
Personal Schedule of Fees

Effective June 17, 2005

*(Accounts and services described in this schedule are
available after June 17, 2005.)*

Massachusetts



Your Guide to Service Fees

This schedule applies to the personal accounts listed below that we open in Massachusetts. It contains information about our balance requirements, transaction limits or allowances and some of our standard fees for these accounts. It is part of the contract for your deposit relationship with us. For other terms and conditions governing your accounts, please see the *Deposit Agreement and Disclosures*. We may change this schedule at any time.

Some of the standard fees for each account are listed with the account description. Some of the other fees that may apply, depending on which account you have and what services you use, are listed in the sections which follow the account descriptions. Please review the entire schedule carefully. Also, fees for your account may vary based on your overall relationship with us and additional fees may apply depending on how you use your account. For current rate information and information about other services and fees, please visit your nearby Bank of America banking center or call us at the number on your statement.

Checking

MyAccess Checking®

This account is for customers who use direct deposit and prefer to do the majority of their routine banking transactions electronically – at ATMs, by telephone and personal computer. We waive the monthly maintenance fee for each statement cycle in which we receive a direct deposit to your account. This non-interest bearing account allows you to write checks without per check charges.

Minimum to open\$50

We want you to know:

Investment products provided by *Banc of America Investment Services, Inc.*®:

Are Not FDIC Insured	May Lose Value	Are Not Bank Guaranteed
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Banc of America Investment Services, Inc. is a registered broker-dealer, member NASD and SIPC and a nonbank subsidiary of Bank of America, N.A.

Monthly maintenance fee:

■ Avoid a monthly maintenance fee for each statement cycle in which we receive a direct deposit to your account.

■ *Otherwise*, monthly maintenance fee:.....\$5.95

Express Account™

This account is for customers who like to bank at ATMs, by telephone or personal computer. This non-interest-bearing account allows you to write checks without per-check charges. You pay a monthly maintenance fee each statement cycle regardless of your account balance. You incur a fee for each deposit, withdrawal or transfer at a teller line, by mail or night drop in excess of one per statement cycle, regardless of your account balance.

Minimum to open\$25

Monthly maintenance fee:

With direct deposit.....\$5.00

Without direct deposit\$7.00

Banking center transaction fee:

First checking account deposit, withdrawal or transfer at teller line, by mail or night deposit each statement cycleNo fee
After one, each.....\$3.00

Regular Checking

This non-interest bearing account allows you to write checks without per check charges. You may also make deposits to, and withdrawals from, your account in our banking centers without per transaction charges. We waive the monthly maintenance fee for each statement cycle in which you maintain at least one of the required balances.

Minimum to open\$100

Avoid a monthly maintenance fee with:

Minimum daily balance in checking\$750

or

Minimum daily balance in Regular
or Custom Savings.....\$1,500

or

Minimum daily balance in
Money Market Savings\$5,000

or

Average daily balance in checking linked
with savings, Money Market Savings,
CD or IRA accounts\$5,000

Otherwise, monthly maintenance fee:

With direct deposit.....\$10.00

Without direct deposit\$12.00

Interest Checking

This account allows you to earn a variable rate of interest and to write checks without per check charges. You may also make deposits to, and withdrawals from, your account in our banking centers without per transaction charges. We waive the monthly maintenance fee for each statement cycle in which you maintain at least one of the required balances.

Minimum to open\$100

Avoid a monthly maintenance fee with:

Minimum daily balance in checking\$1,000

or

Minimum daily balance in Regular
or Custom Savings.....\$2,500

or

Minimum daily balance in
Money Market Savings\$7,500

or

Average daily balance in checking linked
with savings, Money Market Savings,
CD or IRA accounts\$7,500

Otherwise, monthly maintenance fee:

With direct deposit.....\$12.00

Without direct deposit\$14.00

CampusEdge™ Checking

If you are a student, you may open this account. This non-interest bearing account is for students who like to have online access to their checking account, so they can easily manage their finances at home and at school. This account allows you to write checks without per-check charges and comes with an optional check safe-keeping service. Copies of your cancelled checks may be conveniently stored by us for seven years. With our Online Banking Service you can also view and print copies of checks that posted to your account within the last 90 days.

We waive the monthly maintenance fee for the first six months after your account is opened or, if your parent maintains an account with us, for the first five years. After this initial waiver period expires, we waive the monthly maintenance fee for each statement cycle in which we receive a direct deposit to your account.

