

Up to \$500 Cash Bonus Offer¹

Start by opening a new eligible¹ personal checking account today.

Requirements to receive a checking bonus:

- 1 Enroll in this offer through a Bank of America or Merrill associate.
- 2 Open a new eligible¹ personal checking account by **January 31, 2026**.
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").
- 4 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

Then you're qualified!

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

It's easy to sign up for Direct Deposit

- Ask your employer if they offer direct deposit. If they do, follow the simple instructions on our direct deposit page by visiting the below link.
- If you receive federal payments, you can self-enroll by calling 800.333.1795 or visiting [GoDirect.gov](https://www.bankofamerica.com/directdeposit).



To learn more, visit [bofa.com/directdeposit](https://www.bankofamerica.com/directdeposit)

¹ Offer is limited to individuals who receive the offer via a direct communication from Bank of America and 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 offer and is limited to one bonus per account and per customer. Offer expires on **January 31, 2026**. Bank of America may change or discontinue this offer at any time before this date without notice.

You may receive different Bank of America promotional checking offers by various methods, i.e., mail, in person or email/online. These promotional offers may have different terms based on how Bank of America introduces them.

Requirements to Receive a Checking Bonus:

1. Enroll in this offer through a Bank of America or Merrill associate, online through this offer’s webpage or via a direct email communication from Bank of America.
2. Open a new eligible personal checking account by **January 31, 2026**.
Bank of America Advantage SafeBalance Banking®, Bank of America Advantage Plus Banking®, 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).

Qualifying Direct Deposits	Bonus Amount
< \$2,000	\$0
\$2,000 – \$4,999	\$100
\$5,000 – \$9,999	\$300
\$10,000 or more	\$500

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.

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. The new eligible personal checking account must be open and in good standing up to and including the date any earned bonus is paid.

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 07/15/2025. For today’s rates, select the applicable account at bankofamerica.com/depositrates. Rates 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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