



An exclusive offer just for
you – available only for a
limited time

Bring receipt or coupon from your recent ATM transaction to a **Phoenix
area** Financial Center to get started.

Schedule an Appointment

Here's how to qualify



Step 1 **Open a personal checking account**

Open a Bank of America Core Checking® or Bank of America Interest Checking® account at a participating **Phoenix area** Financial Center.



Step 2 **Set up Direct Deposit**

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

This exclusive offer is only for individuals who do not have a Bank of America personal checking account and received the offer at a Phoenix area ATM.

With your Bank of America personal checking account, you can get:

Debit Chip Card with \$0 Liability Guarantee²

Cash-back deals with BankAmeriDeals^{®3}

Ability to temporarily lock⁴ a misplaced debit card

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

Visit a Financial Center in the Phoenix area with receipt or coupon to open your account

Both personal checking options give you Online and Mobile Banking, access to thousands of ATMs and more.

Bank of America Core Checking[®]

Bank of America Interest Checking[®]

This basic account helps you stay in control of your money with convenient features and a low opening balance.

\$25 opening deposit

Online and Mobile Banking⁶

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™:



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Even more benefits

The Preferred Rewards⁹ 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 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](#)

LIFE / BETTER CONNECTED®

¹ This offer is limited to those individuals who were presented the cash bonus offer at a Phoenix area ATM. This offer expires on **September 30, 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. **To be eligible for this offer, you must open an eligible checking account at a participating financial center in the Phoenix area (located in either Maricopa or Pinal County).** This offer is not available online or by phone.

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 September 30, 2018, at a participating financial center; **AND** (2) set up and receive Qualifying Direct Deposits equaling a total of \$4000 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 and the Annual Percentage Yields (APYs) for this account accurate as of today's date, can be found by selecting the 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 \$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.
- ³ 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.
- ⁴ 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.
- 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. Data connection required. Wireless carrier charges may apply. We do not provide purchase or buyer protection for goods or services you purchase using Zelle.
- ⁶ Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.
- ⁷ Overdraft Protection Transfer fees may apply. Please refer to your [Personal Schedule of Fees](#) for details.
- ⁸ Three (3) additional interest checking accounts and four (4) additional savings accounts with no monthly maintenance fee.
- ⁹ 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.

"Get more rewards with your everyday banking" is a trademark and LIFE / BETTER CONNECTED, Bank of America Core Checking, Bank of America Interest Checking, BankAmeriDeals, the Bank of America Preferred Rewards signifier, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

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