



Please confirm where you reside:

Texas

EARN UP TO A \$500 bonus

Plus get more rewards and benefits for your business relationship.

Earn your bonus in just a few steps

1. Open a Business Advantage Checking account OR Business Fundamentals® Checking account by March 29, 2019 and make Qualifying Deposits of at least \$5,000 in the first 60 days after account opening. Qualifying Deposits are deposits of funds into your new small business checking account that are not transfers from other Bank of America® and/or Merrill Lynch® accounts.
2. Customize your relationship with us by adding one or both of our select business accounts below and meeting the product qualifications:
 - Apply, be approved for and open a new small business credit card account and spend at least \$500 on the card within 60 days of opening a new business checking account.
 - Apply, be approved for and activate a Bank of America Merchant Services account and settle funds totaling a minimum of \$1,000 into your new business checking account within 60 days of opening a new business checking account.

Earn **\$300** + Earn **\$200** = For a total of **\$500¹**

Learn more about how to qualify for and enroll in Business Advantage Relationship Rewards.¹⁰

[Find out more >>](#)

No Fees

on select everyday banking services (inbound wires, stop payments and more)¹¹

25%-75% Rewards Bonus

on the base earn for eligible business credit cards¹²

Cash Rewards

on Bank of America Merchant Services processing¹³

Interest Rate Booster

on Business Advantage Savings accounts¹⁴

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LIFE / BETTER CONNECTED®

¹ **Eligibility:** Offer only available to customers who receive this offer via a direct communication from a Bank of America small business specialist or from a Bank of America communication. You must open your Bank of America business checking account by **March 29, 2019**, and the qualifiers of all Select Business Products selected must be met within 60 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, please visit with your Bank of America small business specialist.

To Earn the Initial \$300: There are two steps to earning the Initial \$300 bonus.

First, you must open a Bank of America business checking account by **March 29, 2019**. Additionally, you must make at least \$5,000 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 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 in the last six (6) months.

Second, you must open and meet the qualifiers of one Select Business Product requirements within 60 days of opening your new Bank of America business checking account as set forth below. You may choose to either:

a) Apply and be approved for a new small business credit card account and make at least \$500 in new Net Purchases with your new credit card that post to your account within 60 days from the opening of your new business checking account. "Net Purchases" exclude any cash advances, transaction fees, returns and adjustments. You must not be an owner or signer on a Bank of America credit card account that is open or that was closed in the last six (6) months. The small business credit card you apply for may have an additional incentive not included as part of this promotion. Terms and conditions for this incentive may be different. Please review your disclosures before applying

OR

b) Apply for, be approved, open and activate a new Bank of America Merchant Services account, and settle at least \$1,000 of merchant processing funds into your business checking account within 60 days from the opening of your new business 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. Processing volume is calculated on a per DDA level, not on a Merchant ID or location level. If you have multiple locations that settle into a single DDA, Processing Volume will be combined for all locations settling into that DDA. May not be combined with other offers. Any applicable taxes are the responsibility of the account holder.

To Earn an Additional \$200: You must meet all the qualifiers to earn the Initial \$300 bonus and (1) apply, be approved, and open the remaining second new Select Business Product; and (2) meet all of the related qualifiers of the second Select Business Product within 60 days of opening your new Bank of America business checking account.

Additional Terms: All new accounts and services must be open at the end of any 60-day qualifying behavior period. We will make every attempt to deposit the earned cash bonus directly into your business checking account within 60 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 **March 29, 2019**. 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](http://bankofamerica.com/businessfeesataglance) found at bankofamerica.com/businessfeesataglance for other account fees, rates and information. Reproduction, purchase, sale, transfer or trade of this offer is prohibited. **Offer is limited to one per business customer, regardless of the number of businesses owned or operated by the customer.**

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.

²The 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.

³ 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 \(888.287.4637\)](tel:888.287.4637). Purchases must be made on only one of 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.

⁴ You may link additional Business Fundamentals® Checking, Business Economy Checking, Business Interest Checking, Business Advantage Savings (all variations), 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 \(888.287.4637\)](tel: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 You may link additional Business Advantage Checking, Business Economy Checking, Business Interest Checking, Business Advantage Savings (all variations), Business Advantage Platinum Savings, Business Investment Account and Business CDs.

⁸ **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 Checking 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 Checking account (usually representing a day's worth of transactions). Customers that process transactions only with a Clover® Go (or similar) 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 Checking 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 Checking billing cycle. If so, we would apply the monthly fee waiver for your Business Advantage Checking 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 Checking account and the Bank of America Merchant Services account share the same Taxpayer Identification Number. Please see the [Business Schedule of Fees](#) for details.

⁹ Payroll providers must be Bank of America approved and you must have enrolled in the service through Bank of America.

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.

