

**Independently access
your accounts
with Bank of America
Talking ATMs**



Talk about a great opportunity.

For years, ATMs — Automated Teller Machines — have enabled sighted customers to independently access their accounts simply by inserting an ATM card. Now you have the same opportunity to meet your banking needs.

Talking ATMs deliver private, spoken instructions through a headset plugged into an audio jack. They also deliver every function found at non-talking ATMs. That means you'll have the ability to:

Get cash

Transfer money between accounts

Check account balances

Make deposits and payments*

All of these transactions can be done on your own in a convenient environment — at any time, day or night.

*Not all transactions are available at all ATMs. Allow additional time for mortgage and credit card payments to be processed. Refer to your copy of our Deposit Agreement and Disclosures for more information.

Easy listening.

Talking ATMs feature an introduction and instructions that play automatically. After plugging your headset into the audio jack, you'll hear a description of the layout of the components for the particular Talking ATM you're using. To begin your transaction at any time, insert or swipe your card (depending on the model). Audible instructions are provided throughout your banking session to guide you through the completion of your transaction. If you need additional information, you can choose to listen to a more detailed tutorial before starting your transaction.

Use your headset.

Any mini-plug headset will work with our Talking ATMs. You can use your own or you can request one from Bank of America — free of charge — in one of two ways: Call Telephone Banking at 1.800.432.1000 (1.800.362.2538 in California). Or visit www.bankofamerica.com, and select “Contact us” from the home page. Next, select “Accessible Banking” under “About the Bank,” select “Send accessible banking questions and comments via secure e-mail,” then type in your request.

Finding our Talking ATMs.

Our Talking ATMs have audio jacks, while non-Talking ATMs do not. They also are identified by Braille signage and a tactile headset symbol. Talking ATMs can be located by calling Telephone Banking at 1.800.432.1000 (1.800.362.2538 in California), using the ATM locator at www.bankofamerica.com or asking any banking center associate.

Below is a visual representation of the headset symbol used to identify Talking ATMs.



Keypad key points.

Talking ATMs have keypads that are used for responding to ATM prompts, such as inputting the Personal Identification Number (PIN) that is required to access your accounts, and for all transaction entries.

Keypads consist of 16 keys — four across and four down. The three left columns of the keypad are identical to a standard touch-tone telephone keypad, with the number “1” in the upper left corner. While some Talking ATMs have keys in Braille, other models will have a raised dot on the “5” key to orient you to the center of the number keypad. Depending on the ATM model type, the keys on either side

of the “0” key — normally “*” and “#” — may be used to navigate backward and forward through various menu options.

The far right side of the keypad contains a column of important keys that, from top to bottom, are:

Enter — with the universal tactile shape “O” or Braille character “EN”

Clear — with the universal tactile shape “I” or Braille character “CL”

Cancel — with the universal tactile shape “X” or Braille character “CN”

Blank — used to increase the volume of spoken instructions (available on some models)

We're at your service.

In addition to Talking ATMs, we offer other accessible banking services, such as:

Telephone Banking.

Handle most of your banking needs 24 hours a day using any touch-tone phone.

Online services.

Get information about products and services or conduct business on our secure Web site at www.bankofamerica.com.

Reader services.

Telephone Banking and banking center associates are available to read printed bank materials. (Banking center associate hours vary by location and an appointment may be required.)

We also provide Braille and large-print statements for checking and savings accounts, as well as raised-line checks that can be oriented by touch for personal checking and line-of-credit accounts.

Talk to us.

For more information about Talking ATMs and other accessible banking services, call Telephone Banking at 1.800.432.1000 (1.800.362.2538 in California). To get an ATM card and Personal Identification Number (PIN), or to open a Bank of America account, call Telephone Banking or talk to a banking center associate.

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