Minimum to open\$25

Monthly maintenance fee:

- Waived for the first six months or, if your parent maintains an account with us, for the first five years.*
- Waived for each statement cycle in which we receive a direct deposit to your account.
- *Otherwise*, monthly maintenance fee\$3.95

Stuff Happens™ refund. With this account you receive a one time refund by a credit to your checking account of one of the following fees: overdraft, returned check, insufficient funds or unavailable funds fee; overdraft protection transfer fee, stop payment fee or non-Bank of America ATM fee. To take advantage of this refund, just visit the banking center, identify yourself as a CampusEdge checking customer, present your Stuff Happens card and identify the fee you would like refunded.

** If your parent maintains an account with us, your monthly maintenance fee will be waived for five years after the account opening date we have on file. After the five year period ends, your account will be subject to the then current monthly maintenance fee for each statement cycle that we do not receive a direct deposit into your account.*

Senior Economy Checking

This non-interest bearing account is available to persons age 55 or older. It allows you to write checks without per check charges and to make deposits and withdrawals in our banking centers without per transaction charges. You receive one standard order of Bank of America checks free each year. We waive the monthly maintenance fee for each statement cycle in which you maintain the required balance in your account and we receive a direct deposit to your account.

Minimum to open\$25

Avoid a monthly maintenance fee with:

Minimum daily balance in checking\$100

and

a direct deposit to your account each monthly statement cycle.

Otherwise:

Monthly maintenance fee.....\$7.00

Economy Checking

This non-interest bearing account is designed for people who have a limited number of transactions each month. Each statement cycle you pay a monthly maintenance fee, and a per item fee for each check paid and Bank of America ATM withdrawal in excess of the allowance, regardless of your account balance.

Minimum to open\$25

Up to 10 checks and Bank of America ATM withdrawals each monthly statement cycleNo fee

After 10, each.....\$1.00

(Includes checks paid and withdrawals made at Bank of America ATMs.)

Monthly maintenance fee:

With direct deposit.....\$1.50

Without direct deposit\$2.50

Bank of America Advantage®

This checking account offers you a package of premium services and allows you to write checks without per check charges. We waive the monthly maintenance fee for each statement cycle in which you maintain the required balance. You can choose Interest Checking or a Regular Checking account. You automatically receive a Money Market Savings account with no monthly maintenance fee when you open an Advantage account.

You can also get the following:

- Additional checking and savings accounts¹ with no monthly maintenance fee.
- Preferred rates on Money Market Savings, CDs, and IRAs.
- Preferred rates and no annual fee on certain loans and lines of credit².
- Free checks or discount on certain styles.
- 50% discount on first year rental fee on a safe deposit box, where available.
- Free telephone transfers and inquiries, plus priority telephone customer service at no fee.
- No transfer fee for overdraft protection transfers from your Bank of America credit card, savings³ or line of credit.
- No fee for cashier’s checks, traveler’s checks, money orders and ATM statements.

¹ You automatically receive one Money Market Savings account with your Advantage account. You can also open additional linked checking and savings accounts with no monthly maintenance fee. Certain restrictions apply. Transaction limits and excess transaction fees still apply to the savings accounts.

² Credit is subject to approval and normal credit standards apply. Loan discount is not available for certain types of loans, such as mortgages and dealer loans.

³ See “Transaction Limits for Savings Accounts” on page 12.

With an *Advantage* account, many of our banking services are available to you at a discount or with no fee. To find out just how rewarding these accounts can be, look for an arrow (➤), which means free or discounted services, in the Miscellaneous Fees section in the back of this brochure.

Minimum to open checking\$100

Avoid a monthly maintenance fee with combined balances of \$25,000 or more.

Combined balances include: the average daily balances for the statement cycle of your linked Bank of America checking and savings accounts; the current balances, as of the end of your statement cycle, of your linked personal Bank of America CDs, IRAs, credit cards, loans, lines of credit and mortgage accounts; and your last month-end balances in Banc of America Investment Services, Inc.[®] investment accounts that are linked to your checking statement.

Student loans and certain other accounts do not count toward your combined balance.

Otherwise:

Monthly maintenance fee*.....\$25.00

**Monthly maintenance fee waived for the first three months.*

Bank of America Preferred™

This checking account offers you a package of preferred services and allows you to write checks without per check charges. We waive the monthly maintenance fee for each statement cycle in which you maintain the required balance. You can choose Interest Checking or a Regular Checking account. You automatically receive a Money Market Savings account with no monthly maintenance fee when you open a Preferred account.

