

Accessible Banking. For the unique needs of our customers with disabilities

Bank of America is committed to the needs of all of our customers – including those with disabilities. With Accessible Banking, you can enjoy a wide range of accounts and services designed to make banking easier and more accessible for everyone. Bank of America offers these auxiliary aids and services for existing and prospective consumer customers at no additional charge above the bank's standard service fees for comparable products.

ACCESSIBLE BANKING

ATMs and Banking Centers

The power to bank when, where, and how you want is yours. We have over 5,800 banking centers coast-to-coast and the nation's largest bank-owned ATM network of over 16,000 ATMs for you to use at your convenience. You can also enjoy Drive-thru Banking and Talking ATMs at select locations.¹

Talking ATMs. To hear private, spoken instructions when you access your accounts at our Talking ATMs, just plug a headset into the audio jack. You can obtain headsets free of charge by contacting Telephone Banking. Contact Telephone Banking to find the nearest Talking ATM or use the ATM & Banking Center Locator at <http://www.bankofamerica.com/>

Alternative Format Statements. You may request to receive your personal checking, savings, or credit card statements in alternative formats, including Braille, large-print, and online. You can request Braille or large-print formats by contacting Telephone Banking or visiting a nearby banking center. Online statements can be ordered through Online Banking at <http://www.bankofamerica.com/>.

Alternative Format Documents. You can obtain general Accessible Banking and bank information online at <http://www.bankofamerica.com/accessiblebanking>. Available information includes Accessible Banking Fact Sheets, Talking ATM Brochures, Deposit Agreements and Disclosures and Personal Schedules of Fees.

Free Online Banking Service with Free Unlimited Bill Pay. Our website has integrated accessibility features so you can enjoy enhanced usability.² Go online and check your account balances, review your account activity and transactions, receive and pay bills and transfer money. You have the ability to view, print and download up to 18 months of checking account statements online. Plus, you may open accounts and apply for loans online.

Raised-line checks. Checks that can be oriented by touch are available for personal checking and line of credit accounts. Large-print check registers are also available. You can order raised-line checks by contacting Telephone Banking or visiting a nearby banking center.

Reader services. Reader services are available from our banking center and Telephone Banking associates. Hours vary by location and depend on the type of document for which service is required. You may contact Telephone Banking for service hours of the nearest banking center. Appointments may be required for banking center associate assistance.

Telephone Banking. Access your checking, savings or credit card accounts by using our

automated Telephone Banking service 24 hours a day, 7 days a week, 365 days a year. Check your balance, transfer money between accounts, verify recent payments, deposits and withdrawals and find out which checks have been recently posted. Toll-free voice and TTY numbers are available for all customer service centers.

AUXILIARY AIDS AND SERVICES

Our Auxiliary Aids and Services Policy applies to all states in the United States where Bank of America does business in the areas of ATM services, personal checking or savings deposit accounts and/or consumer lending.

Availability. Alternative formats may vary depending on the type of information requested. Banking center and Telephone Banking associates can assist you in identifying and requesting auxiliary aids and services. Printed materials covered by this policy may include:

- Product and service information
- Account/loan applications
- Account terms and conditions
- Account statements
- Special notices
- Changes in account terms
- Talking ATM location information

Fulfillment. Depending on the type of aid or service requested, fulfillment times may vary. Services such as Telephone Banking automated service, Online Banking and Talking ATMs are self-service and are available 24 hours a day in most cases. Braille and large-print statements will be shipped within seven business days of your standard print statement.

The bank will review requests for auxiliary aids and services not specified by this policy on a case-by-case basis. The bank will respond within ten business days, unless specified otherwise.

Comments. You can provide comments regarding this policy by contacting Telephone Banking or send e-mail via the bank's Web site at <http://www.bankofamerica.com/>. Select "Contact Us" from the home page and click on the "Accessible Banking" link.

To learn more about Accessible Banking:

Visit <http://www.bankofamerica.com/accessiblebanking>

Call toll-free **1.800.432.1000 (1.800.288.4408 TTY)**

In California, call **1.800.362.2538 (1.800.551.4453 TTY)**

¹Talking ATMs and Drive-thru ATMs are only available at selection locations.

²Web accessibility based on universal design and Priorities 1 and 2 of the World Wide Web Consortium (W3C).