule of Fees at bankofamerica.com/fees.

BANK OF AMERICA
Preferred Rewards

Preferred Rewards members can enjoy even more benefits based on their relationship tier, including an interest rate booster on an eligible savings account.⁷



Save for your future

Bank of America CDs and IRAs give you the flexibility to tailor your savings based on your needs with flexible terms and competitive rates. Some accounts even offer low opening deposit balances. In addition, your CD/IRA balances will also qualify toward Preferred Rewards tiers.

Certificate of Deposit (CD)

- Security of a fixed rate for the term
- Flexibility of terms from seven days to 120 months

Individual Retirement Account (IRA)

- Keep your retirement savings in one place
- Enjoy potential tax advantages with your IRA account

Money Market IRAs offer low minimum balances and allow you to set up automatic transfers that help you build your retirement savings over time.



Your savings, protected and insured

Your Bank of America[®] deposit accounts are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per depositor, for each account ownership category.

Savings simplified: Compare some of our savings options

	Access your savings for current needs		Savings you want to grow for the future		
	Bank of America Advantage Savings ¹	Minor Savings ⁶	CD	CD IRA	Money Market IRA
Minimum to open	\$100	\$25	As low as \$1,000	Starting at \$100 (See Personal Schedule of Fees)	\$100
Interest rates	Variable tiered interest rates ⁸ (see today's rates)	Variable tiered interest rates ⁸ (see today's rates)	Fixed for the term	Fixed and variable rates available	Variable tiered interest rates ⁸ (see today's rates)
Access funds (Please note transaction limits)	Anytime		At maturity	At maturity	Anytime
Transaction Limits	Withdrawal and transfer limitations apply ⁹		Withdrawal and transfer limitations apply ⁹		
Monthly maintenance fee <i>For new accounts, we'll waive this fee for the first six months</i>	\$8 ¹ <i>Students under age 24 are eligible for fee waiver⁵</i> (Preferred Rewards clients eligible for fee waiver) ⁷	No monthly maintenance fee (under age 18) ⁶			
Daily minimum balance to avoid a monthly maintenance fee	\$500				
Fee for early withdrawal			Yes	Yes (IRS penalty may apply)	No (IRS penalty may apply)



To learn more, let's talk today. You can also visit: bankofamerica.com/SavingsSolutions, bankofamerica.com/CDSolutions or bankofamerica.com/IRASolutions

¹ Bank of America Advantage Savings has no monthly maintenance fee when you meet one of the following requirements during each statement cycle: (a) Maintain a minimum daily balance of \$500 or more; (b) link your account to your Bank of America Advantage Relationship Banking®, Bank of America Advantage® with Tiered Interest Checking or Bank of America Advantage® Regular Checking account (waiver applies to first four savings accounts); or (c) enroll in the Preferred Rewards program and qualify for the Gold, Platinum or Platinum Honors level (waiver applies to first four checking and savings accounts). Otherwise, you pay \$8 a month.

² Upon enrollment, we will round up your Mastercard® or Visa® debit card purchases to the nearest dollar and transfer the difference from your checking account to your Bank of America® savings account. If your savings account enrolled in Keep the Change® is converted to a checking account, Keep the Change® transfers will continue to be made into that account. We may cancel or modify the Keep the Change service at any time without prior notice. Keep the Change is not available for Small Business debit cards.

³ 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.

⁴ 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.

⁵ Students under age 24 are eligible for a waiver of the monthly maintenance fee while enrolled in a high school or in a college, university or vocational program. Please refer to your Personal Schedule of Fees at bankofamerica.com/fees for details.

⁶ Requires joint ownership for children under 16. Account converts to Bank of America Advantage Savings account when the minor turns 18.

⁷ 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.

⁸ Bank of America Advantage Savings has the following balance tiers: Less than \$2,500; \$2,500 – \$9,999; \$10,000 – \$24,999; \$25,000 – \$49,999; \$50,000 – \$99,999; \$100,000 – \$249,999; \$250,000 – \$499,999; \$500,000 – \$999,999; and \$1,000,000+. We may set the rate for each tier in any amount. At times, the interest rate for a particular tier may be equal to the rate for a higher and/or lower tier. When this occurs, the interest rates and APYs listed on the rate sheet may include multiple balance tiers shown as a single tier. We may change the balance tiers that apply at any time without notice.

⁹ Important notice: The Deposit Agreement and Disclosures limit the number of the following types of withdrawals and transfers from a savings account to a total of 6 each monthly statement cycle (each month for savings accounts with a quarterly statement cycle): automatic or pre-authorized transfers, telephone transfers, Online Banking transfers or payments or, if checks or debit cards are allowed on the account, check, draft and point-of-sale transactions. If you exceed these limits on more than an occasional basis, we may convert your account to another type of account and your account may no longer earn interest.

Please review the Personal Schedule of Fees available at bankofamerica.com/fees and at your local financial center.

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