You can also get the following:

- Additional checking and savings accounts¹ with no monthly maintenance fee.
- Preferred rates on CDs and IRAs.
- Preferred rates and no annual fee on certain loans and lines of credit².
- Free checks or discount on certain styles.
- 50% discount on first year rental fee on a safe deposit box, where available.
- Free telephone transfers and inquiries, plus priority telephone customer service at no fee.
- No transfer fee for overdraft protection transfers from your Bank of America credit card, savings³ or line of credit.
- No fee for cashier’s checks, traveler’s checks, money orders and ATM statements.

¹ You automatically receive one Money Market Savings account with your Preferred account. You can also open additional linked checking and savings accounts with no monthly maintenance fee. Certain restrictions apply. Transaction limits and excess transaction fees still apply to the savings accounts.

² Credit is subject to approval and normal credit standards apply. Loan discount is not available for certain types of loans, such as mortgages and dealer loans.

³ See "Transaction Limits for Savings Accounts" on page 12.

With a Preferred account, many of our banking services are available to you at a discount or with no fee. To find out just how rewarding these accounts can be, look for an arrow (▶), which means free or discounted services, in the Miscellaneous Fees section in the back of this brochure.

Minimum to open checking\$100

Avoid a monthly maintenance fee with combined balances of \$10,000 or more.

Combined balances include: the average daily balances for the statement cycle of your linked Bank of America checking and savings accounts; the current balances, as of the end of your statement cycle, of your linked personal Bank of America CDs, IRAs, credit cards, loans, lines of credit and mortgage accounts; and your last month-end balances in Banc of America Investment Services, Inc.[®] investment accounts that are linked to your checking statement.

Student loans and certain other accounts do not count toward your combined balance.

*Otherwise, monthly maintenance fee:**

With direct deposit.....\$16.00

Without direct deposit\$18.00

**Monthly maintenance fee waived for the first three months.*

Savings

Regular Savings

This is a basic, variable rate interest-bearing savings account. We waive the monthly maintenance fee for each statement cycle in which you maintain a \$300 minimum balance in your account or have us make an automatic monthly transfer of at least \$25 from your Bank of America checking account to your savings account. Each monthly statement cycle you may make 3 withdrawals with no withdrawal fee, regardless of your balance and, if you maintain a \$2,500 minimum balance in your account, you may make additional withdrawals with no excess withdrawal fee.

If you are an Advantage or Preferred customer, you can get this account with no monthly maintenance fee.

Minimum to open*\$100

**Minimum opening balance is not required if account is opened with initiation of automatic monthly transfer.*

Monthly maintenance fee:

Avoid a monthly maintenance fee for each statement cycle during which you have at least one of the following:

- Minimum balance in savings\$300

or

- An automatic monthly transfer of at least \$25 from your Bank of America checking account to your savings account.

- *Otherwise*, monthly maintenance fee\$3.00

Excess withdrawal fee:

- Minimum balance to avoid excess withdrawal fee\$2,500

- *Otherwise*, excess withdrawal fee for each withdrawal in excess of 3 during the monthly statement cycle\$3.00

Withdrawals include withdrawals and transfers at ATMs, teller lines, by telephone or by any other electronic means. Fees for withdrawals at non-Bank of America ATMs also apply. Also, see "Transaction Limits for Savings Accounts" on page 12.

Minor Savings Accounts (under age 18)*:

If you are under age 18, you may open this variable rate interest-bearing savings account. We waive the monthly maintenance fee, regardless of your account balance, until the first month after your eighteenth birthday, when your account automatically converts to a Regular Savings account. Each monthly statement cycle you may make 3 withdrawals with no fee, regardless of your balance and, if you maintain a \$2,500 minimum balance in your account, you may make additional withdrawals with no excess withdrawal fee. You may open this account only as an individual account.

Minimum to open\$25

Monthly maintenance fee.....No fee

Excess withdrawal fee:

- Minimum balance to avoid excess withdrawal fee\$2,500
- Otherwise, excess withdrawal fee for each withdrawal in excess of 3 during the monthly statement cycle\$3.00

Withdrawals include withdrawals and transfers at ATMs, teller lines, by telephone or by any other electronic means. Fees for withdrawals at non-Bank of America ATMs also apply. Also, see “Transaction Limits for Savings Accounts” on page 12.

