

Get more rewards with your everyday banking™

Preferred Rewards lets you enjoy real benefits and rewards on your everyday Bank of America® banking and Merrill Edge® investment accounts. And as your qualifying balances grow, so do your benefits.

[Learn more about Preferred Rewards](#)

OVERVIEW

Tiers

REWARDS/DETAILS/

FAQS

Discover your benefits and rewards

There are 3 tiers in Preferred Rewards. Your tier is based on your qualifying combined balances in your Bank of America® banking and/or Merrill Edge® and Merrill Lynch® investment accounts. As your qualifying balances grow, so do your benefits. Once enrolled, we'll move you up automatically when your balances qualify you for the next rewards tier.

Explore the benefits you could receive as a Preferred Rewards client.

Preferred Rewards gives you benefits based on the balances in your Bank of America® banking and Merrill Edge® investment accounts. Learn more and then simply enroll in Preferred Rewards.

Explore the benefits



\$0
Gold
Platinum
Platinum Honors



Gold \$20,000 - \$50,000
3-month average combined balance

Money Market Savings

Credit Card

ATM Transactions

Merrill Edge®
Online Investing

<p>5%</p> <p>Interest Rate Booster ¹</p> <p>on a Rewards Money Market Savings account</p> <p style="text-align: right;">+</p>	<p>25%</p> <p>Rewards Bonus ²</p> <p>on eligible Bank of America credit cards</p> <p style="text-align: right;">+</p>	<p>Up to 12 per year</p> <p>No-fee transactions at non-Bank of America ATMs (1 per statement cycle) ³</p> <p style="text-align: right;">+</p>	<p>\$0</p> <p>Equity and ETF Trades ⁴</p> <p>Up to 30 per month ◆ Other fees may apply</p> <p style="text-align: right;">+</p>
<p>Client Service</p> <p>Priority</p> <p style="text-align: right;">+</p>	<p>Mortgage</p> <p>\$200</p> <p>Reduction in the Origination Fee ⁶</p> <p>on a new purchase or refinance loan</p> <p style="text-align: right;">+</p>	<p>Auto Loan</p> <p>0.25%</p> <p>Interest Rate Discount ⁷</p> <p style="text-align: right;">+</p>	<p>Select Banking Services</p> <p>No Fees ⁸</p> <p style="text-align: right;">+</p>

Enroll in Preferred Rewards

There are no fees to join or participate in Preferred Rewards. Here's all you need to enroll:

- An eligible Bank of America[®] personal checking account
- 3-month average combined balances of \$20,000 or more in qualifying Bank of America[®] banking accounts and/or Merrill Edge[®] and Merrill Lynch[®] investment accounts

Get simple tips to help you reach the required balance

Sign in to Online Banking to see if you qualify.

Sign in (<https://secure.bankofamerica.com/login/sign-in/signOnScreen.go?reason=preoptin>)

Share website feedback

Not an Online Banking Customer?

Enroll in Online Banking »

(<https://secure.bankofamerica.com/login/enroll>)

Don't have a checking account?

Learn about checking »

(<https://www.bankofamerica.com/deposits/checking>)

Would you like to speak to a Preferred Rewards specialist?

CALL 888.888.RWDS (888.888.7937)

Enroll in Preferred Rewards

There are no fees to join or participate in Preferred Rewards. Here's all you need to enroll:

- An eligible Bank of America[®] personal checking account