BANK OF AMERICA

BANK OF AMERICA ADVANTAGE BANKING

New checking customers earn up to $500[1]

Start by opening a new eligible[1] checking account.



Requirements to receive a checking bonus:

1. Enroll in this offer through a Bank of America or Merrill associate.
2. Open a new eligible[1] personal checking account by **January 31, 2027**.

   Bank of America Advantage SafeBalance Banking®, Bank of America Advantage Plus Banking® and Bank of America Advantage Relationship Banking® accounts are eligible for this offer.
   Bank of America Advantage SafeBalance Banking® for Family Banking accounts are **not eligible** for this offer.
3. Set up and receive **Qualifying Direct Deposits** into that eligible personal checking account within ninety (90) days of account opening ("Deposit Period"). At the end of the Deposit Period, all Qualifying Direct Deposits will be totaled to determine the bonus amount you may earn **(see chart below)**.

Bonus Amount	**$100**	**$300**	**$500**
Total Qualifying Direct Deposits[1]	$2,000–$4,999	$5,000–$9,999	$10,000 or more

✓ After you satisfy all of the requirements, we will attempt to deposit the earned bonus directly into your new eligible personal checking account within sixty (60) days.

Ready to enroll in Direct Deposit?

- Once your new account is open, it's easy to sign up using our Mobile app.[2] Ask Erica®[3] how. Or follow the simple instructions on our direct deposit page. Learn more at the link below.
- If you receive federal payments, you can self-enroll by calling 800.333.1795 or visiting GoDirect.gov.

To learn more, visit **bofa.com/directdeposit**

See reverse for full terms and conditions.

[1] Offer is limited to individuals who have not owned or co-owned a Bank of America personal checking account within the last twelve (12) months. Fiduciary accounts (e.g., trusts), Bank of America Advantage SafeBalance Banking® for Family Banking accounts, and business accounts are **not eligible** for this offer. Offer cannot be combined with any other checking bonus offer and is limited to one bonus per account and per customer. Offer expires on **January 31, 2027**. Bank of America may change or discontinue this offer at any time before this date without notice.

Bank of America may present different promotional checking offers through various channels, including mail, in person, email, or online. These offers, including any bonus amounts, may have different eligibility, enrollment, and bonus requirements. If you receive or view multiple offers, you are eligible only for the bonus associated with the specific offer in which you enroll and satisfy all applicable requirements, regardless of whether you may also meet the requirements of a different offer.

Requirements to Receive a Checking Bonus:

1. Enroll in this offer through a Bank of America or Merrill associate or online through this offer's webpage.
2. Open a new eligible personal checking account by **January 31, 2027**.

   Bank of America Advantage SafeBalance Banking®, Bank of America Advantage Plus Banking®, and Bank of America Advantage Relationship Banking® accounts are **eligible** for this offer. Bank of America Advantage SafeBalance Banking® for Family Banking accounts are **not eligible** for this offer.
3. Set up and receive **Qualifying Direct Deposits** into that eligible personal checking account within ninety (90) days of account opening ("Deposit Period").

   At the end of the 90-day Deposit Period, all Qualifying Direct Deposits will be totaled to determine the bonus amount you may earn (**see Bonus Chart**).

"Bonus Chart"

Total Qualifying Direct Deposits	Bonus Amount
less than $2,000	$0
$2,000 to $4,999	$100
$5,000 to $9,999	$300
$10,000 or more	$500

After the Deposit Period ends, and once you satisfy all the requirements, we will attempt to deposit the earned bonus directly into your new eligible personal checking account within sixty (60) days. The new eligible personal checking account must be open and in good standing up to and including the date any earned bonus is paid.

A "**Qualifying Direct Deposit**" is a direct deposit of regular monthly income (such as your salary, pension or Social Security benefits, which are made by your employer or other payer) using account and routing numbers that you provide to them. Examples of **non-qualifying** transfers and deposits include the following: teller deposits, wire transfers, debit card transfers, ATM transfers or deposits, Online and Mobile Banking transfers or deposits, or transfers from a bank or brokerage account or Merrill investment account.

Your receipt of any bonus is subject to validation that you have provided all the information we require in connection with maintaining the account. This includes information needed to identify each account owner and to report the bonus to the Internal Revenue Service (IRS), including a validly completed IRS Form W-9 or Form W-8 (as applicable). **The value of this bonus may constitute taxable income to you. To the extent required by law, Bank of America may withhold tax or other amounts from the payment.** Bank of America may issue an IRS Form 1099 (or other appropriate form) to you that reflects the value of such bonus. Please consult your tax advisor, as neither Bank of America, its affiliates, nor their employees provide tax advice.

Additional Terms and Conditions: All account applications are subject to approval. The minimum deposit required to open a Bank of America Advantage SafeBalance Banking® account is $25. The minimum deposit required to open a Bank of America Advantage Plus Banking® account is $100. The minimum deposit required to open a Bank of America Advantage Relationship Banking® account is $100, and the Annual Percentage Yield (APY) is as follows: less than $50,000, 0.01%; $50,000 and over, 0.02%. APYs are accurate as of 09/01/2026. For today's rates, select the applicable account at bankofamerica.com/depositsrates. Rates are variable, may change at any time without prior notice, before or after the account is opened and may vary by location. Fees may reduce earnings. Accounts, product terms, and fees may vary by location, and we may discontinue and/or add new account types at any time. Please consult a financial center, visit bankofamerica.com or see the Personal Schedule of Fees (found at bankofamerica.com/fees) for account fees and additional information about accounts.

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[2] Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply.

[3] The mobile feature, Erica, is only available in the English language. The feature requires that you download the latest version of the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply. Your chat may be recorded and monitored for quality assurance. For SafeBalance Banking® for Family Banking accounts, the parent owner and their child age 13 or older have access to Erica.

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