**Minor Savings accounts are only available to children of customers who have one or more other deposit accounts with Bank of America.*

Custom Savings

This is a variable rate interest-bearing savings account. We waive the monthly maintenance fee for each statement cycle in which you maintain the required balance in your account *or* we receive a deposit to your account. Each monthly statement cycle you may make one withdrawal with no fee. An excess withdrawal fee applies to each additional withdrawal.

Minimum to open*\$25

**Minimum opening balance is not required if account is opened with initiation of automatic monthly transfer.*

One withdrawal each monthly statement cycleNo fee
After one, each withdrawal\$3.00
Withdrawals include withdrawals and transfers at ATMs, teller lines, by telephone or by any other electronic means. Fees for withdrawals at non-Bank of America ATMs also apply. Also, see “Transaction Limits for Savings Accounts” on page 12.

Avoid a monthly maintenance fee with:

Minimum daily balance\$1,000

or

At least one deposit each monthly statement cycle

Otherwise:

Monthly maintenance fee\$5.00

Money Market Savings

This is our premium variable rate interest-bearing savings account with limited check and point of sale access. You may write checks and use your ATM card for point of sale transactions (up to a total of 3 checks and point of sale transactions each monthly statement cycle) with this account. We waive the monthly maintenance fee for each statement cycle in which you maintain the required balance in your account.

If you are an Advantage or Preferred customer, you can get this account with no monthly maintenance fee.

Minimum to open*.....\$1,000

**Advantage or Preferred customers – Money Market Savings accounts that you open and link to your Advantage or Preferred account can be opened with a zero balance.*

Avoid a monthly maintenance fee with:

Minimum daily balance\$2,500

Otherwise:

Monthly maintenance fee.....\$10.00

Fee for each transaction that exceeds the legal limit\$10.00

See “Transaction Limits for Saving Accounts” on page 12.

Transaction Limits for Savings Accounts

The *Deposit Agreement and Disclosures* and federal regulations limit certain transactions for savings accounts. Legal limit: No more than a total of six transfers each monthly statement cycle (each month for a quarterly statement cycle) from a savings account by means of a pre-authorized transfer (automatic, wire, telephone or Online Banking), check, draft or debit card; of the six transfers, if checks, drafts or debit cards are allowed on the account, no more than three transfers may be made by check, draft or debit card. For some accounts we charge a fee for each transaction that exceeds these legal limits. This fee applies regardless of your account balance. If you exceed these legal limits on more than an occasional basis, we convert your account to another type of account and your account may no longer earn interest.

Additional Information

Balance Information

With some accounts, we waive the monthly maintenance fee for each statement cycle during which you maintain the required balance or one of the required balances listed for your account. For some accounts, to help meet balance requirements, you may ask us to link your checking account with many of your other Bank of America accounts opened in the following states: Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania and Rhode Island. Accounts opened in another state may not be used to meet balance requirements. Certain other restrictions apply. See *Combined Balances* in the *Deposit Agreement and Disclosures*.

The balance terms are explained in the *Deposit Agreement and Disclosures*. If applicable, the balance requirements are listed with the account descriptions.

Direct Deposit

For some checking accounts you pay a lower monthly maintenance fee for each statement cycle in which we receive one or more direct deposits to your account. Direct deposits are electronic deposits of periodic payments — such as salary, pension, Social Security and Supplemental Security Income (SSI) benefits or other regular monthly income — made into your checking account through the automated clearing house (ACH) by your employer or other payer. Deposits you make, Online Banking transfers, wire transfers and other transfers you make between your deposit accounts with us do not qualify for the direct deposit discount.

Withdrawal Fee

A withdrawal fee applies to some accounts. Withdrawals include withdrawals and transfers you make by check, with a teller at a banking center, by telephone, at an ATM, or by any other electronic means. If you are counting the number of withdrawals and transfers you make each statement cycle, you should know that we count a transaction on the date we post it to your account. This date may be different than the date you authorize, transfer or write the item, which means the item may not be counted until a later statement cycle. Fees for withdrawals at ATMs that do not prominently display the Bank of America name and logo also apply.

CDs, IRAs and Coverdell ESAs

See the *Deposit Agreement and Disclosures* for information about how we calculate interest, the early withdrawal penalty and other terms for CDs, IRAs and Coverdell ESAs (CESA).

