



An exclusive checking offer¹ — just for you

We believe in rewarding banking relationships. That's why you're eligible to receive this exclusive offer of up to \$500¹.

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

Get rewarded - up to a \$500 bonus

The choice is yours - qualify for both checking and savings bonuses or choose the one that's right for you.



Start with checking

Open a Bank of America Advantage Banking account and use your **unique offer code by May 1, 2019.**

THEN



Earn a \$300 Checking Bonus¹

Set up and receive **qualifying direct deposits** totaling \$4,000 or more **within 90 days of opening your new checking account.**



Earn a \$200 Savings Bonus¹

Open a new Bank of America® Rewards Savings account by

May 1, 2019.

AND

Within 30 days of opening your new savings account, deposit \$20,000 or more in **new money** and maintain that balance for at least 90 days.

This exclusive offer is only for individuals who don't already have a personal checking account with us and received a letter directly from Bank of America.

This offer does not apply to personal checking or savings accounts opened prior to February 15, 2019.

With a Bank of
America Advantage
Banking account, you
can:



Get a Debit Chip Card² with \$0 Liability Guarantee³

Start by selecting your account setting:

All settings give you convenient 24/7 access to Mobile and Online Banking,⁹ thousands of ATMs and more.



**Bank of America
Advantage SafeBalance Banking™**

A good choice if you want to avoid overdraft fees and don't write checks.

[See details](#)



Bank of America Advantage Plus Banking™

A good choice if you use direct deposit and want a straightforward banking account.

[See details](#)



Bank of America Advantage Relationship Banking™

A good choice if you keep higher balances and want multiple accounts and complimentary services.

[See details](#)

Advantage
SafeBalance

Advantage
Plus

Advantage
Relationship



Advantage SafeBalance

Open now

\$25 opening deposit

No overdraft fees

No paper checks

\$4.95 monthly maintenance fee

This fee is waived for eligible students or with enrollment in Preferred Rewards.

[Learn more](#)



Advantage Plus

Open now

\$100 opening deposit

Multiple ways to waive the monthly fee

Option to add [Overdraft Protection](#)¹⁰

\$12 monthly maintenance fee

This fee is waived with minimum direct deposit or daily balance requirements, for eligible students or with enrollment in Preferred Rewards.

[Learn more](#)

Advantage Relationship

Open now

\$100 opening deposit

No fees on select services and additional accounts¹¹

Earn interest ([See rates](#))

Option to add [Overdraft Protection](#)¹⁰

\$25 monthly maintenance fee

This fee is waived with combined balances in eligible linked accounts or with enrollment in Preferred Rewards.

[Learn more](#)

Bank of America Rewards Savings

With a Rewards Savings account, enjoy a wide range of benefits that can help you grow your savings

[Open an account today](#) with your unique offer code to be eligible for the \$200 offer¹

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](#)



Bank of America's Mobile app and
Online Banking are both certified
by J.D. Power* for providing
"An Outstanding Customer Experience."

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 **May 1, 2019**. Bank of America may change or discontinue this offer at any time before this date without notice. This offer is intended for new 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 or personal savings account within the last six (6) months. Fiduciary accounts (e.g., trust accounts) are excluded from this offer. **In order to enroll in the offers described below, you must provide your unique offer code at the time of account-opening.**

Requirements to Receive the \$300 Checking Bonus: **(1)** Open a new eligible Bank of America personal checking account by May 1, 2019, in a financial center, online, or via phone; **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 opening your new checking account. 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 for the Checking Bonus, 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 the bonus is paid in order to receive the bonus.

Requirements to Receive the \$200 Savings Bonus: **(1)** Open BOTH a new eligible Bank of America personal checking account AND a new Rewards Savings personal savings account by May 1, 2019, in a financial center, online, or via phone; **(2)** make deposits of at least \$20,000 in new money ("Qualifying Deposits") directly into your new Rewards Savings account within 30 days of opening the savings account; **AND (3)** maintain the Qualifying Deposits in your Rewards Savings account for 90 days following the opening of your savings account (the "Maintenance Period").

If at any time during the Maintenance Period the average daily balance in the Rewards Savings account drops below \$20,000.00, you will no longer be eligible for the Savings Bonus. "New money" is money not currently or previously held in any account at Bank of America, Merrill Edge®, and/or Merrill Lynch®. After you meet the requirements for the Savings Bonus, we will attempt to deposit the bonus directly into the eligible Rewards Savings account within sixty

(60) days after the end of the Maintenance Period; if unable to do so, a check will be issued. Your Rewards Savings account must be open up to and including the date the 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 Advantage SafeBalance Banking™ account is \$25. The minimum deposit required to open a Bank of America Advantage Plus Banking™ account is \$100. The minimum deposit required to open a Bank of America Advantage Relationship Banking™ account or a Rewards Savings account is \$100. The Annual Percentage Yields (APYs) for Advantage Relationship Banking and Rewards Savings, 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](https://www.bankofamerica.com) or see the [Personal Schedule of Fees](#) (found at [bankofamerica.com/fees](https://www.bankofamerica.com/fees)) for additional information about available products and services.

You do not qualify for either bonus until you provide all of the information we require in connection with opening the account(s) 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 each 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 per new customer. Offer does not apply to business or second or multiple personal checking or savings 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 *Zelle* should only be used to send money to friends, family or others you trust.

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 enroll to receive money or the transfer will be canceled. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with *Zelle*. 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. Message and data rates may apply. Neither Bank of America nor *Zelle* offers a protection program for any authorized payments made with *Zelle*.

⁵ 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.

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 You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

⁸ 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.

⁹ Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

¹⁰ Overdraft Protection Transfer fees may apply. Please refer to your [Personal Schedule of Fees](#) for details.

¹¹ 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 or Bank of America Advantage Banking 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. Bank of America Advantage SafeBalance Banking accounts count towards the checking account and balance requirements, and receive benefits. 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 2019 Mobile App Certification ProgramSM and 2019 Website 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 J.D. Power award information, visit jdpower.com/awards

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