

# Your new Bank of America® statement... easy to read, navigate and follow.

## Welcome to your new, enhanced banking statement

Your Bank of America banking statement has been redesigned to help you find the information you need more easily. Please refer to the descriptions inside for details on key sections and specific features. If you have questions, please call 1.800.MERRILL (1.800.637.7455). Thank you for being a valued client.

## Easy access to your account information anytime

Now that your banking statement has been enhanced, we also want to remind you that you have many other convenient ways to access your account information.

- **Online Banking.** You can access your banking account information 24/7 through Bank of America Online Banking. It's also a great resource to answer questions you may have about your banking accounts or to learn more about Bank of America solutions and services.
- **Paperless Statements.** If you would prefer to receive paperless statements, you can enroll by logging into your account online.
- **Mobile Banking.** There's no easier way to bank on the go. Just download the Bank of America Mobile App<sup>1</sup> and enjoy access to your banking account information, receive alerts<sup>2</sup> and even deposit checks right from your mobile device or tablet.<sup>3</sup>
- **Text Banking.** Get balance and transaction information within seconds by text.<sup>4</sup>

See sample statement below. Product name may vary slightly on new design.



Bank of America Corporation  
P.O. Box 53150  
Phoenix, AZ 85072-3150



99999 999 SCM999 1 9 9

Wealth Management Banking

**Client services information**

- 📞 1.800.MERRILL (1.800.637.7455)  
TDD/TTY users only: 1.800.288.4408  
En Español: 1.800.688.6086
- 🌐 bankofamerica.com
- 📮 P.O. Box 25118  
Tampa, FL 33622-5118

JOHN B. CLIENT  
NAME LINE 2  
123 ANY STREET  
ADDRESS LINE 2  
ANYTOWN MA 02492 - 4060

**1**

**Your Bank of America banking statement summary**  
for May 1, 2013 to May 31, 2013

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Your deposit accounts	Account number	Ending balance	Details on
Premium Checking	0000 9999 9999	\$36,074.18	Page 3
Regular Savings	0000 9999 9991	\$5,271.10	Page 7
Certificate of Deposits		\$999,999.99	Page 11
Individual Retirement Accounts	XXX XX XXXX 123456	\$999,999.99	Page 11
Individual Retirement Accounts	XXX XX XXXX 654321	\$999,999.99	Page 11
Coverdell Education Savings Account	XXX XX XXXX 654322	\$999,999.99	Page 12
<b>Total balance</b>		<b>\$999,999.99</b>	

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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See page 11 for disclosure information.

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The information you need in a clear, organized format.

- 1 Client services information.** Find important contact information in this area.
- 2 Important messages.** Check here for important notifications, which are highlighted to make them easier to locate.
- 3 Account summary.** A breakdown of information concerning your current statement is located here, including your beginning balance, deposits, withdrawals and checks.
- 4 Statement messages.** You'll see relevant messages, flagged by topic using these new icons, to help you better understand your account.
- 5 Special offers.** Look for special solution or benefit offers that may be of interest to you.

See sample statement below. Product name may vary slightly on new design.

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JOHN B. CLIENT | Account # 0000 999 9999 | May 1, 2013 to May 31, 2013

### Information about your account

**Change of address** – Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

**Check copies** – You can view and print check copies through Online Banking for up to 12 months. You can also request a copy or get more information about a check or other item by calling the Client Services telephone number on the front of this statement.

**Deposit agreement** – When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of those documents as we may reference them from time to time. These documents are part of the contract for your deposit account and governs all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our banking centers.

**Electronic transfers: In case of errors or questions about your electronic transfers** – If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g. ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared.

6

**Information about your account.** Refer to this section for details on how to change your address, make electronic transfers, report problems and more.

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**Service fees.** We've provided a new and easy way to find any fees that may be associated with your account.

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### Service fees

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Date	Transaction description	Amount
05/10/13	Overdraft fee	- 35.00
05/10/13	Safety Deposit Box Fee	- 30.00
<b>Total service fees</b>		<b>- 65.00</b>

*Note your Ending Balance already reflects the subtraction of Service Fees.*

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- <sup>1</sup> To access Mobile Banking, you must first enroll through the Mobile Banking App or at [bankofamerica.com](http://bankofamerica.com). Once enrolled, the same Online ID and passcode can be used to access both Online and Mobile Banking. Transfers and Bill Pay must be set up in Online Banking using a desktop or laptop browser. View the Online Banking Service Agreement at [www.bankofamerica.com/serviceagreement](http://www.bankofamerica.com/serviceagreement) for more information about both Mobile and Online Banking.
- <sup>2</sup> Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider. Mobile App alerts are not available on all mobile devices.
- <sup>3</sup> You must first enroll in Online Banking or Mobile Banking and download the Mobile App. Deposits are subject to verification and not available for immediate withdrawal. Restrictions apply. Click the “More” button in the App, select “Help” and then “Mobile Check Deposit” for details, including information on funds availability, deposit limits and proper disposal of checks, and to see the full terms and conditions. Wireless carrier fees may apply. Requires at least a 2-megapixel camera. This feature is not available on the Mobile Website and is not available on all mobile devices.
- <sup>4</sup> Bank of America does not charge for Text Banking. However, your mobile service provider may charge for sending and receiving text messages on your mobile phone. Check with your service provider for details on specific fees and charges that may apply.

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Banking products are provided by Bank of America, N.A., and affiliated banks, members FDIC and wholly owned subsidiaries of BAC.

Investment products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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