CD Terms: 7 Days - 27 Days

Minimum to open: \$15,000.

Interest rate: Fixed.

Transaction limitations: No additional deposits until maturity.

Renewal policy: Automatically renewable, unless you choose single maturity. Single maturity CDs will not earn interest after the maturity date.

CD Terms: 28 Days - 10 Years

Minimum to open: \$1,000.

Interest rate: Fixed.

Transaction limitations: No additional deposits until maturity.

Renewal policy: Automatically renewable unless you choose single maturity. Single maturity CDs will not earn interest after the maturity date.

Risk Free CD: Term of 9 Months

Minimum to open: \$10,000.

Interest rate: Fixed.

Transaction limitations: No additional deposits until maturity.

Early withdrawal: We will waive the early withdrawal penalty after the first six days of the account term (or the first six days following any partial withdrawal), when you reinvest the amount withdrawn in any Bank of America deposit account. We reserve the right to require at least

seven days' prior written notice of your intended withdrawal. This penalty waiver is available only during the initial term of the CD; upon any renewals, normal early withdrawal penalties will apply.

Renewal policy: Automatically renews to a standard 9-month CD.

Limits: Each customer may invest a total of \$500,000 in one or more Risk Free CDs. Alternative terms not allowed.

**Opt-Up™ CD:
Term of 30 Months**

Minimum to open: \$10,000.

Interest rate: Your interest rate and annual percentage yield may change. After the first 6 months of the term, you have a one-time option to reset the interest rate for the remaining term of the CD. Here is how the reset option works: If our interest rate for a new Opt-Up CD increases, and you are eligible to reset your interest rate, you can ask us to reset the rate on your Opt-Up CD. The reset rate will be the sum of (1) the rate that applied to your Opt-Up CD at account opening and (2) one-half (50%) of the difference between the rate that applied to your Opt-Up CD at account opening and the rate that we offer on the date we reset the rate for a new Opt-Up CD (or if we no longer offer new Opt-Up CDs, the rate we offer on a new 30 month CD) with the same balance as your CD. You may reset the rate only once during the 30 month term, starting in the seventh month of the term. After we reset the rate, the new rate will apply only to the remaining term of the CD.

Transaction limitations: No additional deposits until maturity.

Renewal policy: Automatically renews to another 30 month Opt-Up CD or, if we no longer offer new Opt-Up CDs, to a 30 month CD.

Limits: We may limit the amount that each customer may invest in one or more Opt-Up CDs to a total of \$500,000. Alternative terms are not allowed.

**Fixed Term IRA or CESA:
Terms of 6 Months - 10 Years**

Minimum to open Fixed Term IRA: \$3,000.

Minimum to open CESA: \$500.

Interest rate: Fixed.

Transaction limitations: No additional deposits until maturity.

Renewal policy: Automatically renewable.

**Risk Free IRA:
Term of 9 Months**

Minimum to open: \$10,000.

Interest rate: Fixed.

Transaction limitations: No additional deposits until maturity.

Early withdrawal: We will waive the early withdrawal penalty after the first six days of the IRA account term (or the first six days following any partial withdrawal), when you reinvest the amount withdrawn in any Bank of America deposit account. We reserve the right to require at least seven days' prior written notice of your intended withdrawal. This penalty waiver is available only during the initial term of the IRA; upon any renewals, normal early withdrawal penalties will apply.

Renewal policy: Automatically renews to a standard 9-month Fixed Term IRA.

Limits: Each customer may invest a total of \$500,000 in one or more Risk Free IRAs. Alternative terms not allowed.

**Opt-Up™ IRA:
Term of 30 Months**

Minimum to open: \$10,000.

Interest rate: Your interest rate and annual percentage yield may change. After the first 6 months of the term, you have a one-time option to reset the interest rate for the remaining term of the IRA. Here is how the reset option works: If our interest rate for a new Opt-Up IRA increases, and you are eligible to reset your interest rate,

you can ask us to reset the rate on your Opt-Up IRA. The reset rate will be the sum of (1) the rate that applied to your Opt-Up IRA at account opening and (2) one-half (50%) of the difference between the rate that applied to your Opt-Up IRA at account opening and the rate that we offer on the date we reset the rate for a new Opt-Up IRA (or if we no longer offer new Opt-Up IRAs, the rate we offer on a new 30 month Fixed Term IRA) with the same balance as your Opt-Up IRA. You may reset the rate only once during the 30 month term, starting in the seventh month of the term. After we reset the rate, the new rate will apply only to the remaining term of the IRA.

