

A big deal for your small business

New checking customers can earn \$100 for opening an eligible checking account with qualifying deposits.*

*Online offer only

Business Advantage

For businesses with more complex checking needs.

[Apply now](#)

This account includes:

Flexibility to add a checking account with no additional monthly fee

Account Management¹ lets you streamline your accounts and perform Small Business Online Banking tasks securely and efficiently within QuickBooks®

A Business Interest Maximizer™ savings account included with no additional monthly fee. Want to [learn more](#) about our savings accounts?

Receive access to our Small Business Priority Service Team

Get access to Small Business Online Banking with account alerts² and online Bill Pay

Plus, you can avoid a monthly fee if you meet certain requirements — [see details on how to avoid this fee](#)

Business Fundamentals®

For businesses with basic checking needs.

[Apply now](#)

This account includes:

Get access to Small Business Online Banking with account alerts² and online Bill Pay

Mobile³ and Text Banking⁴ enable you to do your business banking any time, almost anywhere

A Business Investment savings account included, with no additional monthly fee. Want to [learn more](#) about our savings accounts?

Plus, you can avoid a monthly fee if you meet certain requirements — [see details on how to avoid this fee](#)

The information you'll need to apply

What to expect after applying

 Chat now

***Eligibility:** Offer expires December 31, 2017. You are not eligible for the \$100 Bonus if you were an owner or signer on a Bank of America business checking account within the last six (6) months. Bank of America may modify or terminate this offer at any time. Offer is available only online and not available in a financial center or by phone.

Requirements to Receive the \$100 Bonus: You must: (1) be approved for and open a new Bank of America Business Fundamentals® or Business Advantage checking account online by December 31, 2017 AND (2) make at least \$1,000 in Qualifying Deposits (less cash received) into that new business checking account within sixty (60) days of account opening. "Qualifying Deposits" are deposits of funds new to Bank of America and/or Merrill Lynch®.

Additional Terms: If you meet the Requirements to Receive the \$100 Bonus, we will make every attempt to deposit the earned \$100 Bonus directly into your new business checking account within ninety (90) days of meeting the Requirements to Receive the Bonus. If we are unable to make the deposit, a check will be issued. The new business checking account must be open up to and including the date the earned Bonus is paid in order to receive the Bonus.

All deposit account applications are subject to our normal approval process. Please consult a financial center, visit bankofamerica.com or see the [Business Schedule of Fees](#) for information about account fees, rates and other account features. You will not qualify for the \$100 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 (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 from, or report information about, the bonus 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 business customer and account. Offer does not apply to personal or second or multiple business checking accounts. Offer is not available for Bank of America employees.

¹ The monthly fee for Account Management is \$15. However, there is no monthly fee for Account Management with Business Advantage checking. You must have an open Bank of America small business deposit account to be enrolled in Account Management and fees will be billed to that account. Fees may apply for additional services. Account Management requires internet access, and internet service fees may apply.

² Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider. This feature is not available on the Mobile website. Wireless carrier fees may apply.

³ Mobile Banking requires enrollment through the Mobile Banking app, Mobile website or Online Banking. Enrollment through the Mobile Banking app is not available on all devices. View the [Online Banking Service Agreement](#) for more information. Data connection required. Wireless carrier fees may apply.

⁴ Bank of America does not charge for Text Banking. However, your mobile service provider may charge for sending and receiving text messages on your mobile phone. Check with your service provider for details on specific fees and charges that may apply.

⁵ You may link additional Business Advantage, Business Economy Checking, Business Interest Checking, Business Interest Maximizer (all variations), Platinum Business Interest Maximizer™, Business Investment Account and Business CDs.

⁶ Spend \$2,500 or more in net new purchases each card billing cycle using a linked Bank of America business credit or charge card. Net new purchases must post to that card account to qualify. To link your Business card account to your Business Advantage checking account, please visit your local financial center or call 888.BUSINESS (888.287.4637). Purchases must be made on only one of either the credit or charge card accounts; purchases on any combination of credit and charge cards cannot be aggregated to reach the monthly spend. See [Business Schedule of Fees](#) for an explanation of how the monthly fee waiver is applied and how the card spend is determined.

⁷ **Bank of America Merchant Services**

To qualify, you must have an active Bank of America Merchant Services account that is used for processing payment transactions. In order for your Bank of America Merchant Services account to be considered "active": (1) it must be open and in good standing; and (2) you must have submitted a qualifying transaction batch during the prior Business Advantage billing cycle. A qualifying transaction batch is a single submission consisting of a group of transactions (e.g., sales and credits) that are posted to your Bank of America Merchant Services account for settlement into your Business Advantage account usually representing a day's worth of transactions). Customers that process transactions only with a Clover® Go On Demand plan or Mobile Pay On Demand product are not considered an active Bank of America Merchant Services account for this purpose. To determine whether you have qualified for the monthly fee waiver on your Business Advantage primary account, there is a look-back period where we determine if you had an active Bank of America Merchant Services account during a given Business Advantage billing cycle. If so, we would apply the monthly fee waiver for your Business Advantage primary account in the next checking account statement cycle. For example, Bank of America Merchant Services processing activity from January would count toward your February monthly fee waiver evaluation. The waiver applies only when the owner of the Business Advantage account and the Bank of America Merchant Services account share the same Taxpayer Identification Number. Please see the [Business Schedule of Fees](#) for details.

⁸ Payroll providers must be Bank of America approved.

Payroll Services by Intuit®

You are an active user when you are enrolled in Intuit® Online Payroll (Basic or Enhanced Service) or Intuit Full Service Payroll®, process at least one payroll transaction through the service in the last 60 days and pay your payroll using your Business Advantage checking account. Payroll transactions that occur in the 10 days preceding your current Business Advantage checking account statement cycle end may count toward your next month's Monthly Fee waiver evaluation.

ADP® Payroll Services

You are an active user when you have enrolled in ADP® Payroll Services on or after December 31, 2015 and process at least one payroll transaction from your Business Advantage checking account through the service during at least one of the two months preceding your current Business Advantage checking account statement cycle. For example, ADP® Payroll Services activity with a last payroll run date from either January or February would count toward your March Monthly Fee waiver evaluation for your Business Advantage checking account.

⁹ You may link additional Business Fundamentals®, Business Economy Checking, Business Interest Checking, Business Interest Maximizer (all variations), Business Investment Account and Business CDs.

¹⁰ Spend \$250 or more in net new purchases each statement/billing cycle using a linked Bank of America business debit, credit or charge card. Purchases must post to that card account to qualify. To link your Business card to your Business Fundamentals® checking account, please visit your local financial center or call 888.BUSINESS (888.287.4637). Purchases must be made on only one of either the debit, credit or charge card accounts; purchases on any combination of debit, credit and charge cards cannot be aggregated to reach the monthly spend. See [Business Schedule of Fees](#) for an explanation of how the monthly fee waiver is applied and how the card spend is determined.

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