



Bank of America Advantage Banking

One account. Three settings.









Get the features and flexibility you need to help keep up with your financial life.

Choose your account setting		
Bank of America Advantage SafeBalance Banking®	Bank of America Advantage Plus Banking®	Bank of America Advantage Relationship Banking®
<p>Good if you want a way to help stay within your balance</p> <ul style="list-style-type: none"> • No check writing • No overdraft fees or non-sufficient funds fees • Sole ownership available for 16- to 17-year-olds 	<p>Good if you want basic banking with many features</p> <ul style="list-style-type: none"> • Multiple ways to waive the monthly maintenance fee • Option to set up overdraft protection 	<p>Good if you want more from your account</p> <ul style="list-style-type: none"> • Earn interest • No fees on select services and additional accounts • Option to set up overdraft protection
<p>\$4.95 or \$0 monthly maintenance fee</p> <p>We'll waive the monthly fee each statement cycle that you:</p> <ul style="list-style-type: none"> - Enroll in Preferred Rewards¹ (waiver applies to first four checking accounts) 	<p>\$12 or \$0 monthly maintenance fee</p> <p>We'll waive the monthly fee each statement cycle that you:</p> <ul style="list-style-type: none"> - Have at least one qualifying direct deposit of \$250 or more <p>Or</p> <ul style="list-style-type: none"> - Maintain a minimum daily balance of at least \$1,500 <p>Or</p> <ul style="list-style-type: none"> - Enroll in Preferred Rewards¹ (waiver applies to first four checking accounts) 	<p>\$25 or \$0 monthly maintenance fee</p> <p>We'll waive the monthly fee each statement cycle that you:</p> <ul style="list-style-type: none"> - Maintain a combined balance of at least \$10,000 during each statement cycle in eligible linked accounts. <p>Combined balances include:</p> <ul style="list-style-type: none"> • Average daily balance in checking and savings accounts • Current balances in CDs and IRAs at the end of the Bank of America Advantage Relationship Banking statement cycle • Current balances two days before the end of the Bank of America Advantage Relationship Banking statement cycle in Merrill investment accounts <p>Or</p> <ul style="list-style-type: none"> - Enroll in Preferred Rewards¹ (waiver applies to first four checking accounts)
<p> Students under age 24 may be eligible for a monthly maintenance fee waiver while enrolled in a high school or in a college, university or vocational program.</p>	<p> Students under age 24 may be eligible for a monthly maintenance fee waiver while enrolled in a high school or in a college, university or vocational program.</p>	

 If you'd like to open an account, let's talk and get started.

No matter which Bank of America Advantage Banking account setting you choose, you'll enjoy these great benefits and features:

 Mobile, ² Online and ATM Banking	 Debit card with lock/unlock ³	 Send and receive money with Zelle [®]
 Keep the Change ^{®4}	 Direct Deposit	 Total Security Protection [®]

Ask how to get more with the Preferred Rewards program



¹ You are eligible to enroll in the Preferred Rewards program if you have an active, eligible Bank of America[®] personal checking or Advantage Banking account and maintain a three-month average combined balance in your qualifying Bank of America deposit accounts and/or your qualifying Merrill 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. 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.

² Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

³ 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.

⁴ Upon enrollment, we will round up your MasterCard[®] or Visa[®] debit card purchases to the nearest dollar and transfer the difference from your checking account to your Bank of America[®] savings account. If your savings account enrolled in Keep the Change[®] is converted to a checking account, Keep the Change transfers will continue to be made into that account. We may cancel or modify the Keep the Change service at any time without prior notice. Keep the Change is not available for Small Business debit cards.

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Bank of America Advantage SafeBalance Banking, Bank of America Advantage Plus Banking, Bank of America Advantage Relationship Banking, Keep the Change, Total Security Protection, Merrill Edge Self-Directed, Merrill Lynch Wealth Management, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

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Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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