

Online Banking Service Agreement

Bank of America Online Banking Service Agreement

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1. General Description of Bank of America Online Banking Service Agreement (this "Agreement")

A. What This Agreement Covers

This Agreement is between each owner of an eligible account, a person applying for an eligible account, or authorized representative appointed or entitled to online access on another person's behalf ("you" or "your") and Bank of America, N.A. (Bank of America). This Agreement governs your use of any online or mobile banking services maintained by Bank of America and accessible through bankofamerica.com using a personal computer or a mobile device, including a smartphone, tablet, or any other eligible handheld or wearable communication device (the "Service(s)").

Under the terms of this Agreement, you may use the Services to obtain financial products and services, access and view account information, and, for certain accounts, move money electronically and perform authorized transactions, for eligible U.S.-based Bank of America consumer and small business accounts and affiliate accounts linked to the Service, such as those at Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Merrill").

When used in the Agreement, the term "small business" includes sole proprietors, non-consumer business entities, and individual owners of the business, unless the context indicates otherwise. If you are a small business customer, additional or different terms and conditions applicable to the Services, as well as additional Services available exclusively to small business customers, are included in the Business Services Addendum, which is a part of this Agreement.

When you first set up your Online/Mobile ID, we will link all of your eligible Bank of America and affiliate accounts, including joint accounts. If you open an additional eligible account at a later date, we will link your new account to the Service, unless you tell us not to do so. Unless indicated otherwise by the context, "linked Bank of America accounts" or "linked accounts" refers to all of your accounts with Bank of America and its affiliates that are linked to the Service.

When your Service is linked to one or more joint accounts, we may act on the verbal, written or electronic instructions of any authorized signer.

Please note that some of the Services, or certain features or benefits of the Services, may not be available at all times or when using certain digital devices or applications. For example, some functions may be available online through a personal computer, but not available through our mobile app or if you do not have the most current version of our mobile app. It is your responsibility to maintain the most current version of our mobile app on the mobile device you use to access the Services. For example, if we add features or benefits to the Service, you may be unable to access them if you do not have the most current version of the mobile app.

B. Accepting the Agreement

When you apply for, enroll in, activate, download or use any of the Services described in this Agreement or authorize others to do so on your behalf, you are contracting for all Services described in the Agreement and agree to be bound by the terms and conditions of the entire Agreement, as well as any terms and instructions that appear on a screen when enrolling in, activating or accessing the Services.

C. Relation to Other Agreements

Your use of the Services may also be affected by your Deposit Agreement and Disclosures, including the applicable schedule of fees ("Deposit Agreement"), or other agreement with us for your linked Bank of America accounts and/or an agreement with our affiliates for your affiliate accounts linked to the Service, including your investment accounts at Merrill. When an account is linked to the Services, it does not change the agreements you already have with us or our affiliates for that account and you are still subject to the terms and conditions we gave you in the agreement and disclosure for the linked account. The terms and conditions for those account agreements, including any applicable fees, transaction limitations, liability rules and other restrictions that might impact your use of an account with the Services, are incorporated into this Agreement. In the event of a conflict between the terms of those account agreements and this Agreement, the terms of the applicable account agreement will prevail unless this Agreement specifically states otherwise.

If you use the Services to move money between your investment accounts governed by the Merrill Lynch Brokerage Website Terms and Conditions, which you agreed to when you became a Merrill online customer, that agreement, and not this Agreement will apply to your transaction.

2. Payment & Transfer Services Using Internal Accounts and Payments to Your Bank of America Loan Accounts From An External Account

A. Payment & Transfer Services Using Internal Accounts

You may use the Service to transfer funds between your linked Bank of America and Merrill accounts without a fee on either a one-time or recurring basis, including as a payment to a linked installment loan, credit card or mortgage.

Transfer From	Transfer To	\$ Limit ¹	Cut-off Time (all eastern PM)
Your Checking/Savings account	Your Checking/Savings account	\$9,999,999.99	10:45 ²
Your Checking/Savings account	Your Investment account	\$9,999,999.99	4:45
Your Investment account	Your Checking/Savings or Loan account	\$100,000.00 per calendar day \$250,000 per week	4:45 ^{2,3}
Your Checking/Savings account	Your Loan Account	\$9,999,999.99	10:45 ³
Your Credit Card/ Business Line of Credit/HELOC	Your Checking/Savings or Loan Account	\$9,999,999.99	10:45 ^{2,3}

Subject to your agreements with Bank of America and/or our affiliates for your accounts linked to the Service, there are no receiving limits for internal transfers between your own accounts.

^{1/} Higher limits may apply for Bank of America Private Bank, Merrill or small business accounts.

^{2/} Transfers to a Bank of America checking or savings account made after the applicable cut-off time indicated above but by 11:59 p.m. on a business day in the State where your checking or savings account was opened, will be posted as of the next business day in your transaction history, but will be included in the balance we use to pay transactions that night. This process may impact when fees apply to your account.

^{3/} Funds transferred as a payment to an eligible credit card, business line of credit, home equity line of credit during draw period ("HELOC"), installment loan or mortgage (together "Loan Accounts") after the applicable cut-off time indicated above but by 11:59 p.m. ET will be credited with the date the payment is submitted. It may take up to 2 business days for these updates to be reflected in your account balances, funds availability, and transaction posting.

- One-time transfers may be made at any time and are immediately debited from a checking or savings account's available balance or a credit account's available credit.
- Future dated or recurring transfers (other than transfers to a Bank of America credit card account) scheduled for a weekend or a non-business day will be debited from the funding account on the prior business day. All other scheduled and recurring transfers (other than transfers to a Bank of America credit card account) will be debited from the funding account at the beginning of the business day requested.
- Future dated or recurring transfers to Bank of America credit card accounts will be debited from the funding account at the beginning of the scheduled transfer date even if the scheduled transfer date is on a weekend or non-business day.
- Future scheduled and recurring transfers (other than transfers to a Bank of America credit card account) can be canceled prior to midnight ET on the business day prior to the date the transfer is scheduled to be made. Future dated or recurring transfers to Bank of America credit card accounts can be canceled prior to midnight ET on the calendar day prior to the date the transfer is scheduled to be made. A one-time immediate transfer cannot be canceled after it has been submitted.
- The best way to cancel a future scheduled or recurring transfer is to follow the instructions on our website. The cancel feature is found in the payment activity section. You may also request to cancel a future scheduled or recurring transfer by calling us at **800.432.1000** for consumer accounts and **866.758.5972** for small business accounts. If you are calling from outside of the continental U.S., call us collect at **925.681.7600**.
- If your funding account does not have sufficient funds available on the scheduled transfer date or is otherwise returned due to the status of the account, we may make one or more attempts on subsequent days to process your scheduled transfer and the effective date of your transfer, if processed, will be considered made as of the day such subsequent attempt is successful.

B. Transfers to Someone Else Using Their Account Number

You may use the Service to make one-time or recurring transfers from a linked Bank of America checking, savings, money market or line of credit account to most checking, savings or money market accounts of other Bank of America customers using their account number.

Transfer From	Transfer To	\$ Limit ¹	Cut-off Time (all eastern PM)
Your Checking/Savings/Money Market/Line of Credit account	Checking/Savings account of Someone Else	\$3,500 per 24 hours \$10,000 per week	10:45

^{1/} You may be eligible for higher limits if you add Secured Transfer to receive a one-time passcode on your mobile device or register a USB security key. Higher limits may also apply for Bank of America Private Bank, Merrill or small business accounts.

- One-time immediate transfers may be made at any time and are immediately debited from a checking, savings, or money market account's available balance or a credit account's available credit. A one-time immediate transfer cannot be cancelled after it has been submitted.
- One-time future dated or recurring transfers will be debited from the funding account on the beginning of the scheduled transfer date.
- One-time future dated and recurring transfers can be edited or canceled prior to 11:59PM ET on the day prior to the date the transfer is scheduled to be made.
- The best way to edit or cancel a one-time future dated or recurring transfer is to follow the instructions on our website or mobile app. The edit and cancel features are found under the "Pay & Transfer" tab. You may also request to cancel a one-time future dated or recurring transfer by calling us at 800.432.1000 for consumer accounts and 866.758.5972 for small business accounts. If you are calling from outside of the continental U.S., call us collect at 925.681.7600.
- By scheduling a transfer with the Service, including future dated and recurring payments, you agree and acknowledge that we may cancel any such transfer(s) for the following reasons: your payment account is closed or does not have available funds, you are ineligible to use the Service, the recipient's account number is invalid, the recipient is deleted, for security reasons, applicable limit exceeded, or the transfer otherwise can't be processed. The transfer may also be delayed or the transfer may be blocked to prevent fraud or comply with regulatory requirements. We will notify you by email if we block or cancel a transfer that you have initiated using the Service.
- You may receive transfers from other Bank of America customers in the aggregate of \$999,999.00 per week.
- Internal Transfer send limits for both Sections 2.A and 2.B are set at the customer profile (User ID) and apply to all accounts visible in the "From" dropdown when initiating an Internal Transfer. If you are a small business customer and are not receiving the small business limits, make sure you are logged in with your small business User ID.

C. Payments to Your Bank of America Loan Accounts From An External Account

- You may use the Service to make payments on your certain eligible Bank of America Loan accounts without a fee, on either a one-time or recurring basis, from your consumer asset account maintained at another financial institution that you have added to Transfers. For payments from your linked Bank of America accounts, see Section 2.A above.
- Payments to your consumer credit card account from your consumer asset account maintained at another financial institution can be for any amount up to \$9,999,999.99 with payments to a charged-off credit card account limited to \$249,999.99. Not all customers are eligible to use the Service to make payments to your Bank of America consumer credit card. Eligibility is based on a variety of factors.
- Payments to your mortgage or HELOC loan accounts from your consumer asset account maintained at another financial institution can be for any amount up to \$999,999.99 with escrow payments limited to \$5,000.00.
- You certify that any account you add to Transfers is an account from which you are authorized to make payments, and any payment you make using Transfers will debit an account that you are legally authorized to use. When you add an account maintained at another financial institution, you do not change the agreements you have with that financial institution for that account. Please review those agreements for any applicable fees, limitations on the number of transactions you can make, and for other restrictions.

- Payments to your Loan accounts from a consumer asset account maintained at another financial institution that are initiated by 11:59 p.m. ET will be applied on the same day. It may take up to 2 business days for these updates to be reflected in your account balances, funds availability, and transaction posting.
- If the financial institution upon which your payment is drawn rejects, refuses, or returns the payment, the payment to your Loan account will be reversed and you may incur late payment or other fees. The institution holding your deposit account may impose a returned item or other fee.
- Future scheduled and recurring payments to your Loan accounts from your account at another financial institution can be canceled prior to midnight ET on the calendar day prior to the date the payment is scheduled to be made. A one-time immediate payment cannot be canceled after it has been submitted.
- The best way to cancel a future scheduled or recurring payment is to follow the instructions on our website. The cancel feature is found in the payment activity section of Transfers. You may also request to cancel a future scheduled or recurring payment by calling us at **800.432.1000** for consumer accounts and **866.758.5972** for small business accounts. If you are calling from outside of the continental U.S., call us collect at **925.681.7600**.

