



Now proudly serving Pittsburgh

Start banking today with a \$100 bonus offer.¹

Get started

We're opening our doors later this summer, but your \$100 bonus offer¹ is ready now. We'll also waive the non-Bank of America ATM fee for a limited time.² Get our Mobile Banking app and enjoy a better banking experience.

Here's how to get your bonus:¹



Step 1 — Open a checking account

Open a Bank of America Core Checking® or Bank of America Interest Checking® account by **October 31, 2018**.



Step 2 - Set up Direct Deposit

Set up and receive at least two [qualifying direct deposits](#) of \$250 or more each **within 90 days of opening your new account**.

Manage your money your way with our Mobile Banking app

Quickly send money to almost anyone with Zelle^{®3}

Deposit checks in a snap with Mobile Check Deposit⁴

Temporarily lock and unlock a misplaced debit card⁵

Get alerts that help you keep up with changes in your accounts⁶

Debit Chip Card with \$0 Liability Guarantee⁷

Get the app



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

Start by selecting a checking account:

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 Banking⁸

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 even more with a
Pittsburgh Credit Card
Offer

Check it out

Need more information about opening an account?

1.800.203.9872

Mon-Fri 8 a.m. - midnight EST,
Sat 8 a.m. - 5 p.m. EST

LIFE / BETTER CONNECTED®

¹ This offer is intended for new checking customers only who reside within the following counties in the Pittsburgh, Pennsylvania area: Allegheny, Armstrong, Beaver, Butler, Fayette, Washington and Westmoreland. 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. Offer expires on **October 31, 2018; however**, Bank of America may change or discontinue this offer **at any time** before this date without notice.

Requirements to Receive the \$100 bonus: (1) Open a new Bank of America Core Checking® OR Bank of America Interest Checking® personal checking account by October 31, 2018 by calling the number listed above or by applying

online (you must use the “Open now” link on the offer page to qualify when applying online); **AND (2)** set up and receive two Qualifying Direct Deposits of \$250 or more each to 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](#) for further explanation of eligible regular monthly income.

After you meet all of the requirements, we will attempt to deposit the earned 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: The primary address associated with the new checking account at account-opening will be used to determine which county you reside in for qualification purposes. 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, 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 06/22/2018. For today's rates, select 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 **Limited-Time ATM Fee Waiver:** When you open a new Bank of America Core Checking® OR Bank of America Interest Checking® personal checking account by October 31, 2018, AND reside within the Pittsburgh, Pennsylvania-area counties identified above (based on primary address used at account-opening), we will waive the non-Bank of America ATM fee when you use your Bank of America debit or ATM card for the eligible account for withdrawals, transfers or balance inquiries at a non-Bank of America ATM (excluding foreign countries) on or before September 30, 2019. It may take up to 30 days from account-opening for this waiver to be applied to your eligible account. In the event you incur any non-Bank of America ATM fees on the eligible account prior to application of the waiver, we will attempt to refund those fees to the account within 30 days. Please note, when you use a non-Bank of America ATM, you may also be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer. See the disclosure information that accompanied your card for other fees that may apply.

³ 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. It may take 1 to 3 business days to complete the first transfer to an unregistered recipient. After that, future transfers between registered users will typically be completed within minutes. 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. Data connection required. Wireless carrier charges may apply.

⁴ Mobile Check Deposits are subject to verification and not available for immediate withdrawal. Other restrictions apply. In the Mobile Banking app menu, select Deposit Checks, then Help for details and other terms and conditions. Message and data rates may apply.

⁵ 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.

⁶ Device must support ability to receive push notifications. Mobile app alerts are not available for all devices or in our web-based Mobile Banking. You can sign up for email and text alerts by visiting Online Banking from your personal computer. Message and data rates may apply.

⁷ 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.

⁸ Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

⁹ Overdraft Protection Transfer fees may apply. Please refer to your [Personal Schedule of Fees](#) for details.

¹⁰ Three (3) additional interest checking accounts and four (4) additional savings accounts with no monthly maintenance fee.

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^{**} 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. The ranking or ratings shown here may not be representative of all client experiences because they reflect an average or sampling of the client experiences. These rankings or ratings are not indicative of any future performance or investment outcome.

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