

¹ **Eligibility:** Offer only available to customers who receive this offer via a direct communication from a Bank of America small business specialist. You must open your Bank of America Business Advantage Checking account by **February 28, 2018**, and the qualifiers of all Select Business Accounts selected must be met within 90 days of opening your new checking account. Bank of America may change or terminate this offer before this date without notice. Bank of America employees are not eligible for this offer. To redeem this offer with your Bank of America small business specialist, use offer code [REDACTED]

To Earn the Initial \$1,000: There are two steps to earning the Initial \$1,000 bonus.

First, you must open a Bank of America Business Advantage Checking account by February 28, 2018. Additionally, you must make at least \$50,000 in Qualifying Deposits (less cash received) into that new business checking account within ninety (90) days of account opening. "Qualifying Deposits" are deposits of funds into your new Small Business Checking account new to Bank of America and/or Merrill Lynch. A transfer done via ATM, online, or teller, or a transfer from a Bank of America consumer account or brokerage accounts such as Merrill Edge or Merrill Lynch account is not a Qualifying Deposit. You must not be an owner or signer on a Bank of America business checking account that is open or that was closed within the last six (6) months.

Second, you must open and meet the qualifiers of one Select Business Account requirements within 90 days of opening your new Bank of America Business Advantage Checking account as set forth in the sections marked a), b), c) or d) below.

a) Apply and be approved for a new small business credit card account and make at least \$2,000 in new Net Purchases with your new credit card that post to your account within 90 days from the opening of your new Business Advantage Checking account. "Net Purchases" exclude any cash advances, transaction fees, returns and adjustments.

OR

b) Apply, be approved, open and activate a new Bank of America Merchant Services account and settle at least \$10,000 of merchant processing funds into your Business Advantage Checking account within 90 days from the opening of your new Business Advantage Checking account. Activation is defined as the submission of a batch greater than \$20 of any card type. You must not be an owner or signer on a Bank of America Merchant Services account that is open or that was closed within the last six (6) months. The processing volume calculation will include only Visa, Mastercard, Discover and American Express transactions, less fees, refunds and chargebacks. If you have multiple merchant services processing accounts that settle into a single eligible Bank of America DDA, the processing volume calculation will be combined for those accounts and you will only receive a single bonus payment.

OR

c) Apply and be approved and open a new Business Advantage Credit Line within 90 days of opening your new Bank of America Business Advantage checking account.

OR

d) Apply and be approved and open a new Business Advantage Term Loan within 90 days of opening your new Bank of America Business Advantage checking account.

To Earn an Additional \$500: Earn an additional \$500 for each new select business account that you open from the sections above (a/b/c/d), provided you complete the related qualifying activity for each product (only one incentive per product type eligible). Maximum earnings of \$2,500.

Additional Terms: All new accounts and services opened must be in good standing at the end of any 90 day qualifying behavior period. We will make every attempt to deposit the earned cash bonus directly into your Business Advantage Checking account **within 90 days from the end of your qualifying period**.

All account applications are subject to our normal approval process. Your account does not qualify for the bonus until you provide all of the information we require in connection with opening the account by the promotion end date. This includes information we require 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. Please consult your tax advisor, as neither Bank of America, its affiliates, nor their employees provide tax advice. Please consult a financial center, visit bankofamerica.com or see the Business Schedule of Fees found at bankofamerica.com/businessfeesatagance for other account fees, rates and information. Reproduction, purchase, sale, transfer or trade of this offer is prohibited. Offer limited to one per business customer and one business entity, regardless of the number of businesses owned or operated by the customer.

Excludes Business Auto Loans, Loans through Practice Solutions, SBA lines, SBA loans, Secured lines and Secured loans.

Some small business credit card applications may require further consideration and additional information may be requested. All credit cards are subject to credit approval and credit card account limits are subject to creditworthiness. Normal credit standards apply. Bank of America may prohibit use of an account to pay off or pay down another Bank of America account. Some restrictions may apply.

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Credit cards are issued and administered by Bank of America, N.A.

Banking products and services are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation.

Merchant Services are provided by Bank of America, N.A. and its representative Banc of America Merchant Services, LLC. Banc of America Merchant Services, LLC is not a bank, does not offer bank deposits, and its services are not guaranteed or insured by the FDIC or any other governmental agency.