3. Bill Payment Services

This section is not applicable to small business customers participating in the Payments and Invoicing Service described in Section 8.0 of the Business Services Addendum, which is a part of this Agreement. You may only be eligible to enroll in one service. Bank of America makes no representations or warranties as to whether a bill payment program that you are eligible to enroll in is appropriate for a particular business. You are solely responsible for determining whether a service that is made available to you is suitable for your business, considering various factors including, but not limited to, payment processing timeframes, timing for delivery of payments, fees, and limits included in the different plans.

A. Bill Pay for Checking, Money Market and Home Equity Line of Credit Accounts

Bank of America customers may use Bill Pay to make payments to companies or individuals ("Payees") in the following manner:

- Payments can be scheduled from linked checking, money market savings, and HELOC accounts during the draw period. Note that you may not link HELOC accounts opened in Texas.
- Payments can be scheduled from a checking, money market savings or other consumer asset account maintained at another financial institution that you have added to Bill Pay. You certify that any account you add to Bill Pay is an account from which you are authorized to make payments, and any payment you make using Bill Pay will debit an account that you are legally authorized to use. When you add an account maintained at another financial institution, you do not change the agreements you have with that financial institution for that account. Please review those agreements for any applicable fees, limitations on the number of transactions you can make, and for other restrictions that might limit your use of the account with Bill Pay.
- You may not be eligible to use the Bill Pay Service to make payments to Bank of America consumer credit card accounts. Eligibility for making such payments through the Bill Pay Service is based on a variety of factors. Alternatively, Bank of America consumer credit card customers may make payments to their Bank of America consumer credit card account from an internal funding account or an external funding account by using the payment and transfer services described in Sections 2.A and 2.C above.
- Payments can be entered as a one-time transaction up to a year in advance, recurring transactions or as payments that are automatically scheduled upon the receipt of an electronic bill (e-Bill).
- Future scheduled or recurring payments that fall on a weekend or holiday will be processed on the prior business day, except for payments to Bank of America credit cards, which will be processed on the date scheduled.
- You authorize us to make payments in the manner we select from the following methods:
 - Electronic transmission. Most payments are made by electronic transmission.
 - Corporate check – This is a check drawn on our account or the account of our vendor. If a Payee on a corporate check fails to negotiate the check within ninety (90) days, we will stop payment on the check and re-credit your account for the amount of the payment. If a corporate check is returned to you prior to the end of the ninety (90) day period, please inform us immediately so that we can stop payment on the check and re-credit your account.
 - Personal check – This is a check drawn on your account when it is presented for payment.

- All payments under Bill Pay that are sent care of APO/FPO or similar addresses will be sent by corporate or personal check. Because all such payments will be made by check, they will not be Remittance Transfers (as defined in Section 6.F of this Agreement).
- Any obligations that you wish to pay through Bill Pay must be payable in U.S. dollars to a Payee located in the United States. We reserve the right to restrict categories of Payees to whom payments may be made using the Service. We recommend that you not use the Service to make:
 - Tax payments
 - Court-ordered payments
 - Payments to settle securities transactions
- Scheduling Bill Payments
 - The scheduled delivery date is the date you enter for the payment to be delivered to the Payee. For payments made by electronic transmission or corporate check, the payment amount will be debited from the account that you designate on the scheduled delivery date. For payments made by personal check, the account you designate will be debited when the check is presented to us for payment which may occur before, on or after the scheduled delivery date.
 - Payments (other than payments to a Bank of America Payee) initiated before 5:00 p.m. ET on a business day will be scheduled and begin processing on the same business day. Payments that are entered after this cut-off time or on a day that is a non-business day will be scheduled and processed the next bank business day.
 - For payments to a Bank of America Payee, such as a vehicle loan, HELOC or mortgage, Bank of America will process and credit the payment to the account effective the same business day, provided the payment is scheduled prior to the 5:00 p.m. ET cut-off. It may take up to 2 business days for these updates to be reflected in your account balances, funds availability, and transaction posting.
 - For payments to Bank of America credit card and business line of credit accounts, Bank of America will process and credit the payment to the account effective the same day, provided the payment is scheduled by the 11:59 p.m. ET cut-off. It may take up to 2 business days for these updates to be reflected in your account balances, funds availability, and transaction posting.

When you attempt to schedule a payment, we will inform you of the earliest available delivery date. To assure timely payment, you must schedule payments, and your account must be in good standing and have sufficient available funds in the designated deposit account to cover the payment, at least five (5) bank business days before the payment due date, NOT the date after which late payment fees may be assessed.

If an account does not have sufficient available funds on the scheduled date, we may elect not to initiate one or more of the transfers. If we do elect to initiate the transfer, which may involve one or more attempts on subsequent business days, it may cause an overdraft in your account in which case you shall be fully responsible for the overdraft and any Overdraft Item Fees, as set forth in your Deposit Agreement, as well as all late fees, interest charges or other action taken by the Payee. If an account has sufficient funds on the scheduled date and we initiate the transfer but the account does not have sufficient funds when the payment posts to your account, we will not charge an insufficient funds fee to your deposit account, but you may incur late fees, interest charges or other action taken by the Payee.

If we fail to process a payment in accordance with your properly completed instructions, we will reimburse you for any late payment fees. As indicated above, some payments may be made by a personal check. Since we can't predict the exact date that a personal check will be presented to us for payment, please make sure you have sufficient funds in your account beginning a few days before your scheduled delivery date and keep such funds available until the payment is deducted from your account.

Bill Pay payments sent via corporate or personal check with different Payee names may be combined in one envelope if those payments have the same mailing address, and your intended Payee has not registered their full/unique mailing address with the USPS, including their secondary address designation, e.g., Suite, Room, Floor, Dept., Building, or Unit. If we need to, we'll change or reformat your Payee account number to match the account number or format required by your Payee for electronic payment processing and eBill activation.

B. Bill Pay for Credit Card or Vehicle Loan (automotive, recreational vehicle, boat or aircraft) Only Customers

Bank of America credit card or vehicle loan account only customers may, subject to customer eligibility, use Bill Pay in the following manner:

- Bill Pay Service eligibility for consumer credit card payments is based on a variety of factors. You may not be eligible to use the Bill Pay Service to make payments to Bank of America consumer credit card accounts. Alternatively, Bank of America consumer credit card customers may make payments to their Bank of America consumer credit card account from an external funding account maintained at another financial institution as described in Section 2.C above.
- Payments to your Bank of America credit card or vehicle loan up to \$249,999.99, can be scheduled from a checking, money market savings or other consumer asset account maintained at another financial institution that you have added to Bill Pay.

- Payments can be entered as a one-time transaction up to a year in advance, or as payments that are automatically scheduled upon the receipt of an e-Bill.
- Payments to your credit card or business line of credit account initiated by 11:59 p.m. ET will be applied on the same day. Payments entered after this cut-off will be scheduled and processed on the next calendar day.
- Payments to your vehicle loan account initiated before 5 p.m. ET on a business day will be applied on the same day. Payments entered after this cut-off will be scheduled and processed on the next business day.
- If the financial institution upon which your payment is drawn, including Bank of America, rejects, refuses, or returns the payment, the payment to your Bank of America credit card, business line of credit or vehicle loan will be reversed and you may incur late payment or other fees. The institution holding your deposit account may impose a returned item or other fee.

C. E-Bills

E-Bills is a feature of the Bill Pay Service that enables you to receive bills electronically from participating Payees

- **Approval of e-Bills**

Participating Payees establish their own criteria for reviewing requests to receive e-Bills and have sole discretion to accept or decline your request.

- **Timely Delivery of e-Bills.**

We take no responsibility if a Payee does not provide the necessary data to forward an e-Bill in a timely manner. If you do not receive an e-Bill, it is your responsibility to contact the Payee directly. We are not responsible for any late charges or other adverse consequences. Any questions regarding your e-Bill details should be directed to your Payee.

- **Stop e-Bills**

You or we can cancel the e-Bill service, or a particular e-Bill at any time. If you request that a particular e-Bill be discontinued, we require seven (7) business days for the Payee to receive and process the request. If an e-Bill from a Bank of America Payee is canceled, any e-Bills previously delivered but not paid will be removed from your list of payable e-Bills.

- **Privacy**

When you request e-Bills from a participating Payee you may be asked to provide certain information that will be forwarded to the Payee to complete your enrollment. When you provide this information, you authorize us to share it with the Payee.

D. Limits

Bill payments from your Bank of America account can be for any amount up to \$99,999.99. Please note, however, that some Payees may place limits on the amount they will accept via electronic transmission. When the limit is exceeded, the payment will be remitted by check.

E. Canceling Bill Payments

- In order to cancel a bill payment (including a payment you scheduled from an account maintained at another financial institution), follow the directions provided in Bill Pay. The cancel feature is found in the payment activity section. You may also request to cancel a future scheduled or recurring transfer by calling us at **800.432.1000** for consumer accounts and **866.758.5972** for small business accounts. If you are calling from outside of the continental U.S., call us collect at **925.681.7600**.
- Future-dated or recurring payments can be canceled prior to 5 p.m. ET on the third bank business day prior to the scheduled delivery date. Once a payment has begun processing, it cannot be canceled.
- If a check has been issued for your bill payment, any stop payment provisions that apply to checks in the agreement governing your bill pay funding account will also apply to Bill Pay.

F. Fees

There are no service fees for use of the Bill Pay Service.

4. Zelle® Network Service

A. Description of Service

We have partnered with the Zelle® Network to enable a convenient way to send and receive money with others you trust who are enrolled in Zelle® through Bank of America or with another financial institution that partners with Zelle® (each, a “User”) using aliases, such as email addresses, U.S. mobile phone numbers, or other unique identifiers described in this Section 4. We will refer to financial institutions that have partnered with Zelle® as “Network Banks.”

Zelle® provides no deposit account or other financial services. Zelle® neither transfers nor moves money. You may not establish a financial account with Zelle® of any kind. All money will be transmitted by a Network Bank.

Transfers will be governed by the rules of any funds transfer system through which the transfers are made, as amended time from time, including, without limitation, the National Automated Clearing House Association (“Nacha”) or real time payment services (“RTP”).

THE SERVICE IS INTENDED TO SEND MONEY TO FRIENDS, FAMILY AND OTHERS YOU TRUST. YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

B. Eligibility and User Profile

When you enroll to use the Service, you agree to the terms and conditions of this Agreement. You represent that you have the authority to authorize debits and credits to the enrolled bank account. You agree that you will not use the Service to send money to anyone to whom you are obligated for tax payments, payments made pursuant to court orders (including court-ordered amounts for alimony or child support), fines, gambling debts or payments otherwise prohibited by law, and you agree that you will not use the Service to request money from anyone for any such payments.

You agree that you will not authorize a third party to use the Service or share your credentials with a third party to use the Service on your behalf except in legally authorized situations such as for a legal guardianship or pursuant to a power of attorney.

The Service allows you to send or receive money using your consumer or small business deposit account. We reserve the right to suspend or terminate your use of the Service if we believe, in our sole discretion, that you are using the Service for illegal or other purposes or purposes that expose Bank of America or Zelle® to risk or liability, or we believe, in our sole discretion, that you have otherwise violated the terms and conditions of using this Service.

We may determine other eligibility criteria in our sole discretion.

