

Customer Ana J. Montalvo-Burke appreciates attentive service



Pictured above: Ana J. Montalvo-Burke and her husband Ramon enjoyed a beach vacation in Puerto Rico in January 2007.

While the convenience of world-wide banking is important to Bank of America Military Banking customer Ana J. Montalvo-Burke, she is quick to say she has two favorite branches: the Census Bureau Headquarters branch and the Eads Street branch in Arlington, VA.

“I like that at any time I enter either branch, I’m greeted, helped and directed to a teller or associate in less than a minute. I always feel there is someone to lend a hand,” she says. Both she and her husband have been Bank of America Military Banking customers since 2005.

That attentive customer service is important to Montalvo-Burke, who is a Statistician Demographer at the Census Bureau Headquarters Office in Suitland, MD. “I have a challenging and intense job, which also includes responding to public user inquiries concerning our data, so I really appreciate when people are as responsive to me.”

Accessibility and easy-to-use online banking are features Montalvo-Burke appreciates the most from Bank of America Military Banking. “I travel for work and visit family frequently in Florida, and know that no matter where I go, there is a Bank of America nearby,” she says.

{ REMINDER }

New address for deposit mailing

Bank by Mail deposit processing for Military Banking has moved to the consolidated processing site in Tampa, Florida. Beginning April 1, 2008, please use the new address when mailing your deposits.

For postal delivery:

Bank of America
FL1-300-01-27
PO Box 31900
Tampa, FL 33631-3900

For overnight delivery:

Bank of America
FL1-300-01-27
5301 West Idlewild Avenue
Tampa, FL 33634-8032

At your service

Telephone Banking Automated Service
24-hour automated account information available
1.800.445.3115
San Antonio, TX
1.210.978.5123

Personal Account Information
6:00 a.m.-11:00 p.m. Central Time M-F
9:00 a.m.-3:00 p.m. Sat.
1.800.334.1920
San Antonio, TX
1.210.978.5000

Bank Card Center
6:00 a.m.-9:00 p.m. Central Time M-F
9:00 a.m.-3:00 p.m. Sat.
1.800.526.8700
San Antonio, TX
1.210.835.0175
(Call about lost or stolen cards 24 hours a day)

Consumer Loans
7:00 a.m.-8:00 p.m. Central Time M-F
1.800.422.3112
San Antonio, TX
1.210.978.5010

Mortgage Loans
7:30 a.m.-5:30 p.m. Central Time M-F
1.800.628.5408

Toll-free calls from foreign countries
6:00 a.m.-11:00 p.m. Central Time M-F
9:00 a.m.-3:00 p.m. Sat.

- BELGIUM
0800.1.8168
- GERMANY
0800.811.2910
- ITALY
800.874.011
- JAPAN/OKINAWA
00531.11.3593
- SOUTH KOREA
00798.11.326.0826
- UNITED KINGDOM
0800.89.1585

All other countries, call collect
1.210.978.5000
6:00 a.m.-11:00 p.m. Central Time M-F
9:00 a.m.-3:00 p.m. Sat.

Customer Comments

We welcome any questions or comments you may have about Bank of America.

Please send to:
Bank of America
PO Box 8000
San Antonio, TX 78208
Mailcode: TX7-400-01-05
www.bankofamerica.com/military

