



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 reach your financial goals.

Save for what matters today

Enjoy a wide range of benefits that can help you grow your savings.

Bank of America Advantage Savings

- **Automatic Transfers:** Grow your savings with recurring transfers at a custom amount and frequency.
- **Direct Deposits:** Fast-track your savings by automatically depositing part of each payment into your savings account.
- **Keep the Change®:** Automatically rounds up debit card purchases to the nearest dollar and transfers the difference to savings.¹
- No monthly maintenance fee for the first six months from account opening.²
- A great start for students and young adults with no monthly maintenance fee if under age 25.³

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 Rewards⁴ tiers.

Certificate of Deposit (CD)

- Earn a higher rate than most savings products for the length of the term.
- Choose from three products (Featured,⁵ Flexible⁶ and Fixed⁷ Term).
- Guaranteed rates, low opening minimum and a variety of terms.

Individual Retirement Account (IRA)

- Options include Traditional, Roth and Simplified Employee Pension (SEP) plans that offer tax advantages, and may be tax deductible or tax-free, based on plan.
- Enjoy the certainty of fixed rates until maturity with an IRA CD.
- No annual or custodial fees for Bank of America IRAs. Fees may apply for other transactions.

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

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Preferred Rewards

Preferred Rewards members can enjoy even more benefits based on their relationship tier, including an interest rate booster on a Bank of America Advantage Savings Account.⁸

Your savings, protected and insured

Bank of America savings accounts, CDs and IRAs are FDIC-insured up to the applicable limits.

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	CD	IRA CD	Money Market IRA
Minimum to open	\$100	As low as \$1,000	Starting at \$100 (See Personal Schedule of Fees)	\$100
Interest rates/Annual Percentage Yield (APY)	Variable tiered interest rates ⁹ (see today's rates)	Fixed for the term	Fixed for the term	Variable tiered interest rates ⁹ (see today's rates)
Access funds	Anytime	At maturity	At maturity	Anytime
Monthly Maintenance fee	\$8 Fee is waived when one of the following is met each statement cycle: <ul style="list-style-type: none"> Maintain a minimum daily balance of \$500 Ask us to link your savings account to an eligible checking account (first four savings accounts) An account owner is a member of our Preferred Rewards program An account owner is under age 25³ See the Personal Schedule of Fees for details.	N/A	N/A	N/A
Fee for early withdrawal	N/A	Yes	Yes (IRS penalty may apply)	No (IRS penalty may apply)

 To learn more, talk with an associate today.

Pick a time to meet at bankofamerica.com/appointments or for more information, visit:

- bankofamerica.com/SavingsSolutions
- bankofamerica.com/CDSolutions
- bankofamerica.com/IRASolutions

¹ 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 the enrolled savings account. It is your responsibility to maintain your ownership of the checking and savings accounts enrolled in Keep the Change. At our discretion, we may cancel or modify the Keep the Change service at any time for any reason. Keep the Change is not available for Small Business debit cards.

² For new Bank of America Advantage Savings accounts, we will waive the monthly maintenance fee for six months from account opening. This waiver does not apply if your account has been converted or changed to a Bank of America Advantage Savings account.

³ When you add an owner under the age of 25 to an existing account, it may take 3 business days before your account meets the requirement to have the monthly maintenance fee waived. 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. Please refer to the [Personal Schedule of Fees](#) for more information.

⁴ **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:

- a three-month combined average daily balance in your qualifying deposit and investment accounts, or
- 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.

⁵ **Featured CD/IRA** terms may vary. The minimum balance required to open a Featured CD/IRA is \$1,000. We may limit the amount you deposit in one or more Featured CDs/IRAs to a total of \$1,000,000 (\$250,000 for CDs/IRAs opened through bankofamerica.com). Alternative terms are not allowed. Fees could reduce earnings on the account. A penalty may be imposed for early withdrawal. At maturity, 7, 10, 13, 25 and 37 Month Featured CDs/IRAs will automatically renew into a 3 Month Flexible CD/IRA at a lower interest rate unless you make a change during the 7-day grace period. Additional restrictions may apply. Ask your local financial center associate for additional terms and current rates.

⁶ **Flexible CD/IRA** terms may vary. The minimum balance required to open a Flexible CD/IRA is \$1,000. We may limit the amount you deposit in one or more Flexible CDs/IRAs to a total of \$1,000,000 (\$250,000 for CDs/IRAs opened through bankofamerica.com). Alternative terms are not allowed. A penalty of 7 days interest will be imposed for early withdrawals within the first 6 days of the account term (or within the first 6 days following any partial withdrawal during the initial or any renewal term). If your account has not earned enough interest to cover an early withdrawal penalty, we deduct any interest first and take the remainder of the penalty from your principal. Fees could reduce earnings on the account. At maturity, a 12 Month Flexible CD/IRA will automatically renew into a 3 Month Flexible CD/IRA at a lower interest rate unless you make a change during the 7-day grace period. Additional restrictions may apply. Ask your local financial center associate for additional terms and current rates.

⁷ **Fixed Term CD/IRA** terms may vary. The minimum balance required to open a Fixed Term CD/IRA is \$1,000 (for terms of 28 days or more). We may limit the amount you deposit in one or more CDs/IRAs to a total of \$1,000,000 (\$250,000 for CDs/IRAs opened through bankofamerica.com). Fees could reduce earnings on the account. A penalty may be imposed for early withdrawal. Additional restrictions may apply. Ask your local financial center associate for details, terms and current rates.

⁸ The Bank of America Advantage Savings interest rate booster is only available to enrolled Preferred Rewards members. Your enrollment in Preferred Rewards will not automatically convert any existing savings account to a Bank of America Advantage Savings account without your request. If your enrollment in the Preferred Rewards program is discontinued, the interest rate booster may be discontinued. Visit bankofamerica.com/savings for current rates.

⁹ 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. See today's rates at: bankofamerica.com/deposits/bank-account-interest-rates.

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