The Service may include functionality to add a unique alpha-numeric identifier to your registered profile to be used in lieu of your mobile phone number or email address with sending, receiving, or requesting money, which will be your “Zelle tag.” Each Zelle tag must have an eligible U.S. mobile phone number associated with it and there will be a limit on the number of Zelle tags you may use. You may not select a Zelle tag that misleads or deceives other Users of the Service as to your identity, or otherwise. Although neither we nor Zelle® have any obligation to monitor Zelle tags, both we and Zelle® have absolute discretion to remove a Zelle tag at any time and for any reason without notice. Not all Zelle tags will be permitted for use. We and Zelle® may require you to change your Zelle tag in our sole discretion, and we may elect to make a Zelle Tag unavailable to you, without any liability to you. We and Zelle® may also monitor Zelle tags to detect and prevent fraudulent activity or violations of these terms. You understand that by using the Service, you may be exposed to a Zelle tag that is offensive, indecent, or objectionable. We and Zelle® are not responsible for, and assume no liability, for any User Zelle tags, including any loss or damage caused thereby. We and Zelle® make no representation or warranty that a User Zelle tag accurately identifies a particular User of the Service.

C. Enrolling for the Service

- i. You must provide us with an email address that you use and access regularly and/or a permanent U.S. mobile phone number that you intend to use for an extended period of time.

You may not enroll in the Service with a landline phone number, Google Voice number, or Voice over Internet Protocol.

- ii. Once enrolled, you may:

- a. authorize a debit of your account to send money to another User either at your initiation or at the request of that User; and
 - b. receive money from another User either at that User's initiation or at your request, subject to the conditions of the Section below titled "Requesting Money."
- iii. If at any time while you are enrolled, you do not receive money using the Service for a period of 18 consecutive months, we may contact you and/or take other steps to confirm that the U.S. mobile phone number or email address that you enrolled still belongs to you. If we are unable to confirm that you are the owner of the mobile phone number or email address, or we receive information that you are not the owner of the mobile number or email address, then you understand that we may cancel your enrollment and you will not be able to send or receive money with the Service until you enroll again.

D. Consent to Emails and Automated Text Messages

By participating as a User, you represent that you are the owner of the email address, U.S. mobile phone number, and/or other alias you enrolled, or that you have the delegated legal authority to act on behalf of the owner of such email address, mobile phone number and/or other alias to send or receive money as described in this Agreement. You consent to the receipt of emails or text messages from us, from Zelle®, from other Users that are sending you money or requesting money from you, and from other Network Banks or their agents regarding the Services or related transfers between Network Banks and you. You agree that we may, Zelle® may or our agents may use automatic telephone dialing systems in connection with text messages sent to any U.S. mobile phone number you enroll. You further acknowledge and agree:

- i. You are responsible for any fees or other charges that your wireless carrier may charge for any related data, text or other message services, including without limitation for short message service. You are also responsible for the content of the memos you send using Zelle®. Please check your mobile service agreement for details or applicable fees.
- ii. You will immediately notify us if any email address or mobile phone number you have enrolled or is used as a contact method for a Zelle tag is (i) surrendered by you, (ii) inactivated or removed by your provider, or (iii) changed by you. For your security, if we notice changes to your email or mobile number, or we are unable to deliver notifications, we may delete it and notify you.
- iii. In the case of any messages that you may send through either us or Zelle® or that we may send or Zelle® may send on your behalf to an email address or mobile phone number, you represent that you have obtained the consent of the recipient of such emails or automated text messages to send such emails or text messages to the recipient. You understand and agree that any emails or text messages that we send or that Zelle® sends on your behalf may include your name and the memo that you sent.
- iv. Your wireless carrier is not liable for any delay or failure to deliver any message sent to or from us or Zelle®, including messages that you may send through us or through Zelle® or that we may send or Zelle® may send on your behalf.
- v. To cancel text messaging from us, text STOP to **53849**. This will unenroll you from the Service. For help or information regarding text messaging, text HELP to **53849** or contact our customer service at **800.933.6262** for consumer accounts and **866.758.5972** for small business accounts. You expressly consent to receipt of a text message to confirm your "STOP" request.
- vi. Bank of America's Zelle® notifications are supported by many carriers, like AT&T, T-Mobile, and Verizon Wireless. Check with your individual carrier to confirm availability.
- vii. We or Zelle® may use information on file with your wireless operator to further verify your identity and to protect against or prevent actual or potential fraud or unauthorized use of the Service. By using the Service, you authorize your wireless operator (AT&T, T-Mobile, US Cellular, Verizon, or any other branded wireless operator) to use or disclose information related to your wireless subscriber account (such as your mobile number, name, address, email, network status, customer type, mobile device identifiers and other device and subscriber status information) to Bank of America or its service providers, which they may use for the duration of your business relationship with them, solely to verify your identity and help prevent fraud. See Zelle® Privacy Policy [<https://www.zellepay.com/privacy-policy>] for how it treats your data. For Bank of America's Privacy Policy, go to our Web site at <https://www.bankofamerica.com/privacy>.

E. Receiving Money; Money Transfers by Network Banks

Once a User initiates a transfer of money to your email address or U.S. mobile phone number enrolled with the Service, you have no ability to stop the transfer. By using the Service, you agree and authorize us to initiate credit entries to the bank account you have enrolled.

Most transfers of money to you from other Users will occur within minutes. There may be other circumstances when the payment may take longer. For example, in order to protect you, us, Zelle®, the other Network Banks, and other Zelle® Users, we may need or Zelle® may need additional time to verify your identity or the identity of the person sending the money. We or Zelle® may also delay or block the transfer for various reasons including fraud, scams, suspicious or illegal activity, duplicate payment, incorrect amount or incorrect recipient or otherwise to meet our regulatory obligations. If we or Zelle® block a payment that you have initiated through a request for money, we will notify you. Neither we nor Zelle® shall have liability to you for any such transfers of money, including without limitation, (i) any failure, through no fault of us or Zelle® to complete a transaction in the correct amount, or (ii) any related losses or damages.

If you are receiving a payment from a business or government agency, your payment will be delivered in accordance with both this Agreement and the procedures of the business or government agency that is sending you the payment. We have no control over the actions of other Users, Zelle®, or other Network Banks that could delay or prevent a transfer of money to you.

F. Sending Money; Debits by Network Banks

You may send money to another User at your initiation or in response to that User's request for money. When you send money to another User at your initiation, you may initiate a: (i) one-time payment that will begin processing immediately, (ii) one-time future dated payment that will begin processing on a specified future date, or (iii) recurring payment series that will begin processing recurring payments on a specified series of dates. You understand that use of this Service by you shall at all times be subject to (i) this Agreement, and (ii) your express authorization at the time of the transaction for us or another Network Bank to initiate a debit entry to your bank account. One-time payments that process immediately cannot be edited or canceled. You may edit or cancel a one-time future dated payment or recurring payment until 11:59 PM ET the day before the payment is scheduled to occur. You understand that when you initiate sending money using Zelle® and a payment has begun processing, it cannot be edited or canceled. However, after payments have begun processing, you may cancel the payment if the person to whom you sent the money has not yet enrolled in the Service with the email address or U.S. mobile number to which you initiated the payment. If the person to whom you sent money does not enroll in the Service within 14 days with such email address or U.S. mobile number, the payment will be canceled. If the person you sent money to has already enrolled with Zelle®, the money is sent directly to their eligible deposit account (except as otherwise provided below) and may not be canceled or revoked. We therefore recommend that you use the Service to send money only to people you know and trust.

In most cases, when you are sending money to another enrolled User, the transfer will occur in minutes once the transfer begins processing; however, there are circumstances when the payment may take longer. For example, in order to protect you, us, Zelle®, the other Network Banks, and other Zelle® Users, we may need additional time to verify your identity or the identity of the person receiving the money. During this period, and in any other circumstance when we need additional time to verify the transfer details, a hold will be placed on your account for the amount of the transfer. You understand and acknowledge that a person to whom you are sending money and who is not enrolled as a User may fail to register with Zelle®, or otherwise ignore the payment notification, and the transfer may not occur. If the person to whom you are sending money does not enroll, set up an email address or mobile number and accept the transfer within 14 days, the transfer will be canceled.

We may also delay or block the transfer for various reasons including fraud, scams, suspicious or illegal activity, duplicate payment, incorrect amount or incorrect recipient or otherwise to meet our regulatory obligations. If we block a payment that you have initiated through a request for money, we will notify you. Neither we nor Zelle® shall have liability to you for any such transfer of money, including without limitation, (i) any failure, through no fault of us or Zelle® to complete a transaction in the correct amount, or (ii) any related losses or damages.

The money may also be delayed or the transfer may be blocked to prevent fraud or comply with regulatory requirements. Additionally, by scheduling a Zelle® transfer, including future dated and recurring transfers, you agree and acknowledge that we may cancel any such transfer(s) for reasons such as: your payment account is closed or does not have available funds, you are ineligible to use Zelle®, the recipient's account number, email, mobile number is invalid, the recipient is deleted, for security reasons, applicable limit exceeded, or the payment otherwise can't be processed. We will notify you by email if we block or cancel a payment that you have initiated using the Service.

We have no control over the actions of other Users, other Network Banks or other financial institutions that could delay or prevent your money from being delivered to the intended User.

G. Liability

Except as otherwise provided in this Agreement, neither we nor Zelle® shall have liability to you for any transfers of money under the Service, including without limitation, (i) any failure, through no fault of us or Zelle® to complete a transaction in the correct amount, or (ii) any related losses or damages. Neither we nor Zelle® shall be liable for any typos or keystroke errors that you may make when using the Service.

For information regarding your liability for unauthorized transactions, see Section 8 of this agreement.

EXCEPT AS PROVIDED IN SECTION 8 BELOW, YOU AGREE THAT YOU, NOT WE OR ZELLE®, ARE RESPONSIBLE FOR RESOLVING ANY PAYMENT OR OTHER DISPUTES THAT YOU HAVE WITH ANY OTHER USER WITH WHOM YOU SEND MONEY TO, OR RECEIVE OR

REQUEST MONEY FROM, USING THE SERVICE.

THE SERVICE IS INTENDED FOR SENDING MONEY TO FAMILY, FRIENDS AND OTHERS WHOM YOU TRUST. YOU SHOULD NOT USE ZELLE® TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. NEITHER WE NOR ZELLE® OFFER PURCHASE PROTECTION FOR AUTHORIZED PAYMENTS MADE THROUGH THE SERVICE (FOR EXAMPLE, IF YOU DO NOT RECEIVE THE GOODS OR SERVICES THAT YOU PAID FOR, OR THE GOODS OR SERVICES THAT YOU RECEIVED ARE DAMAGED OR ARE OTHERWISE NOT WHAT YOU EXPECTED).

WE DO NOT GUARANTEE THE IDENTITY OF ANY USERS OF ZELLE® AND OTHER PAYMENT SERVICES, INCLUDING RECIPIENTS TO WHOM YOU SEND PAYMENTS OR THOSE SENDING MONEY TO YOU. SENDING PAYMENTS TO A PERSON WHO HAS INDUCED SUCH PAYMENT BY MISREPRESENTING THE GOODS OR SERVICES TO BE PROVIDED, OR THE IDENTITY OF THE PAYMENT RECIPIENT, DOES NOT MAKE THE TRANSACTION "UNAUTHORIZED," AS DEFINED BELOW IN SECTION 8.B.

