



An exclusive offer¹ — just for you

We believe in rewarding banking relationships, that's why you're eligible to receive this exclusive offer of \$300¹.

This offer is limited to individuals who received a letter directly from Bank of America about this offer. Use the **unique offer code** on this letter when opening your new account(s).

Here's how to qualify for this exclusive \$300 offer¹:



Step 1

Open a Bank of America Core Checking[®] or Bank of America Interest Checking[®] account between **September 7, 2018** and **October 31, 2018**.



Step 2

Set up and receive [qualifying direct deposits](#) of \$4,000 or more **within the first 90 days of opening your new account**.

This exclusive offer is only for select Bank of America[®] customers who don't already have a personal checking account with us and who received a letter from Bank of America.

With any checking account option, you can get:



Debit Chip Card² with \$0 Liability Guarantee³



Cash-back deals with BankAmeriDeals^{®4}



Quickly send money to friends and family with Zelle^{®5}



Ability to temporarily lock⁶ a misplaced debit card

Start by selecting a checking account

Be sure to enter the **unique offer code** you received in the mail.

Bank of America Core Checking®

Bank of America Interest Checking®

You use direct deposit and want a straightforward checking account

Open now

\$25 opening deposit

Online and Mobile Banking⁷

Thousands of ATMs & financial centers

\$12 monthly maintenance fee

Waive this fee with direct deposit or daily balance requirements.

[See ways to waive this fee](#)

Get more rewards with your everyday banking™:



Even more
benefits

The Preferred Rewards⁺ program offers benefits and rewards across your Bank of America relationship. As a Preferred Rewards client, you can enjoy benefits such as no monthly maintenance fees on up to 4 checking accounts, and as a Platinum or Platinum Honors tier client, no-fee transactions[¶] at non-Bank of America ATMs in the U.S. (Platinum tier: one per statement cycle; Platinum Honors tier: unlimited).

[Learn more](#)

Need more
information about
opening an account?

[Schedule an appointment](#)

[Find a location](#)



Our Mobile Banking app is certified by J.D. Power* for providing
"An Outstanding Customer Experience."

LIFE / BETTER CONNECTED®

¹ This offer is limited to those individuals who received a letter from Bank of America about this offer; only the named recipients are eligible for the bonus. This offer expires on **October 31, 2018**. Bank of America may change or discontinue this offer at any time before this date without notice. This offer is intended for new checking customers only; you are not eligible for this offer if you were a signer on or owner of a Bank of America personal checking account within the last six (6) months.

Requirements to Receive the \$300 Checking Account bonus: **(1)** Open a new Bank of America Core Checking® OR Bank of America Interest Checking® personal checking account by October 31, 2018, in a financial center, online, or via phone **(you must provide the offer code listed in the letter at the time of account-opening); AND (2)** set up and receive Qualifying Direct Deposits equaling a total of \$4,000 or more in your new personal checking account within ninety (90) days of account-opening. A "Qualifying Direct Deposit" is a recurring direct deposit of a paycheck, pension, Social Security or other eligible regular monthly income, electronically deposited by an employer or an outside agency into your new checking account. A transfer done via ATM, online, or teller, or a transfer from a bank or brokerage account, Merrill Edge® or Merrill Lynch® account is not a Qualifying Direct Deposit. Please see the [Personal Schedule of Fees](#) (found at bankofamerica.com/fees) for further explanation of eligible regular monthly income.

After you meet all of the requirements, we will attempt to deposit the bonus directly into your new personal checking account within sixty (60) days; if unable to do so, a check will be issued. The new personal checking account must be open up to and including the date any earned bonus is paid in order to receive the bonus.

Additional Terms and Conditions: All account applications are subject to approval. The minimum deposit required to open a Bank of America Core Checking account is \$25. The minimum deposit required to open a Bank of America Interest Checking account is \$100. Annual Percentage Yields (APYs) accurate as of today's date can be found by selecting the applicable account at <https://www.bankofamerica.com/deposits/bank-account-interest-rates.go>. Rates may change at any time without prior notice, before or after the account is opened, and may vary by state. Fees may reduce earnings. Accounts, product terms, and fees may vary by state, 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 additional information about available products and services.