Transaction limitations: No additional deposits until maturity.

Renewal policy: Automatically renews to another 30 month Opt-Up IRA or, if we no longer offer new Opt-Up IRAs, to a 30 month Fixed Term IRA.

Limits: We may limit the amount that each customer may invest in one or more Opt-Up IRAs to a total of \$500,000. Alternative terms are not allowed.

**Variable Rate IRA or CESA:
Terms of 18 Months - 23 Months**

Minimum to open: \$100.

Interest rate: Variable; tiered; at our discretion the interest rate and annual percentage yield may change at any time.

Transaction limitations: Additional deposits of any amount allowed at any time.

Renewal policy: Automatically renewable.

Money Market IRA

Minimum to open: \$100.

Interest rate: Variable; tiered; at our discretion the interest rate and annual percentage yield may change at any time.

Transaction limitations: Additional deposits of any amount allowed at any time (pre-authorized transfers and withdrawals are subject to certain limitations; see the “Transaction Limits for Savings Accounts” section on page 12 for transaction limitations. Withdrawals by check, draft or debit card are not allowed.)

IRA Fees

IRA Annual Custodial Fee, per plan\$30.00

(We charge you a separate annual custodial fee of \$30 for each IRA Plan – Traditional IRA, Rollover IRA, Roth IRA, or Traditional IRA under a Simplified Employee Pension (SEP) plan that you have open any time during the year. If you have more than one account in an IRA plan, we charge a single fee of \$30 each year for that plan.)

We waive any unpaid annual plan fee:

- *If you have at least \$10,000 in your plan at any time during the year and you still hold the plan at year-end.*
- *For the year where you have contributed and have not withdrawn at least \$500 to your Money Market IRA during the year.*

However, if you close the plan during the year, we charge the fee when you close the plan regardless of your balance.

Fee payment

You may pay the fee by cash or check. We must receive your payment by December 15 of the year for which the fee is charged. If we don't receive the fee by that date, we automatically deduct it on the last business day of December, or on a later day when funds become available in your plan. Or, if you close your IRA plan, we deduct the fee when you close it.

IRA and Coverdell ESA Direct Custodian Transfer Processing Fee (for transferring funds to another institution), per occurrence, per plan\$25.00

Miscellaneous Fees

This section includes some additional fees that apply to our personal accounts and services. We also offer additional services that are not listed in this schedule. For information about these additional services and applicable fees, please call us at the number on your statement.

Look for the ►

Note that many of the banking services you use are available at a discount or with no fee if you have an Advantage, Preferred or Money Manager Account* with us. To find out just how rewarding these accounts can be, look for an arrow (►), which means free or discounted services.

*The Money Manager Account is offered through Bank of America and Banc of America Investment Services, Inc.

Banking at ATMs

Bank of America ATM – an ATM that prominently displays the Bank of America name and logo on the ATM:

Withdrawals, deposits, transfers, payments and balance inquiriesNo ATM fee*

*Deposits and payments may not be available at some ATMs.
Transaction fees may apply to some accounts.*

First mini statement
each monthly statement cycleNo fee
After 1, each additional.....\$1.00
(includes up to last 5 debits/5 credits since last statement)

►Waived for Advantage, Preferred and Money Manager Account customers.

Full statement, each.....\$2.00
(all activity since last statement)

►Waived for Advantage, Preferred and Money Manager Account customers. (ATM statement for Money Manager Accounts will include information only for the checking portion of the account.)

**For Economy Checking, Regular Savings, Custom Savings and Money Market Savings accounts, an excess transaction fee may apply to a withdrawal. Please review the account descriptions section of this schedule.*

Non-Bank of America ATM – an ATM that does not prominently display the Bank of America name and logo on the ATM:

Withdrawals, transfers and balance inquiries at a non-Bank of America ATM located in the U.S., each.....\$1.50

Withdrawals, transfers and balance inquiries at a non-Bank of America ATM located in a foreign country, each.....\$5.00

When you use a non-Bank of America ATM, you may 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.

The non-Bank of America ATM fees do not apply at some ATMs located outside the United States. Call us before you travel internationally for current information about banks participating in the program.

See the disclosure information that accompanied your card for other fees that may apply.