H. Requesting Money

You may request money from another User. You understand and acknowledge that Users to whom you send payment requests may reject or ignore your request. Neither we nor Zelle® guarantee that you will receive money from other Users by sending a payment request, or that you will receive the amount that you request. If a User ignores your request, we may decide or Zelle® may decide, in our sole discretion, that we will not send a reminder or repeat request to that User.

By accepting this Agreement, you agree that you are not engaging in the business of debt collection by attempting to use the Service to request money for the payment or collection of an overdue or delinquent debt; to request money that is owed to another person; or to collect any amounts that are owed pursuant to a court order. You agree to indemnify, defend and hold harmless us, Zelle®, our and their owners, directors, officers agents and Network Banks from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorney's fees, resulting from or arising out of any request for money that you send that is related to overdue or delinquent amounts.

You agree to receive money requests from other Users, and to only send requests for legitimate and lawful purposes. Requests for money are solely between the sender and recipient and are not reviewed or verified by us or by Zelle®. Neither we nor Zelle® assume responsibility for the accuracy or legality of such requests and do not act as a debt collector on your behalf or on behalf of the sender of a request for money.

We reserve the right, but assume no obligation, to terminate your ability to send requests for money in general, or to specific recipients, if we deem such requests to be potentially unlawful, abusive, offensive or unwelcome by the recipient.

I. Fees

There is no fee for sending or receiving a transfer under the Service.

J. Cancellation

One-time immediate Zelle® payments process immediately and cannot be edited or canceled prior to payment processing. You may edit or cancel one-time future dated payments prior to payment processing until 11:59 PM ET the day before the payment is scheduled to occur. You may edit or cancel recurring payments until 11:59 PM ET the day before the next payment is scheduled to occur. After a payment has begun processing, you may cancel such payment only if the payment is pending due to the recipient not yet enrolling in the Service. You may edit or cancel Zelle® payments by going to the "Pay & Transfer" tab of the Bank of America website or mobile app and tapping on "Zelle®" and locating the Zelle® "Activity" section.

K. Transfer Limits

There are limits and restrictions on Zelle® transfers sent from your eligible Bank of America deposit accounts. Your ability to send money using the Service is subject to daily, weekly, and monthly limits on the dollar amount and frequency of Zelle transfers. Daily limits are measured on a rolling 24-hour basis, weekly limits are measured on a rolling 7-day basis, and monthly limits are measured on a rolling 30-day basis. Overall transfer limits will be lower for the first 60 days of your initial Zelle enrollment with your customer profile (User ID). We also limit the amount you can send to certain recipients on a daily basis. We limit your Zelle transfers even if your available balance(s) are collectively higher than the applicable limits. Limits are aggregate and apply across all of your combined Bank of America accounts enrolled with the Service. We will generally decline any transaction that would cause you to exceed any limit. However, we may allow transactions that exceed your limits in our sole discretion.

We may from time to time, for security reasons, modify the limits, including the frequency, and/or the dollar amount of money you can send using the Zelle® Service. We may not disclose certain limits or changes to limits for security reasons. All sending limits are subject to temporary reductions to protect the security of your account, customer accounts, and/or the Zelle® Service. Not all features of the Service will be available to you at all times. For example, you may be unable to schedule one-time future dated and recurring payments during the first sixty (60) days after your initial enrollment in the Service, or for certain recipients. The minimum transfer amount for any single Zelle® transfer is \$1.00. There are no receiving limits for Zelle® transfers.

Zelle® transfer limits depend on how long you've been enrolled with Zelle®.

Relationship	Your Zelle® Tenure	Daily Limit	Weekly Limit	Monthly Limit
Consumer¹	New Zelle® enrollment <= 15 days	\$500 / 10 Transactions	\$10,000 / 30 transactions	\$20,000 / 60 transactions
	Zelle® enrollment tenure 16-30 days	\$1,000 / 10 transactions		
	Zelle® enrollment tenure 31-60 days	\$2,000 / 10 transactions		
	Zelle® enrollment tenure > 60 days	\$3,500 / 10 transactions		
Small Business^{1,2}	New Zelle® enrollment <= 15 days	\$2,000 / 20 transactions	\$45,000 / 30 transactions	\$60,000 / 120 transactions
	Zelle® enrollment tenure 16-30 days	\$4,000 / 20 transactions		
	Zelle® enrollment tenure 31-60 days	\$8,000 / 20 transactions		
	Zelle® enrollment tenure > 60 days	\$15,000 / 20 transactions		

Additional Zelle® transfer limits apply to recipients who have not enrolled with Zelle® or have been recently added to your Zelle® recipient list.

Relationship	Who you're paying with Zelle®	Daily Limit ³
Consumer¹	Recipient who is not enrolled with Zelle®	\$500
	New recipient you add for the first 5 days	\$1,000
Small Business¹	Recipient who is not enrolled with Zelle®	\$2,000

	New recipient you add for the first 5 days	\$4,000
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^{1/} Private Bank and Merrill Lynch Wealth Management customers may be subject to higher dollar limits and total transfers. Please contact your advisor for more information on your limits.

^{2/} If you are a small business customer and are not receiving the small business limits, make sure you are logged in with your small business User ID.

^{3/} Daily limits for Zelle® transfers to recipients not enrolled with Zelle® and/or recipients you recently added apply to each applicable recipient and reduces the total amount you may transfer the particular recipient on a daily basis even if your total limit for amounts you can send over a 24-hour period is higher.

5. Real Time Payment Network Service

A. Description of Service

You can use the Real Time Payments Service ("RTP") to receive a Request for Payment ("RFP") from other individuals or businesses with a bank account at a financial institution participating in RTP ("hereinafter Payee") and to pay such RFPs from an eligible checking account to that Payee using RTP.

B. Eligibility and Enrollment

Transfers using RTP may be made only in U.S. Dollars and only between accounts at banks located in the United States that are participating in RTP. When you enroll to use RTP to receive RFPs or send payments, you agree to the terms and conditions of this Agreement. You represent that you have the authority to authorize payments from the enrolled bank account.

In order to avoid potential duplicate payments to the same biller, you agree to turn off any e-bills or other duplicate electronic billings or recurring payment arrangements you have with the same Payee from whom you elect to receive a RFP. Failure to do so may result in over payments.

You agree that you will not send money to anyone for any purpose that is prohibited by law.

You may make payments using your consumer checking account. We may require you to validate certain account information before you are permitted to send a payment using RTP. We reserve the right to suspend or terminate your use of RTP if we believe, in our sole discretion, that you have violated any of these terms or conditions or are otherwise engaging in a fraudulent or other illegal manner.

C. Sending a Payment

Upon your receipt of a RFP, you may respond by making a payment in an amount you designate to the Payee submitting that RFP or you can elect to disregard the RFP. You may make a one-time immediate payment or a future-scheduled payment in response to a RFP. Recurring payments are not available at this time. You may make payments 24 hours a day, 7 days a week, including weekends and holidays.

By making a request to send a payment, you authorize us to debit your account for the amount of the payment and to transfer that amount to the Payee you designate. You also understand that your account will be debited immediately for a one time immediate payment, or on the date you have scheduled for a future-scheduled payment, in the amount you have designated and a transfer will be made in real time to that Payee's financial institution. However, we do not control when the financial institution will credit the intended Payee's account or when your account with the Payee will reflect the payment. If we fail to process a payment in accordance with your properly completed instructions and the RTP requirements, we will reimburse you for any late payment fees charged by the Payee, in addition to any other remedies that may be available to you under Section 8 of this Agreement.

Since all payments are irrevocable and cannot be reversed, you should be careful to verify that the RFP you receive is from a Payee you know and trust and that the amount you enter is correct before sending a payment. We make no representations or warranties that the information contained in a RFP is accurate and complete. It is your responsibility to verify the accuracy of that information prior to sending a payment. You will still be responsible for any payment you authorize us to make even if you enter the wrong amount. We will not be liable for any typographical, keystroke or other errors made by you.

We do not offer a protection program for authorized payments made through RTP. We will not be liable if you do not receive the goods or services that you paid for, or if the goods or services are damaged or otherwise not what you expected. You are responsible for resolving any such disputes you may have with the Payee to whom you sent a payment through RTP.

D. Fees

There is no fee for receiving a RFP or making payments in response to a RFP using RTP.

E. Cancellation

Immediate transfers made using RTP are irrevocable and cannot be reversed or stopped once made. Future-scheduled payments may be cancelled by 11:59 p.m. ET on the business day prior to the scheduled transfer by going to the Transfers section of the Bank of America website or mobile app and tapping on “Activity”.

F. Limits

The following limits will apply to payments sent using RTP*:

	Every 24 hours	Every 7 days	Every Month
Consumer checking	\$3500 / 10 transactions	\$10,000 / 30 transactions	\$20,000 / 60 transactions

*Private Bank and Merrill Lynch Wealth Management clients may be subject to higher dollar limits and total transfers. Please contact your advisor for more information on your limits.

G. Liability for Unauthorized Transfers

For information regarding your liability for unauthorized transactions, see Section 8 of this Agreement.

6. ACH and Wire Transfers

Transfers sent outside of the United States that are initiated by consumers primarily for personal, family or household purposes ("Remittance Transfers"), are governed by federal law (see section 6.F below). This Agreement governs not only Remittance Transfers, but also certain other transfers between your linked accounts at Bank of America and your accounts at other financial institutions, or to someone else's account, using an account number and financial institution identifier.

For transfers other than Remittance Transfers, including general questions, requests for cancellation of payments and transfers, or to report unauthorized transactions, please call us at **800.432.1000** or **866.758.5972** for small business accounts, available Monday through Friday from 7:00 a.m. to 10:00 p.m., and Saturday and Sunday from 8:00 a.m. to 5:00 p.m., local time. From outside of the continental U.S., call us collect at **925.681.7600**.

You may also write us at:

Bank of America
FL1-300-02-07
P.O. Box 25118
Tampa, FL 33622-5118

For Remittance Transfers, please see the contact information in Section 6.F below.

A. Security Procedures

By enrolling in the Service and accessing it using your User ID and password, and such other security and identification methods as we may require from time to time, such as security questions or one-time passcodes, you acknowledge and agree that this system includes security procedures for transfers initiated through this Service that are commercially reasonable. You agree to be bound by instructions, whether authorized or unauthorized, which we implement in compliance with these procedures, unless you have given us prior notice of possible unauthorized use of your password and we had a reasonable opportunity to act on such notice.