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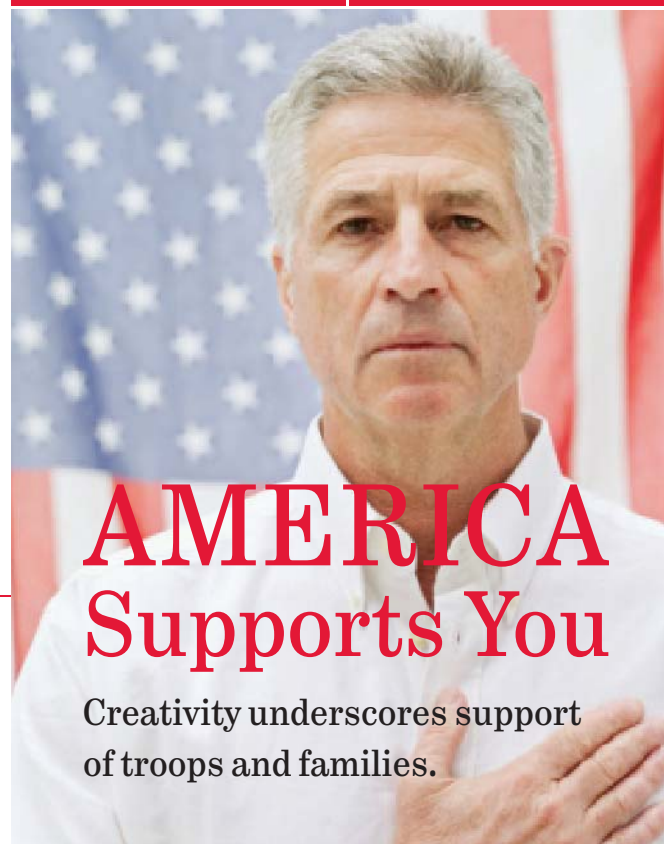
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Spring 2008



AMERICA Supports You

Creativity underscores support of troops and families.

The Bank of America Military Banking team has made it snow in Kuwait, played Santa for soldiers in the Middle East, and made it possible for wounded service men to meet professional football players on the 50 yard line – all in the name of heartfelt caring in conjunction with the *America Supports You* outreach effort.

America Supports You is a Department of Defense program that gives citizens the opportunity to show support to the U.S. armed forces at home and abroad. Founded in 2004, it connects individuals and organizations with military personnel and their families.

“Bank of America Military Banking views our partnership with the *America Supports You* program as an important way to support the U.S. Military,” said Lysandra Marr, Marketing Specialist, Bank of America Military Banking. “The program connects individuals, organizations

and companies to hundreds of hometown groups offering a variety of support to the military community, which is crucial to building morale nationwide.”

Bank of America has been an active participant of the *America Supports You* program for 4 years. The Bank of America team has worked to support the troops and their families in creative ways, sending care packages all over the world and sponsoring special social events.

“This past year we sponsored a Christmas celebration at Camp Buerhring in Kuwait, which provided soldiers with a tree lighting ceremony complete with artificial snow. They also enjoyed music, entertainment and received stockings and giveaways,” said Marr.

Other outreach activities the Bank has undertaken for *America Supports You* include:

- » A Dallas Cowboy football team meet and greet outing for wounded service personnel recovering at Brooke Army Medical Center in San Antonio, TX.
- » Fleet Week 2007 Padres/Pirates baseball game outing for service personnel.
- » Sponsor of the National Freedom Walk
- » Platoon Support Kits for the 3rd ID

Bank of America has also provided monetary support to sustain efforts to support military personnel. A Bank of America Foundation grant of \$1 million was provided to the Center for the Intrepid Rehabilitation Facility for Wounded Warriors at Brooke Army Medical Center in San Antonio, TX. A recent co-sponsorship with *America Supports You* included a \$50,000 donation from Bank of America to fund the Gary Sinese Lt. Dan Band concert at the Joint Service Open House in May at Andrews Air Force Base.

For more information about *America Supports You*, or to learn how to connect with a home front group in your area, go to www.americasupportsyou.mil

ROTC students awarded scholarships

Bank of America Military Segment has awarded more than \$20,000 in scholarships this academic year to a select group of ROTC students who distinguished themselves in academics, physical fitness and military performance.

“We’re proud of our 20-plus year involvement with awarding the up-and-coming future leaders of our military with these scholarships,” said Kirk Frady, vice president of Military Affairs, and manager of the ROTC scholarship program for the Bank. “It’s an honor to partner with each branch of the military this way and reward the best ROTC students in the nation.”

The scholarship program not only gives the bank the opportunity to recognize scholastic performance, but enhances the relationship between the bank and the country’s military personnel.

“Maintaining a strong presence with the young men and women that are beginning their careers in the military is one of the first steps we can take to provide them with outstanding banking service,” said Frady.

This year’s 26 scholarship recipients were nominated by a selection board from each branch of the military. Awards were presented at each of the respective ROTC conferences last fall and winter. The national Army winner and national Air Force winner each received a \$1,500 award. Eleven Army and Air Force winners each received \$1,000 and 13 Navy/Marine winners each received \$500.