Check Safekeeping, Check Image and Check Enclosure Services

For additional information about these services, see *Check Safekeeping Service* in the “Additional Terms and Services” section of the *Deposit Agreement and Disclosures*.

Check Safekeeping Service

We store copies of cancelled checks for seven years and do not return them with your statement. Our Online Banking service allows you to view and print copies of checks that posted to your account within the last 90 days.

Check Image Service

We provide with your statement images of the front of your cancelled checks that posted to your account during the statement period, up to 10 computer-generated images to a page. If you need copies of both the front and back of your checks, our Online Banking service allows you to view and print copies of checks that posted to your account within the last 90 days.

Check Enclosure Service

We return cancelled checks with your statement.

Please note that we may not return all of your cancelled checks. As an example, some checks may have been converted to electronic debits or substitute checks.

Other Fees and Services

Balance verification - decedent's accounts, per request	\$20.00
► Check copies, per copy	\$3.00
<i>Also waived for check image statement customers.</i>	
Check orders	Cost varies depending on style
► Advantage, Preferred and Money Manager Account customers receive free checks or discount on certain styles.	
Deposited item returned or Cashed item returned, each foreign item	\$15.00
► Deposit slips and other credit items, per copy	\$3.00
<i>Also waived for check image statement customers.</i>	
Deposit verification for a non-Bank of America mortgage	\$10.00
Insufficient funds fee (includes overdraft items, returned checks, insufficient funds items and unavailable funds items):	
■ If your account has had one occurrence (an "occurrence" is a day with at least one insufficient funds item) during the current month or preceding 12 months, each insufficient funds item	\$19.00
■ If your account has had at least two, but no more than four, occurrences during the current month and preceding 12 months, each insufficient funds item	\$31.00
■ If your account has had five or more occurrences during the current month and preceding 12 months, each insufficient funds item	\$34.00
<i>(The insufficient funds fee applies to a maximum of 5 items each day.)</i>	
Legal process fee (e.g. attachment, levy or garnishment), per occurrence	\$50.00*
<i>*Or such other rate as may be set by law. Fee applies to each legal order or process that directs us to freeze, attach or withhold funds or other property.</i>	

Overdraft protection transfer fee*

► Transfer from Regular Savings, Custom Savings, Money Market Savings, or line of credit, each	\$10.00
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Transfer from credit cardsee Credit Card
Agreement

**Transfers will be made in increments of \$100. Credit card
transfers will be made from Bank of America credit cards.
Credit cards issued by Bank of America, N.A. (USA).*

Note: Bank overdraft protection is not available for
the Money Manager Account. Money Manager
Account overdraft protection is available, subject to
approval, with a margin account from Banc of America
Investment Services, Inc. For more details, please ask
to speak with a representative of Banc of America
Investment Services, Inc.

► Reference letter, each	\$10.00
(For example, Bank of America relationship or deposit history for an international visa application, certain immigration documents, auctions, rental arrangements or financial support for a student.)	

Research services.....\$20.00 minimum

Statements

Banking center statement printout	\$5.00
Statement balancing, per hour	\$20.00 minimum
Statement copy, per statement	\$5.00
(Money Manager Account statements are available through Banc of America Investment Services, Inc.)	

Stop payment, per request or renewal

► Temporary items 6 checks, 2 deposit slips	\$3.00
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Additional Miscellaneous Fees

We may change the following fees at any time without notice.

Bond coupon collection, per envelope.....	\$10.00
Bond coupon collection returned.....	\$50.00
Bond redemption (excludes U.S. Savings bonds).....	\$25.00
► Cashier's checks	\$6.00
Check Card Foreign Currency Conversion Adjustment fee.....	3% of the U.S. dollar amount
<i>Fee applies to purchases made with your Bank of America Check Card in currency other than U.S. dollars.</i>	
Collection item, Documentary and Non-documentary, per item.....	\$30.00
Foreign Collection Item, each	\$40.00
plus any out of pocket expenses	
► Money orders, each	\$3.00
Safe deposit box	Cost varies depending on size
Automatic payment fee	\$25.00
Drilling fee.....	\$150.00
Key deposit fee	\$25.00
Late payment fee (after 30 days)	\$10.00
Lost key/ replacement fee	\$25.00
Wire transfers	
Domestic (incoming), per wire	\$10.00
Domestic (outgoing), per wire.....	\$20.00



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