B. Types of ACH and Wire Transfers

You may send and receive the following types of ACH and Wire transfers:

Types of Transfers ^{1, 2}	Sending Limits (per transaction) ³	Receiving Limits (per transaction) ³	Fees ⁴	Cut-Off Times (all eastern PM)
Three Business Day ACH (outbound) <ul style="list-style-type: none"> Small Business 	<ul style="list-style-type: none"> \$5000 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> \$1.00 	<ul style="list-style-type: none"> 8:00
Three Business Day ACH (inbound) <ul style="list-style-type: none"> Consumer 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> \$1,000 	<ul style="list-style-type: none"> \$0.00 	<ul style="list-style-type: none"> 8:00
Next Business Day ACH (outbound) <ul style="list-style-type: none"> Consumer Small Business 	<ul style="list-style-type: none"> \$1000 \$5000 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> \$0.00 \$5.00 	<ul style="list-style-type: none"> 8:00 8:00
Next Business Day ACH (inbound) ⁵ <ul style="list-style-type: none"> Consumer 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> \$1,000 	<ul style="list-style-type: none"> \$0.00 	<ul style="list-style-type: none"> 8:00
Same Business Day (domestic) Wire Transfer (outbound) <ul style="list-style-type: none"> Consumer Small Business 	<ul style="list-style-type: none"> \$1000 \$5000 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> \$30.00 \$30.00 	<ul style="list-style-type: none"> 5:00
International Wire Transfer (outbound) ⁶ <ul style="list-style-type: none"> Consumer 	<ul style="list-style-type: none"> \$1000 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> \$45.00 for wire transfers sent in US Dollar No wire transfer fee for wire transfers sent in foreign currency, but exchange rate markups apply 	<ul style="list-style-type: none"> 5:00
International Wire Transfer (outbound) ⁶				

<ul style="list-style-type: none"> • Small Business 	<ul style="list-style-type: none"> • \$5000 	<ul style="list-style-type: none"> • N/A 	<ul style="list-style-type: none"> • \$45.00 for wire transfers sent in US Dollar • No wire transfer fee for wire transfers sent in foreign currency, but exchange rate markups apply 	<ul style="list-style-type: none"> • 5:00
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^{1/} For domestic transfers, funds will be debited from your Bank of America account on the business day you direct us to initiate processing of the transfer, and typically will be credited to the receiving account on the same business day, next business day or third business day (small business only), depending on your choice.

^{2/} For Direct Payments Service, see the Business Services Addendum for details on fees and limits.

^{3/} The minimum transfer amount (per transaction) for any Same Business Day (Domestic) Wire transfer and International Wire Transfer is \$10.00. Daily and monthly limits may also apply. You may be eligible for higher transaction limits if you add Secured Transfer to receive a one-time passcode on your mobile device or register a USB security key. Higher transaction limits may also apply for Bank of America Private Bank, Merrill or small business accounts.

^{4/} For international wire transfers, other fees or amounts may also apply, including those charged by the recipient's financial institution, foreign taxes, and other fees that are part of the wire transfer process. For wires sent in foreign currency, markups associated with the currency conversion are included in the Bank of America, N.A. exchange rate and we make money from the foreign currency exchange. These rates are determined by Bank of America in its sole discretion. See Section 6.G (Currency Exchange Rates) for more information on currency conversion.

^{5/} To be eligible to receive a next business-day ACH transfer, you must first have received an aggregate of \$500.00 in one or more three business day ACH transfers, and the first three business day ACH transfer must have been at least 60 days prior to the first next business day ACH transfer.

^{6/} For international wire transfers (outbound), funds will be debited from your Bank of America account on the business day you direct us to initiate processing of the transfer. Bank of America will begin processing the transfer on that business day. See Section 6.F for special rules applicable to Remittance Transfers.

ACH/Wires send limits are set at the customer profile (User ID) and apply to all accounts visible in the "From" dropdown when initiating an ACH/Wire payment. If you are a Small Business customer and are not receiving the Small Business limits, make sure you are logged in with your Small Business User ID.

You may also move money within the U.S. without a transfer fee by using Zelle (described in Section 4 above) or Bill Pay (described in Section 3 above). ACH and Wire transfers are alternatives that allow you to transfer funds when delivery of funds domestically by a specific date is critical or when you are transferring funds outside the U.S.

C. Transfer Rules

- Small business customers may transfer funds from their business checking account to an individual's or vendor's account at another financial institution, but may not transfer funds from an external account to their small business account. Before scheduling a transfer to an individual, you agree that you will have received a signed authorization from the payee, and that the authorization will not have been revoked. You agree to provide a copy of the authorization to us upon our request. Before scheduling any vendor payment, you agree that you will have received authorization from the vendor to make the payment by electronic means.
- You will need to provide certain identifying information about each non-Bank of America account in order to register that account for this Service. For inbound transfers, you agree that you will only attempt to register non-Bank of America personal accounts that you own or for which you have the authority to transfer funds. You also agree that if we are unable to verify your ownership of a non-Bank of America account for whatever reason, we will deny your request. Same-Business-Day Wire transfers are not available for inbound transfers. Transfers to accounts located outside the United States are available for outbound Wire transfers only. Next-Business-Day and Three-Business-Day ACH transfers are not available for international transfers.
- Bank of America cannot guarantee the timely delivery or return of funds as a result of the failure of another financial institution to act in a timely manner. Please note that beneficiary banks located in some countries may take several days or even weeks to credit the receiving account. Currency conversion charges also may apply to international outbound transfers.
- For each transfer, we will e-mail a confirmation to you at the e-mail address indicated in our records. The confirmation will note the date and the amount of the transfer and the bank or institution to or from which the transfer was made. You agree to examine the confirmation promptly upon receipt and to notify us immediately of any discrepancy between the confirmation and your records. Bank of America will not be liable for interest compensation, as otherwise set forth in this Agreement, unless Bank of America is notified of the discrepancy within 30 days from the date of your receipt of the confirmation or your bank statement including the transfer, whichever is earlier. You acknowledge and agree that if a payment order relating to a transfer describes a beneficiary inconsistently by name and account number, payment might be made by the

beneficiary's bank on the basis of the account number, even if it identifies a person different from the named beneficiary, and that your obligation to pay the transfer issued by you to us shall not be excused by such payment.

- You agree that you will have sufficient available funds in the designated deposit account to cover all transfers, including any applicable transfer fees, on the date scheduled. If an account does not have sufficient available funds on the scheduled date, we may elect not to initiate one or more of the transfers. If we do elect to initiate the transfer, which may involve one or more attempts on subsequent business days, it may cause an overdraft in your account in which case you shall be liable for the overdraft and any overdraft fees, as set forth in your Deposit Agreement.
- You agree that Bank of America may use any means or routes which we in our sole discretion consider suitable to execute your transfer. For small business customers, if you transfer funds in U.S. dollars to a non-U.S. dollar account, your payment may be converted into the local currency by any originating, intermediary or receiving bank, payment system or payment service provider, including Bank of America or an affiliate, as applicable. We and/or an affiliate include a markup or fee on such currency conversion and may profit in connection with any such currency conversion. Bank of America hereby gives notice that Same-Business-Day domestic wire transfers and international outbound wire transfers may be executed through Fedwire, a funds transfer system operated by the Federal Reserve Banks, through CHIPS (Clearing House Interbank Payments System), a funds transfer system operated by The Clearing House or through SWIFT (Society for Worldwide Interbank Financial Telecommunication). With respect to payment orders relating to the transfer which are executed through Fedwire, Federal Reserve Regulation J and all applicable Federal Reserve operating rules shall govern the payment orders. With respect to payment orders relating to the transfer which are executed through CHIPS, the CHIPS Operating Rules shall govern the payment orders. With respect to payment orders relating to the transfer which are executed through SWIFT, the SWIFT operating rules shall govern the payment orders. However, with respect to Remittance Transfers, to the extent of any inconsistencies between the above referenced rules and the provisions of the Electronic Funds Transfer Act ("EFTA"), the provisions of EFTA shall prevail. Notwithstanding anything to the contrary contained herein, the rights and obligations that apply to Remittance Transfers are set forth in the EFTA and, as applicable, as set forth in New York law. ACH transfers may be made through the Automated Clearing House processor selected by us or directly to another bank, and you agree will be subject to the National Automated Clearing House Association rules or our agreement with the other bank, in effect at such time, as applicable.

Future scheduled or recurring transfers scheduled for a weekend or a non-business day will be processed on the prior business day.

D. Cancelling Transfers

- Except for Remittance Transfers, if you direct us to begin processing a transfer immediately or a transfer's status is In Process or Processed, you no longer have the right to cancel it. Bank of America may at its option accept your cancellations or amendments to a transfer. You acknowledge that if Bank of America attempts to cancel or amend a transfer, then the reversal request or amendment must be agreed to by each financial institution which has accepted a payment order related to the transfer at issue before it will be acted upon and you further agree that Bank of America shall have no liability if a cancellation or amendment is not completed.
- Except for Remittance Transfers, you can cancel future scheduled and recurring domestic transfers prior to midnight ET on the date processing for the transfer is scheduled to be initiated by logging into your account in Online Banking at www.bankofamerica.com, select **Pay & Transfer**, select **Wire/ACH**, locate the transfer in the **Transfer Activity** tab and select **Cancel Transfer** or **Delete Plan**, review the details and confirm by selecting **Cancel Transfer** or **Delete Transfer Plan**. This is the preferred method for cancelling transfers. You may also request to cancel a future scheduled or recurring transfer by calling us at **800.432.1000** for consumer accounts and **866.758.5972** for small business accounts. If you are calling from outside of the continental U.S., call us collect at **925.681.7600**. After you cancel a future-dated transfer, the status changes to Canceled.
- Once an international outbound transfer has been sent, or, in the case of Remittance Transfers, after the 30 minute cancellation period has passed, you may request that a transfer be recalled, and we will communicate your request to the beneficiary's bank. If the beneficiary's bank agrees to return the funds to us, then upon confirmation of receipt of funds in our account, we will credit your account at the current Bank of America retail buy rate for that currency that day (see Section 6.G below). Please note that the exchange rate may be different from the original rate applicable to the transfer, which may result in a loss to you. Furthermore, the beneficiary's bank may assess charges for their services, which will be deducted from the amount returned to you. We will have no liability to you if the beneficiary's bank or foreign beneficiary refuses your request to recall the international wire transfer.
- If a wire transfer is returned by the receiving bank or beneficiary's bank for no fault of ours, we will credit your account at the current Bank of America retail buy rate for the currency that day (see Section 6.G below). Please note that the exchange rate will be different from the original rate applicable to the transfer, which may result in a loss to you. Furthermore, a returning bank and/or beneficiary's bank may assess charges for their services, which will be deducted from the amount returned to you.

Please see Section 6.F for the cancellation procedures applicable to Remittance Transfers.

E. Liability

- The following applies to Same-Business Day Domestic Wire transfers and all ACH and Wire transfers from a business account. The liability for ACH transfers to or from a Bank of America consumer account is described in Section 8 below. The liability for Remittance Transfers is described in Section 6.F below.
- If we fail or delay in making a transfer pursuant to your instructions, or if we make a transfer in an erroneous amount that is less than the amount per your instructions, unless otherwise required by law or as otherwise provided in this Agreement, our liability shall be limited to

correcting the error. If we make a payment or transfer in an erroneous amount that exceeds the amount per your instructions, or if we permit an unauthorized payment or transfer after we have had a reasonable time to act on a notice from you of possible unauthorized use, unless otherwise required by law or as otherwise provided in this Agreement, our liability will be limited to a refund of the amount erroneously paid or transferred, plus interest thereon from the date of the transfer to the date of the refund, but in no event to exceed 60 days' interest. If we become liable to you for interest compensation under this Agreement or applicable law, such interest shall be calculated based on the average federal funds rate at the Federal Reserve Bank in the district where Bank of America is headquartered for each day interest is due, computed on the basis of a 360-day year. Unless otherwise required by law, in no event will Bank of America be liable to you for special, indirect or consequential damages including, without limitation, loss or damage from subsequent wrongful dishonor resulting from our acts or omissions or lost profits, even if we are advised in advance of the possibility of such damages. We shall not be liable for your attorney's fees, except as required by law.