Admiral James L. Holloway, Jr. Scholarship Award – Naval ROTC

MIDN 1/C Shelley R. Taggart – Villanova Univ.
OC Michael C. Williams – Florida A&M Univ.
MIDN 1/C Christopher Whitley –
Virginia Polytechnic Institute and State
OC Robert M. Tanksley – Purdue University
MIDN 1/C Samuel McGriff – University of Missouri
MIDN Mitchell C. England – University of
San Diego/San Diego State

John A. LeJeune Scholarship Award – Naval ROTC

SSgt Brock H. Scheller – Purdue
MIDN 1/C Paul A. Lembrick – Univ. of Nebraska
SSgt Joshua Puglise – Univ. of Pennsylvania
MIDN 1/C Ole J. Grauke – Texas A&M Univ.

At-Large Scholarship Award – Naval ROTC

MIDN 1/C Kathryn E. Shertz – Univ. of Pennsylvania
MIDN 1/C John Henry N. Harrison –
University of Wisconsin
MIDN 1/C Rene Barber – Southern A&M University

Lt. Colonel Virgil I. Grissom Memorial Scholarship Award – Air Force ROTC

Cadet Jonathan L. Clason – (National Winner)
Univ. of Oklahoma
Cadet David Bishop – Univ. of Maryland
Cadet Tyler C. Flagg – Rutgers Univ.
Cadet Philip B. Rosen – Univ. of Illinois-Urbana
Cadet Shannon E. Laubenthal – Univ. of Nebraska
Cadet Maureen A. Hartney – Univ. of Florida

General Creighton W. Abrams Scholarship Award – Army ROTC

Cadet Tyler M. Neuharth – Univ. of South Dakota
(National Winner)
Cadet Fray C. Allen – Virginia State University
Cadet Richard E. Bobo – Brigham Young Univ.
Cadet Kyle B. Greer – Univ. of Mississippi
Cadet James R. Johnson – Iowa State Univ.
Cadet Joshua D. Rud – Univ. of Minnesota,
Twin Cities
Cadet Michael B. Tate – Iowa State Univ.

Online Banking a natural for military personnel

No one appreciates the convenience and security of Online Banking more than today’s military personnel.

Transferring money, paying bills and viewing credit card activity is available to Military Banking customers online. “Their mobile lifestyle and familiarity with technology make online banking a natural activity for them,” said Don Cardinal, Vice President of E-commerce for Bank of America Military Banking.

Military Banking customers get free Online Banking service including bill pay, viewing account balances and transactions, transferring funds between checking and savings, viewing copies of paid checks, ordering new checks, contacting customer service, and reporting and account reconciliation.

Because the Online Banking service is so easy to use, the service has a high user rate, said Cardinal. That customer demand has also been instrumental in Bank of America’s initiatives to provide additional enhancements to the service, including access to pending transaction data and check images in real-time.

Security enhancements are also part of the Bank’s ongoing dedication to serve military customers better. The Online Banking Web site is encrypted to prevent unauthorized access to data, and protects its customers’ privacy by keeping financial information secure and confidential.

In addition, Online Banking customers benefit from a guarantee of security and protection, Cardinal said. “With our \$0 Liability Online Banking Guarantee, our customers are not responsible for any unauthorized activity originating from Online Banking, including Bill Pay, if they report it within 60 days of the statement date,” he said. “We guarantee to process payments to a customer’s designated payees on the dates and for the dollar amount specified, and will reimburse a customer for any late-payment-related charges if we fail to process a payment in accordance with properly-completed instructions.”



Online Banking customers are reminded that Bank of America wants to hear from them immediately if anything seems suspicious while banking online, says Cardinal. “We caution our customers to be careful about providing account information online,” he adds. “We will never ask a customer to provide us their account or card numbers online.”

Online Banking safety tips:

Keep your computer secure

- » Regularly download Windows updates, which include security patches.
- » Use current anti-virus and anti-spyware programs.

Keep an eye on your accounts

- » Check your accounts regularly to prevent fraud. If something looks suspicious, immediately call Bank of America at **800.334.1920**.

Keep Online Banking private

- » Do not bank online in a public, wireless environment, or through public computers at libraries or internet cafes.