

## **eCommunications Disclosure**

As part of your online application, certain laws require us to provide certain account information to you, and you have a right to receive it on paper. We may provide such information to you electronically if we first present this disclosure and obtain your consent to receiving electronic notices. If you do not wish to consent, you may visit any Bank of America financial center to apply in person.

Your consent to receiving account information electronically covers all the disclosures, notices and communications regarding your application or any resulting account. Additionally, your consent will apply to subsequent disclosures and information that we are required or otherwise choose to provide from time to time. These include (without limitation) change-in-terms notices; copies of your consent for preauthorized transfers from your account; notices about variances in the amount of preauthorized transfers; opt-out notices regarding affiliate or other marketing; privacy notices; and conclusions concerning errors that you report (collectively, "eCommunications").

**Delivery of eCommunications.** When you consent, you understand and agree that we will deliver the eCommunications to you in electronic format only by posting them on this website, or if applicable, through Email. If Email is used, the eCommunications will be sent to the Email address you provided in your application, and you agree to pass on notices to other applicants. If an Email is returned as undelivered, we may use any other email address that we have for you or a co-applicant. We also reserve the right to use postal addresses. You must notify us of any change in your email address by calling 800.933.6262. Unless otherwise required by law, you agree that any electronic communications will be deemed received by you when sent by any means set forth above.

**Withdrawal of Consent.** You may withdraw your consent to receiving the electronic communications by calling 800.432.1000; withdrawal by any co-applicant will be effective for all applicants. Your consent will remain effective throughout this transaction (but you may end the transaction by withdrawing your application or closing any resulting account). Withdrawal will not apply to actions already taken or initiated in reliance on your consent. You will not be charged any fee for your withdrawal of consent.

**Consent Coverage; Notices From You Are Not Covered.** Applicable law or contracts sometimes require you to give us written notices, and your consent does not relate to those items. In order to coordinate our processing, you must still provide us notice on paper.

**Copies.** You may print or make a copy of the eCommunications by using the print functionality on your device or saving a PDF copy—do this when you first review the documents, because after submission we do not keep them all in a place that you can access. If you would like a free paper copy from us, you may call 800.432.1000.

**System Requirements.** In order to properly access and retain your eCommunications you must have the following hardware and software (collectively, "System Requirements"):

- A computer or mobile device with internet access and browser and a compatible operating system from the list of browsers and operating systems listed here: [Browser and Operating System Requirements](#)
- A valid Email account.
- A printer or sufficient hard drive or other storage space to print or save eCommunications.
- For eCommunications in PDF format, you will need Adobe Reader. Go to [www.adobe.com](http://www.adobe.com) to download a free copy.