- You expressly agree that Bank of America shall be liable to you only for our negligent performance or non-performance of the ACH and Wire Transfer services, and that our responsibility shall be limited to the exercise of reasonable and ordinary care. Unless otherwise required by law, Bank of America shall not be liable for any error or delay on the part of any third party or for any other act or omission of any third party, including without limitation third parties used by Bank of America in executing any payment order relating to a transfer or performing a related act, and no such third party shall be deemed to be our agent.

We do not accept any liability for our exchange rates. Any and all liability relating to this information and the rates provided herein is disclaimed, including without limitation, direct, indirect, or consequential loss, and any liability if our exchange rates are different from rates offered or reported by third parties, or offered by us at a different time, at a different location, for a different transaction amount, or involving a different payment media (including, but not limited to bank notes, checks, wire transfers etc.) For Remittance Transfers, the exchange rate to be applied to the transfer will be set forth in disclosures provided to you for the transfer in accordance with federal law.

F. Special Rules for Remittance Transfers

The following applies to Remittance Transfers.

- As described above, a Remittance Transfer is an electronic transfer of funds initiated by a consumer primarily for personal, family or household purposes to a designated recipient in a foreign country. Federal law provides certain rights and obligations related to Remittance Transfers that may differ from rights and obligations that apply to other types of funds transfers, including disclosure, cancellation and error resolution rights. Your rights with respect to Remittance Transfers will be explained to you in a disclosure provided to you at the time you initiate each Remittance Transfer.
- Prior to sending a Remittance Transfer, we will provide you with certain important disclosures including, if applicable: (i) the amount that will be transferred to the recipient, (ii) a description of any fees or taxes we impose, (iii) the total amount of the transaction (which is the sum of (i) and (ii) above,) and (iv) the exchange rate we will use in the event you tell us that the receiving account is denominated in a foreign currency and you identify such currency. In addition, if you chose to transfer money in foreign currency, the disclosures will also include the following items in such foreign currency: (x) the transfer amount, (y) the fees imposed by third parties in connection with the transfer, and (z) the total amount to be received by the recipient (which is the difference between (x) and (y) above.) Please note the recipient may receive less than the total amount disclosed due to foreign taxes and fees charged by the recipient's financial institution for receiving a Remittance Transfer into an account, which are not required to be disclosed.
 - Once you confirm your acceptance of the Remittance Transfer terms, you will be shown a receipt which includes the items listed above and, in addition, (i) the date the funds will be available to the recipient, (ii) information you provide that identifies the recipient, and (iii) a statement of your rights in the event of an error or if you wish to cancel the transfer, as described below.
 - You are hereby notified that in the event that you provide an incorrect account number or institutional identifying number, and we are not able to recover the funds, you may lose the amount of the payment order.

If you think there has been an error or problem with your Remittance Transfer:

Call us at **877.337.8357**; or, from outside the U.S. call us collect at **302.781.6374**.

You can also write to us at:

Bank of America, N.A.
PO Box 25118
Tampa, FL 33622-5118

Frequently asked questions about wire transfers including error resolution procedures, can be viewed by accessing <https://www.bankofamerica.com/deposits/wire-transfers-faqs/>.

You must contact us within 180 days of the date we indicated to you that funds would be made available to the recipient. When you do, please tell

US:

1. Your name and address or telephone number;
2. The error or problem with the transfer, and why you believe it is an error or problem;
3. The name of the person receiving the funds, and if you know it, his or her telephone number or address;
4. The dollar amount of the transfer; and
5. The confirmation code or number of the transaction.

We will determine whether an error occurred within 90 days after you contact us and we will correct any error promptly. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of any documents we used in our investigation.

What to do if you want to cancel a Remittance Transfer:

You have the right to cancel a Remittance Transfer for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. The best way to cancel: log into your account in the Bank of America Mobile Application or into Online Banking at www.bankofamerica.com, select **Pay & Transfer**, locate the transfer in the **Activity** section select **Cancel**, review the details and confirm by selecting **CANCEL**. You can also visit your local financial center or call us at **1.877.337.8357**. From outside of the U.S., call us collect at **1.302.781.6374**. When you contact us, you must provide us with information to help us identify the transfer you wish to cancel, including the amount and location where the funds were sent. We will refund your money within three business days of your request to cancel a transfer as long as the funds have not already been picked up or deposited into a recipient's account.

G. Currency Exchange Rates

We may determine a currency exchange rate and assign it to your transaction without notice to you. Exchange rates fluctuate, at times significantly, and you acknowledge and accept all risks that may result from such fluctuations. If we assign an exchange rate to your foreign exchange transaction, that exchange rate will be determined by us in our sole discretion based upon such factors as we determine relevant, including without limitation, market conditions, exchange rates charged by other parties, our desired rate of return, market risk, credit risk and other market, economic and business factors, and is subject to change at any time without notice. You acknowledge that exchange rates for retail and commercial transactions, and for transactions effected after regular business hours and on weekends, are different from the exchange rates for large inter-bank transactions effected during the business day, as may be reported in The Wall Street Journal or elsewhere. Exchange rates offered by other dealers or shown at other sources by us or other dealers (including online sources) may be different from our exchange rates. The exchange rate you are offered may be different from, and likely inferior to, the rate paid by us to acquire the underlying currency. We reserve the right to refuse to process any request for a foreign exchange transaction.

We provide all-in pricing for exchange rates. The price provided may include profit, fees, costs, charges or other markups as determined by us in our sole discretion. The level of the fee or markup may differ for each customer and may differ for the same customer depending on the method or venue used for transaction execution.

We do not accept any liability for our exchange rates. Any and all liability for our exchange rates is disclaimed, including without limitation direct, indirect or consequential loss, and any liability if our exchange rates are different from rates offered or reported by third parties, or offered by us at a different time, at a different location, for a different transaction amount, or involving a different payment media (including but not limited to bank-notes, checks, wire transfers, etc.).

7. Online Banking Alerts

A. General Information

We provide four types of alerts:

1. General & Security Alerts are sent to you when important changes are made online to your account, such as changing your email or home address, telephone number, User ID or password, or unusual card activity.

- General and Security alerts are automatically activated and sent to your primary email address. If you choose, you may turn off General alerts, but not Security alerts.
2. Automatic Alerts provide you with important account notifications, such as information about a money transfer, insufficient funds or availability of a paperless statement.
 - Automatic alerts are automatically activated and sent to your primary email address only. You may not turn off Automatic Alerts.
 3. Account Alerts allow you to choose optional alert messages for your accounts, such as payment reminders or transaction alerts for credit or debit card charges.
 - You must select and activate account alerts; you can turn off account alerts at any time.
 4. Personalized insights and guidance to help manage your finances which are sent through Mobile app push notifications. Insights are automatically activated; you can turn off insights at any time.

Alerts are subject to the following:

- We may add new alerts from time to time, or cancel old alerts. We usually notify you when we cancel alerts, but are not obligated to do so. Because alerts are not encrypted, we will never include your full account number. However, alerts may include your name and some information about your accounts, such as your account balance or due date. Anyone who has access to your messages could view the alert information.
- Alerts will be sent to the email address you have provided as your primary email address for the Services. For General & Security and Account Alerts, you can also choose to have these sent to a secondary email address, a mobile device that accepts text messages (as described in Section 7.B), or a mobile device that can receive our Mobile App alerts through a push notification system. You can control mobile Push notification delivery within the Bank of America mobile app. If your email address or your mobile number changes, you are responsible for informing us of that change. While Bank of America does not charge for the delivery of the alerts, please be advised that text or data charges or rates may be imposed by your carrier.
- We do our best to provide alerts in a timely manner with accurate information, but alerts may be delayed or prevented by a variety of factors beyond our control (such as system failures or misdirected delivery). We don't guarantee the delivery or accuracy of alerts. You agree that we are not liable for any delays, failure to deliver, or misdirected delivery of any alert; for any errors in the content of an alert or for any actions taken or not taken by you or a third party as the result of an alert.
- By use of the Services, you acknowledge that Services-related communications, alerts, or notifications may be sent by us and received by you electronically, including, but not limited to, through email, mobile text messaging, or mobile push notifications, during any part of the day, including outside of normal business hours and between the hours of 9 p.m. and 8 a.m. local time. You agree that the Bank will not be liable for any damages or other liability related to the time of day any electronic communications, alerts, or notifications are sent or received.

B. Mobile Text Alerts

1. Online Banking Alerts via Text Message

You have the option of adding a mobile phone number to your profile. By adding a mobile phone number to your profile, you are certifying that you are the account holder for the mobile phone account or have the account holder's permission to use the mobile phone number for the Services. You are also consenting to receive alerts using auto-dialer technology and to receiving text messages. Text message fees may apply depending on your mobile carrier plan.

You can text STOP to **692632** at any time to stop SMS text alerts that you activated on the Alerts Settings pages. Alerts sent to your primary email address won't be affected by this action. To restore text alerts, go to the Alerts Settings pages and reactivate the alerts. For help with SMS text alerts, send the word HELP to **692632**.

2. Security Alerts via Text Message

We may also send credit card, business line of credit and/or debit card security text alerts to your mobile phone number when applicable. Text alerts will be delivered from a short code number which are Free to End User (FTEU), however, data rates may apply depending on your mobile carrier plan. You can opt out of all security alerts at any time by sending the word STOP to any of the short codes below. Opting out of any of the alerts will automatically STOP all security alerts via text message from being sent to you. If you text STOP, you will receive an additional confirmation text acknowledging our receipt of your request. To opt back into receiving all security text alerts, text UNDO to any of the short codes

listed below or call us at the number on the back of your card. If you need further assistance text HELP to any of the following codes for more information.

Product	Short Code	Toll Free Number
Credit card	322632	844.585.0488
ATM/debit card (Non-Fraud)	65216	800.432.1000
ATM/debit card (Fraud)	39989	844.585.0485
Mobile Wallet	47518	855.262.0541
Digital fingerprint	55983	866.500.6260
Account takeover	56433	866.376.7091
Zelle [®] , Wires, ACH and Bill Pay	80814	866.376.4584
Rewards redemption	82096	844.585.0488
Account opening	82958	866.258.4982
ACH/balance transfer	85382	866.222.4145
Checking and/or money market savings account	86006	877.887.8935
SMS on demand	90208	800.432.1000
Credit card application	91207	888.230.6262
Small Business credit card	96264	800.427.2399

Account restrictions alerts are sent from short code **85594**. You can opt out of this alert any time by texting STOP to **85594**. Opting out of this alert will automatically stop these account restriction alerts from being sent to you. Text HELP for SMS help, or call us at **800.427.2449**

For information about our privacy and security practices and a link to our U.S. Consumer Privacy Notice, go to our website at <https://www.bankofamerica.com/privacy>

8. Error Resolution Procedures for Consumer Accounts

A. In Case of Errors or Questions About Your Electronic Transactions

Send us a secure online mail message or call us at **800.432.1000**

If you are calling from outside of the continental U.S., call us collect at **925.681.7600**

You may also write us at:

Bank of America

**FL1-300-02-07
P.O. Box 25118
Tampa, FL 33622-5118**

Contact us immediately if you think:

- Your statement or transaction record is wrong
- You need more information about a transaction listed on your statement
- An unauthorized person has discovered your password for the Services
- Someone has transferred or may transfer money from your account without your permission

We must hear from you no later than 60 days after we have sent the FIRST statement on which the problem or error appeared (or 90 days if the problem or error relates to a transfer from an account maintained at another financial institution). Please see Section 8.B below regarding reporting an error involving an unauthorized transaction.