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.** Bank of America may issue an IRS Form 1099 (or other appropriate form) to you that reflects the value of such bonus. 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.

Reproduction, purchase, sale, transfer or trade of this offer is prohibited. Offer cannot be combined with any other offer and is limited to one bonus per new personal checking customer and account. Offer does not apply to business or second or multiple personal checking accounts.

² The chip on your debit card provides additional security only when used at a terminal or ATM that is chip-enabled.

³ The \$0 Liability Guarantee covers fraudulent transactions made by others using your Bank of America consumer debit and ATM cards. To be covered, report transactions made by others promptly, and don't share personal or account information with anyone. Access to funds next business day in most cases, pending resolution of claim. Consult customer and account agreements for full details.

⁴ You must be enrolled in Online Banking or Mobile Banking to participate in the BankAmeriDeals® program and have either an eligible Bank of America® debit or credit card or Merrill Lynch® credit card. Earned cash back will be credited into an eligible consumer deposit or credit account within 30 days following redemption. For more information, please read the [program terms of use](#). Data connection required. Wireless carrier fees may apply.

⁵ Zelle is intended for sending money to family, friends, and people with whom you are familiar. We recommend that you do not use Zelle to send money to persons that you do not know. Transfers require enrollment in the service and must be made from an eligible Bank of America consumer deposit account to a domestic bank account or debit card. Recipients have 14 days to register to receive money or the transfer will be canceled. Transactions between enrolled Zelle users typically occur in minutes. If your recipient is not yet enrolled with Zelle, it may take between 1 and 3 business days after they enroll. We will send you an email alert with delivery details immediately after you schedule the transfer. Dollar and frequency limits apply. See the [Online Banking Service Agreement](#) for details, including cut-off and delivery times. Message and data rates may apply. Please note: We do not provide purchase protection.

⁶ When you place a lock on your debit or ATM card via Online or Mobile Banking, it will prevent most types of card transactions from being processed until you take action to unlock your card. Any virtual cards linked to the locked card will also be locked. However, the lock will not stop card transactions presented as a new recurring or a previously scheduled recurring transaction by the merchant, transactions using other cards linked to your deposit account, or the posting of refunds or credit adjustments to your account. Additionally, transactions that occurred prior to locking the card will not be affected. Locking your card is not a replacement for reporting your card lost or stolen. This feature is available on the Mobile Banking app for iPad, iPhone and Android devices. Data connection required. Wireless carrier fees may apply.

⁷ Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

⁸ Three (3) additional interest checking accounts and four (4) additional savings accounts with no monthly maintenance fee.

†You are eligible to enroll in the Preferred Rewards program if you have an active, eligible Bank of America® personal checking account and maintain a three-month average combined balance in your qualifying Bank of America deposit accounts and/or your qualifying Merrill Edge® and Merrill Lynch® investment accounts of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier. The combined balance is calculated based on your average daily balance for a three calendar month period. SafeBalance Banking® accounts do not count toward the account or balance requirements, and do not receive the fee waivers and other benefits of the program. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements. For details on employee qualification requirements, please call Employee Financial Services or visit the Bank of America intranet site.

†Preferred Rewards Platinum and Platinum Honors tier clients using a Bank of America® debit or ATM card will not be charged the non-Bank of America ATM fee and will receive a refund of the ATM operator or network fee for withdrawals, balance inquiries and balance transfers (1 each per statement cycle for Platinum tier clients, unlimited for Platinum Honors tier clients) from non-Bank of America ATMs in the U.S. and U.S. territories.

*J.D. Power 2018 Mobile App Certification ProgramSM recognition is based on successful completion of an audit and exceeding a customer experience benchmark through a survey of recent servicing interactions. For more information, visit jdpower.com.

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