¹⁰ **Overall Program Rules:** Business Advantage Relationship Rewards (the program) is only available to Small Business, Merrill Lynch® Small Business, and U.S. Trust® Small Business clients. Other categories of clients, such as those commonly referred to as Business Banking, Global Commercial Banking, Global Corporate Investment Banking, or Institutional clients are not eligible to participate in the program. Subject to certain exceptions, eligible business checking accounts generally are any Small Business checking account and the following Analyzed checking accounts: Full Analysis Business Checking or Analyzed Business Interest Checking. Clients in the eligible business categories may enroll in the program if you have an active, eligible Bank of America business checking account, and maintain a combined balance in your qualifying Bank of America® business deposit accounts and/or your qualifying Merrill Edge® and/or Merrill Lynch® business 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. U.S. Trust® Small Business clients are automatically enrolled in the program at the Platinum Honors tier as long as you maintain your U.S. Trust relationship. Certain benefits may be available without enrolling in the program if you satisfy balance and other requirements. Program launch date and benefits subject to change.

¹¹ **Banking made better with no-fee services including ATM:** Fee waivers do not apply to an analyzed business checking or savings account product. Receive the following fee waivers on everyday services on Bank of America small business checking and savings accounts.

- Waived monthly maintenance fees on up to 4 eligible business checking and 4 business savings accounts per enrolled business.
- No fees for ATM or debit card replacement (including rush replacement fee), cashier's checks, check images, check copies, stop payments and incoming domestic wire transfers.
- Waived overdraft protection fees for transfers from your linked business savings account or secondary business checking account.

Platinum tier:

- Also receive no fees for incoming international wire transfers.

Platinum Honors tier:

- Also receive no fees for incoming international wire transfers and
- No fees on up to 4 outbound domestic and international wires per statement cycle sent online (through Online Banking or Direct Payments).

¹² **Business Credit Cards:** Only certain credit cards are eligible to receive the program bonus. Enrolled clients with eligible cards will receive the program bonus based on program tier and type of card. All eligible card types receive the program bonus with each net purchase on the base earn only. That means a purchase that earns 100 base points will actually earn 125, 150 or 175 points, based on your tier when the purchase posts to your account less any credits, returns and adjustments. For example, a Gold tier client with a Business Advantage Travel Rewards credit card earns: 1.50 Base Points + a Relationship Rewards Bonus of 0.37 Points = a total of 1.87 points per \$1 in net purchases. For Business Advantage Cash Rewards, the Relationship Rewards Bonus will be added as Bonus Cash Rewards to the Base Cash Rewards you earn with each \$1 spent in net purchases. That means a client enrolled in Business Advantage Relationship Rewards in the Gold tier will actually get 3.25% on gas and office supplies, 2.25% on restaurants, and 1.25% on all other purchases. Calculation example: your gasoline purchase will earn the base earn of 1%, + the Relationship Rewards bonus of 0.25%, + the Category Bonus for Gas purchases of 2% = a total of 3.25% per \$1 in net purchases (up to \$250,000 in gas station and office supply

store purchases annually, 1.25% base earn after that). Calculation examples above will vary based on your enrollment tier, Platinum and Platinum Honors calculations will be higher. Other terms and conditions apply. If you have an eligible card, please refer to your card's Program Rules for details about how you will receive the Relationship Rewards bonus on your business card. Program Rules are mailed upon account opening and are accessible through the rewards redemption site via Online Banking or by calling the number on the back of your card. Most Bank of America® branded business credit cards (such as the Business Advantage Cash Rewards, Business Advantage Travel Rewards and WorldPoints Rewards for Business credit cards) are eligible to receive the program bonus as long as the card account is open and in good standing.

Visit bankofamerica.com/relationshiprewards for a complete list of ineligible cards.

¹³ Merchant Services: If you are: (1) enrolled in the program; (2) have a merchant services processing account with Bank of America Merchant Services ("Merchant Services"); and (3) direct your Merchant Services settlement funds into an eligible Bank of America business checking or business savings account, then you are eligible to receive a percentage-based rewards payment that is calculated using the combination of the total amount of your monthly net merchant services processing ("Monthly Net Processing") with Merchant Services and your tier status in the program is as follows: Gold tier: 0.05% of Monthly Net Processing, Platinum tier: 0.10% of Monthly Net Processing, Platinum Honors tier: 0.15% of Monthly Net Processing. Monthly Net.

Monthly Net Processing equals your total monthly sales processed by Merchant Services, minus any refunds, returns, chargebacks, or other adjustments as determined by Merchant Services. The rewards payment(s) will be deposited into the same eligible Bank of America business checking or business savings account where your Merchant Services settlement funds are deposited"

The merchant services processing rewards payment is typically paid in the month following a Merchant Services processing statement cycle.

¹⁴ Business Advantage Savings accounts: The Business Advantage Relationship Rewards program savings interest rate booster is only available to clients who have a Business Advantage Savings account and who have enrolled in the program. The interest rate booster will be applied to your Business Advantage Savings account after program enrollment. All savings accounts other than a Business Advantage Savings account, including Business Advantage Select Savings, Business Advantage Commercial Savings, Business Advantage Commercial Select Savings, Business Advantage Platinum Savings and Business Investment Account are not eligible to receive the booster. Your enrollment in Business Advantage Relationship Rewards will automatically convert a Business Advantage Platinum Savings to a Business Advantage Savings account, which will then be eligible to receive the booster. Your enrollment in Business Advantage Relationship Rewards will not automatically convert any other existing savings account type to a Business Advantage Savings account, and any conversion from a non-eligible savings account type into a Business Advantage Savings account requires that you ask us to do a conversion. If your enrollment in the program is discontinued for any reason, the interest rate booster will end.

Deposit 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.

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