If you tell us verbally, we may require you to send us your complaint or question in writing or via email within ten (10) business days (customers may use secure online mail). When you contact us, please provide the following information:

- Your name and account number
- The date and dollar amount of the transaction in question
- The name of the Payee if the transaction in question is a bill payment
- The transaction number assigned, if available
- A description of the transaction about which you are unsure

Please explain as clearly as you can why you believe there is an error or why you need more information.

We will determine whether an error occurred within 10 business days after we hear from you, and we will promptly correct any error we have made. If we need more time, however, we may take up to 45 days to investigate your complaint or question. In this case, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing, and we do not receive your letter in 10 business days, we reserve the right not to provisionally credit your account. For errors involving new accounts, we may take up to 90 days to investigate your complaint or question and up to 20 business days to provisionally credit your account.

We will tell you the results within 3 business days after we complete our investigation. If we conclude there was no error, we will send you a written explanation. You may request copies of the documents that we used in our investigation.

If your transaction was a Remittance Transfer (transfer of funds initiated by a consumer primarily for personal, family or household purposes to a designated recipient in a foreign country), please see the error resolution procedures in Section 6.F.

B. Limitation of Liability for Online Banking Transactions

Tell us at once if you believe your password has been compromised or if someone has transferred or may transfer money from your account without your permission. The best way to minimize your loss is to call us immediately. The unauthorized use of the Services could cause you to lose all of your money in your accounts, plus any amount available under your Balance Connect™ overdraft protection service.

You will have no liability for unauthorized transactions if you notify us within 60 days after the statement showing the transaction has been sent to you (or 90 days if the transaction was from an account maintained at another financial institution). If you do not, you may not get back any of the money you lost from any unauthorized transaction that occurs after the close of the 60-day period (or 90 day period if the transaction was from an account maintained at another financial institution), if we can show that we could have stopped the transaction if you had notified us in time. If qualifying extenuating circumstances (such as a long trip or hospital stay) kept you from telling us, we may extend the time periods.

A transaction is unauthorized for purposes of this Section, if it is initiated from your account by someone other than you, who does not have actual authority to initiate that transaction and from which you receive no benefit. Transactions resulting from the following situations are considered "unauthorized" for purposes of this Section:

- **Your account has been accessed without your permission;**
- **Your debit card, username, or password has been lost, stolen, compromised, or used without your permission;**
- **Someone has transferred money from your account without your permission; or**
- **Your statement shows transfers out of your account that you did not make or permit.**

NOTIFY BANK OF AMERICA AT ONCE if you believe any of these have happened to your account.

If you permit another person to use your User ID and password and related code(s), you are responsible for all transactions that person performs (even if he or she exceeds your authorization), until you notify us that the person is no longer authorized so we may block- the credentials or codes and issue new ones. Transactions that you or someone acting with you initiates with fraudulent intent are also authorized transactions.

Note: These liability rules are established by Regulation E, which implements the federal Electronic Fund Transfer Act and does not apply to business accounts. All terms in this Section not defined in this Agreement but defined in Regulation E will have the meaning given in Regulation E. Our liability policy regarding unauthorized transactions on consumer deposit accounts may give you more protection, provided you report the transactions promptly. Also, the state law applicable to your account may give you more time to report an unauthorized transaction or may give you more protection than Regulation E.

C. Our Liability for Failure to Complete Transactions

If we do not complete a transaction to or from your account on time, or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. For instance, we will not be liable where:

- Through no fault of ours, you don't have enough available funds in your account (or available funds under your Balance Connect™ overdraft protection service), or credit to cover the transaction or transfer
- The Services weren't working properly, and you knew about the malfunction when you started the transaction or transfer
- Circumstances beyond our control (such as fire or flood) prevented the transaction or transfer, despite reasonable precautions we've taken
- There are postal delays or processing delays by the Payee
- Other exceptions not specifically mentioned apply.

D. Our Liability for ACH and Wire Transfers

For the provisions governing our liability for Same-Business Day Outbound wire transfers and international transfers please see Section 6. Our liability for Three-Business Day ACH transfers and Next Business Day ACH transfers involving a transfer to or from a Bank of America consumer account is as described in Section 8.

9. Additional Provisions Only Applicable to Small Business Accounts

A. Protecting Passwords

If you think your password may have been compromised, or you believe there has been unauthorized or erroneous online activity with respect to your account, contact us at **866.758.5972**. If you are calling from outside of the continental U.S., call us collect at **925.681.7600**.

You agree that we may send notices and other communications, including password confirmations, to the current address shown in our records, whether or not that address includes a designation for delivery to the attention of any particular individual. You further agree that Bank of America will not be responsible or liable to you in any way if information is intercepted by an unauthorized person, either in transit or at your place of

business. You agree to: 1) keep your password secure and strictly confidential, providing it only to authorized signers on your account(s); 2) instruct each person to whom you give your password that he or she is not to disclose it to any unauthorized person; and 3) immediately notify us and select a new password if you believe your password may have become known to an unauthorized person. Bank of America will have no liability to you for any unauthorized payment or transfer made using your password that occurs before you have notified us of possible unauthorized use and we have had a reasonable opportunity to act on that notice. We may suspend or cancel your password even without receiving such notice from you, if we suspect your password is being used in an unauthorized or fraudulent manner. For businesses who use the additional services described in the Business Services Addendum, this section applies to all passwords, including those assigned to users or Administrators. You are responsible for all transactions performed by you and any designated user(s), including Administrator(s), whether you specifically authorize the transactions or not. If you notify us that the person is no longer authorized, then only transactions that person performs after the time you notify us are considered unauthorized.

B. Acknowledgment of Commercially Reasonable Security Procedures

By using the Services, you acknowledge and agree that this Agreement sets forth security procedures for electronic banking transactions that are commercially reasonable. You agree to be bound by instructions, whether authorized or unauthorized, which we implement in compliance with these procedures, unless you have given us prior notice of possible unauthorized use as described above (and we had a reasonable opportunity to act on such notice).

C. Limitation of Bank's Liability

If we fail or delay in making a payment or transfer pursuant to your instructions, or if we make a payment or transfer in an erroneous amount that is less than the amount per your instructions, unless otherwise required by law, our liability shall be limited to interest on the amount that we failed to timely pay or transfer, calculated from the date on which the payment or transfer was to be made until the date it was actually made or you canceled the instructions. We may pay such interest either to you or the intended recipient of the payment or transfer, but in no event will we be liable to both parties, and our payment to either party will fully discharge any obligation to the other. If we make a payment or transfer in an erroneous amount that exceeds the amount per your instructions, or if we permit an unauthorized payment or transfer after we have had a reasonable time to act on a notice from you of possible unauthorized use as described above, unless otherwise required by law, our liability will be limited to a refund of the amount erroneously paid or transferred, plus interest thereon from the date of the payment or transfer to the date of the refund, but in no event to exceed 60 days' interest. If we become liable to you for interest compensation under this Agreement or applicable law, such interest shall be calculated based on the average federal funds rate at the Federal Reserve Bank in the district where Bank of America is headquartered for each day interest is due, computed on the basis of a 360-day year. Unless otherwise required by law, in no event will Bank of America be liable to you for special, indirect or consequential damages including, without limitation, lost profits or attorney's fees, even if we are advised in advance of the possibility of such damages.

For the provisions governing our liability for ACH or Wire Transfers, please see Section 6.E above.

10. Disclaimer of Warranties, Limitation of Liability and Indemnification

A. Disclaimer of Warranties

EXCEPT AS OTHERWISE PROVIDED HEREIN, AND SUBJECT TO APPLICABLE LAW, NEITHER WE NOR OUR VENDORS, INCLUDING OUR OR THEIR OWNERS, DIRECTORS, OFFICERS OR AGENTS, MAKE ANY EXPRESS OR IMPLIED WARRANTIES, REPRESENTATIONS OR ENDORSEMENTS WHATSOEVER WITH RESPECT TO THE SERVICES. WE AND OUR VENDORS EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT, WITH REGARD TO THE SERVICES DESCRIBED OR PROVIDED. NEITHER WE NOR OUR VENDORS, INCLUDING OUR OR THEIR OWNERS, DIRECTORS, OFFICERS OR AGENTS, WARRANT THAT THE SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE, OR THAT DEFECTS WILL BE CORRECTED. THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. FOR PURPOSES OF THIS AGREEMENT, "VENDOR(S)" MEANS ANY THIRD-PARTY SERVICE PROVIDER, NETWORK OR PARTNER FINANCIAL INSTITUTION WE MAY ENGAGE TO PERFORM FUNCTIONS FOR US UNDER THIS AGREEMENT.

NEITHER WE NOR OUR VENDORS, INCLUDING OUR OR THEIR OWNERS, DIRECTORS, OFFICERS OR AGENTS, WARRANT THAT THE WEB SITE, OR THE SERVER THAT MAKES THEM AVAILABLE, IS FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. YOU ASSUME THE ENTIRE COST OF ALL NECESSARY SERVICING, REPAIR, OR CORRECTION OF PROBLEMS CAUSED BY VIRUSES OR OTHER HARMFUL COMPONENTS.

B. Limitation of Liability

EXCEPT AS OTHERWISE PROVIDED HEREIN, AND SUBJECT TO APPLICABLE LAW, IN NO EVENT WILL WE OR OUR VENDORS, INCLUDING OUR OR THEIR OWNERS, DIRECTORS, OFFICERS OR AGENTS BE LIABLE FOR ANY DAMAGES WHATSOEVER, INCLUDING, BUT NOT LIMITED TO ANY DIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY OR OTHER INDIRECT DAMAGES ARISING OUT OF (I) ANY TRANSACTION CONDUCTED THROUGH OR FACILITATED BY THE SERVICES; (II) ANY CLAIM ATTRIBUTABLE TO ERRORS, OMISSIONS, OR OTHER INACCURACIES IN THE SERVICES DESCRIBED OR PROVIDED, (III) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA, OR (IV) ANY OTHER MATTER RELATING TO THE SERVICES DESCRIBED OR PROVIDED, EVEN IF WE OR OUR VENDORS HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IF YOU ARE DISSATISFIED WITH THE SERVICES OR WITH THE TERMS OF THIS AGREEMENT, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SERVICES.

FURTHER, WE SHALL NOT BE LIABLE TO YOU OR ANY THIRD PARTY FOR FAILURE TO EXECUTE ANY TRANSFER OR PERFORM A RELATED ACT IF SUCH FAILURE IS DUE TO CAUSES OR CONDITIONS BEYOND OUR REASONABLE CONTROL, INCLUDING WITHOUT LIMITATION, STRIKES, RIOTS, INSURRECTION, WAR, MILITARY OR NATIONAL EMERGENCIES, ACTS OF GOD, NATURAL DISASTERS. FIRE, OUTAGES OF COMPUTERS OR ASSOCIATED EQUIPMENT, QUARANTINES, PANDEMICS. OR FAILURE OF TRANSPORTATION OR COMMUNICATION METHODS OR POWER SUPPLIES.

IN THOSE STATES WHERE THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES MAY NOT APPLY, ANY LIABILITY OF US OR OUR VENDORS, INCLUDING OUR OR THEIR OWNERS, DIRECTORS, OFFICERS AND AGENTS IN THOSE STATES IS LIMITED AND WARRANTIES ARE EXCLUDED TO THE GREATEST EXTENT PERMITTED BY LAW, BUT SHALL, IN NO EVENT, EXCEED ONE HUNDRED DOLLARS (\$100.00).

C. Indemnification

You acknowledge and agree that you are personally responsible for your conduct while using the Services, and except as otherwise provided in this Agreement, you agree to indemnify, defend and hold harmless us, our Vendors, including our or their owners, directors, officers, agents from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorney's fees, resulting from or arising out of your use, misuse, errors, or inability to use the Services, or any violation by you of the terms of this Agreement or your breach of any representation or warranty contained in this Agreement.

The provisions of Sections 10.A, B and C shall survive termination of this Agreement.

11. Other Terms and Conditions

A. Service Charges

Except as otherwise provided in this Agreement or your applicable account agreements and schedule of fees, there is no service charge for accessing your linked accounts with the Service.

In addition to the fees already described in this Agreement, you should note that depending on how you access the Services, you might incur charges for:

- Normal account fees and service charges, such as stop payment requests.
- Internet service provider fees.
- Wireless carrier fees.
- Returned item fees from the payee or overdraft fees may apply if you schedule payments or transfers and your available balance is not sufficient to process the items on the dates scheduled and/or on the dates when the items are presented to us for payment.

B. Service Hours

The Services are available 365 days a year and 24 hours a day, except during system maintenance and upgrades. When this occurs, a message will be displayed on-line when you sign on to use the Services. Our Call Centers are available Monday through Friday from 7:00 a.m. to 10:00 p.m., and Saturday and Sunday from 8:00 a.m. to 5:00 p.m. local time, excluding bank holidays, and may be reached through the contact numbers contained in the applicable sections of this Agreement. You may also write us at:

Bank of America
FL1-300-02-07

C. Business Days

For the Services, our business days are Monday through Friday, excluding bank holidays. For investment accounts only, all stock exchange closures and holidays will be observed (such as Good Friday) as well as the bank holidays.

D. Changes to Agreement

We may add, delete or change the terms of this Agreement at any time. We will inform you of changes when legally required and will try to inform you of the nature of any material changes even when not legally required to do so. We may communicate changes by either mail, email or a notice on our website and will make the updated terms available on our website. You agree that by continuing to use the Services after the date that changes are posted to our website, such changes will be effective for transactions made after that date, whether or not you access the website or otherwise receive actual notice of the changes. If you do not agree with a change, you may discontinue using the Services.

E. Cancellation

The Services remain in effect until they are terminated by you or Bank of America. You may cancel one or more of your Services at any time by notifying us of your intent to cancel in writing, through secure mail, or by calling customer service at **800.432.1000**. For small business accounts, call 866.758.5972. If your online and mobile banking User ID access is canceled or otherwise terminated by either you or Bank of America, it will also terminate your Services. Any such cancellation or termination applies only to your Services and does not terminate your Bank of America accounts. In the event your online and mobile banking User ID access is canceled for any reason, or you or Bank of America otherwise terminate your access to the Services, we will cancel all future scheduled transfers and payments you set up using the Services which are not already in process; however, we will not cancel any (i) Home Loan PayPlans, which you can manage by contacting us at the number on your mortgage loan statement, or (ii) internal transfers between your checking/saving accounts and your Merrill or Private Bank investment accounts, which you can manage through your Merrill or Private Bank online accounts, as applicable. In the event you or we cancel your scheduled transfers and payments, as indicated above, we recommend that you make alternative transfer or payment arrangements to ensure your transfers and payments are made on time. If you close your primary Bank of America checking account, or there is no longer any eligible funding account linked to your Service, any unprocessed payments will be canceled. The Services will also end if you close all Bank of America accounts linked to your profile.

We may terminate your participation in any or all of your Services for any reason, including inactivity, at any time. We will try to notify you in advance, but we are not obliged to do so.

F. Disclosure of Account Information

We may disclose information about your accounts to consumer reporting agencies and to other persons or agencies who, in our judgment, have a legitimate purpose for obtaining information, as more fully described in the account agreement for the applicable account.

By enrolling in online and mobile banking, you will be automatically enrolled in the Bank's merchant rewards program, BankAmeriDeals, whereby the Bank will share anonymized transaction information with vendors in order to facilitate your participation in the rewards program and present offers that may be of interest to you. By participating in BankAmeriDeals, the Bank will also share anonymized transaction information with participating merchants, third parties and card networks to administer your benefits and rewards. As always, we will only use personally identifiable information if needed and in accordance with our Online Privacy Notice and U.S. Consumer Privacy Notice.

By using the Services, you authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Bank of America or its service provider for the duration of your business relationship, solely to help identify you or your wireless device and to prevent fraud. See our Online Privacy Notice and U.S. Consumer Privacy Notice to see how we treat your data.

Erica Bank of America's Virtual Financial Assistant

- Description of Erica. Erica is a non-human, bot feature of Digital Banking and may help you engage with certain functionalities in a voice or text-assisted manner. For instance, you may be able to obtain account balances, initiate transfers, and pay bills. In the future, we may add new functionalities. You may enable or disable certain Erica functions at any time in the "Profile & Settings" section.

When you ask a question, Erica uses Artificial Intelligence ("AI") to analyze your words to understand your intent. Erica will select the most appropriate response from a pre-defined set of answers. This process involves leveraging natural language processing to interpret and respond

to customers' queries effectively. Erica does not use generative AI or large language models, which means responses are not based on vast datasets of external information. Erica doesn't automatically generate new responses based on interactions she has with customers.

- **Eligibility Requirements.** You must be enrolled in Online Banking and use the Mobile Banking app to access Erica. Some or all of Erica's capabilities may not be available for certain accounts or customers, or may not be available if your accounts are in a status that are not available in Mobile Banking.
- **Privacy and Security.** Any personal information that we collect through Erica will be governed by our U.S. Consumer Privacy Notice and our Online Privacy Notice. For example, we may use Erica recordings and interactions to improve the service, or use data to provide a more personalized experience, as described in Section D. To use Erica, you acknowledge that you will have to either speak aloud or write messages to Erica and you will receive audio and text responses. To initiate an interaction with Erica, you may have to tap an icon on the screen after logging into the Mobile Banking app. Once you initiate an interaction with Erica, we will record and transcribe these interactions. You may want to consider the times and places you use Erica. You should not share confidential or sensitive information, like your social security number or PIN, with Erica. To confirm the accuracy of your interactions with Erica, you can always retrieve your account details through Online Banking or the Mobile Banking app.

Once activated, Erica may respond to voices that are not yours. You acknowledge that once you invoke the microphone in a session, Erica may capture, record, and transcribe other voices in addition to yours, and may continue recording for a period of time (up to 15 seconds) after Erica hears any statement to which a response can be made, unless you close Erica or sign out of the Mobile Banking app. We will treat all voice interactions and transactions as though you authorized them, and as though they are authorized interactions and transactions, even if another voice or person initiated or completed them.

Bank of America uses a third-party service provider to provide voice responses, which keeps a record of your conversations for quality assurance, to maintain and transcribe an accurate account of your interactions with Erica, to identify opportunities to make Erica's responses more helpful and ensure her responses are optimal. Your voice interactions are saved for 90 days so they can be analyzed to help refine Erica's listening skills. We retain transcripts of your interactions, with the personal data masked.

You acknowledge that anyone who can access your accounts through the Mobile Banking app, either through your passcode, fingerprint, facial recognition, or otherwise, could also access your accounts through Erica. We will treat these interactions as though you authorized them, and as though they are authorized interactions and transactions, even if another voice or person initiated or completed them.

At times, Erica may also provide suggestions, information and other insights to you or initiate interactions with you, by text or by voice, before you initiate an interaction. Erica may review your Bank of America banking activity and provide you with financial information and insights you might find helpful about the management of your accounts and other financial issues. For example, Erica may inform you of a credit card payment coming due. For certain categories of insights, we may provide you the ability to dismiss these insights as they appear and to manage your preferences to receive those interactions from Erica.

If you have enabled certain functions within Erica, you may receive insights or sensitive information through push or text alerts, possibly even if your Mobile Banking app is closed. Message and data rates from your mobile carrier may apply.

You acknowledge that we may have to share your Erica interactions to comply with law, subpoena or court order, and will do so in accordance with applicable law.

- **Erica's Interactions with You.** Erica knows about your relationship with Bank of America and products and services you have with Bank of America. Erica will communicate with you through voice and screen interactions. You are responsible for reviewing the information that Erica displays on the screen and confirming that it accurately reflects your requests or instructions. Please carefully execute and review interactions with Erica, as it is possible that Erica may misunderstand you at times, may not have complete information related to your request, may otherwise make a mistake in responding to you, or the technology may simply not work. Erica is only able to take actions and offer suggestions, information and other insights based upon the current or historical status of certain of your accounts with Bank of America, which may not reflect the full scope of your financial situation. You can always confirm your account activity through the Mobile Banking app, Online Banking, or your account statements, and we encourage you to do so.
- **Questions or Disputes.** You may direct any questions or disputes regarding Erica, or any transactions performed, or information provided through Erica, in accordance with the Online Banking Services Agreement or any other applicable agreement you may have with us or our affiliates, such as an applicable deposit or credit account agreement. If there is any irreconcilable conflict between these Terms and any other agreement you have with Bank of America, then these Terms will control solely with respect to Erica.

We will only use personally identifiable information in accordance with our Online Privacy Notice and U.S. Consumer Privacy Notice. For more information, go to our Web site at <https://www.bankofamerica.com/privacy>.

We make security and the protection of your information a top priority. You can access our Online Privacy Notice and U.S. Consumer Privacy Notice at <https://www.bankofamerica.com/security-center/overview/>, which are incorporated into and made a part of this Agreement by this

reference.

G. Consent to Provide Electronic Communications

As part of your enrollment in the Services, you consented to the Electronic Communications Disclosure (“eCommunications Disclosure”) which allows us to provide you with account-related communications electronically. Pursuant to this consent, we will deliver these communications electronically by either posting the communication to your secure mailbox or to our website, sending it to your email address or by other electronic means. You are responsible for providing us with a valid e-mail address to accept delivery of electronic communications and you must notify us of any changes or updates to your email address. You agree that once we email or post the communications within our website, we have delivered the Communications to you in a form that you can retain. You have the option to view, save, or print PDF versions of your account documents from the Website via desktop, tablet or mobile device.

Business Services Addendum

Some accounts and services, and the fees that apply to them, vary from state to state. Please review the information for your state in the Personal Schedule of Fees (at www.bankofamerica.com/feesataglance or at your local Banking Center) and in the Online Banking Service Agreement at www.bankofamerica.com/serviceagreement.

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