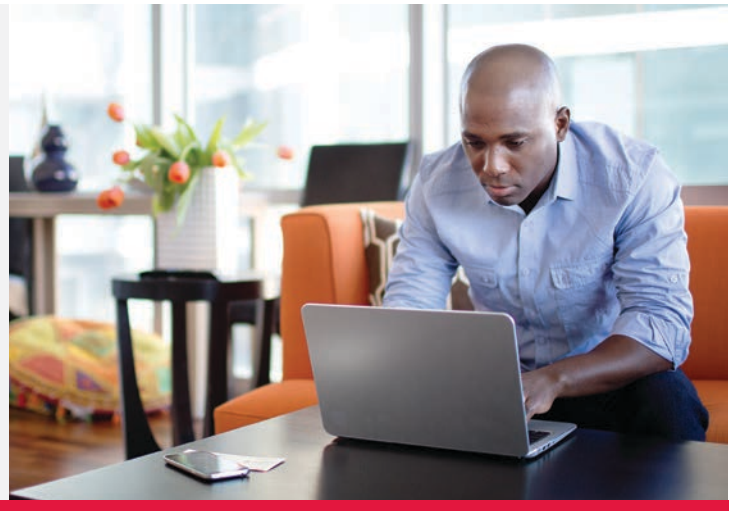


# Send wires through Online Banking



Make domestic and international wires right from your Bank of America® account<sup>1</sup>

- Wires generally arrive at the recipient bank in one business day for domestic wires and two business days for international wires<sup>2</sup>
- Wires are available to more than 200 countries

## How to send a wire in Online Banking

### 1. Set up SafePass®

- Sign in to Online Banking, select **Profile & Settings** and then click **Manage SafePass®**.
- Select a **SafePass®** device and follow the on-screen instructions.

### 2. Make your wire transfer (see chart for information needed)

- Sign in to Online Banking, select the **Transfers** navigation tab, and select **Using their account number at another bank**.
- Follow the instructions on the **Make Transfer** screen.
- If you need to add a new recipient, follow the instructions on the **Add Account/Recipient** screen.

**Why SafePass®?** The SafePass feature is a one-time passcode sent to your mobile device. It provides extra security and is required for domestic and international transfers over \$1,000. When a code is needed, you'll be prompted to have a code sent to your device.


## Required information

### Domestic wires

- Recipient bank name and address
- Recipient bank's routing code
- Recipient account number

### International wires

- Recipient bank name, address and country
- Recipient account number (You may need a country-specific account structure, for example a CLABE for Mexico or an IBAN.<sup>3</sup>)
- Recipient bank's SWIFT/BIC or National ID<sup>3</sup>
- Currency of recipient's account (foreign currency or U.S. dollars)
- Purpose of wire

 See reverse for more information. If you have questions or need help, call **800.933.6262**.

## Should I send my international wire in foreign currency or U.S. dollars?

You should consider important factors such as exchange rates, currency availability and fees. When you use Online Banking to send an international wire in foreign currency, you may be able to get a better exchange rate<sup>4</sup> than in the financial center. For wires sent in foreign currency, the exchange rate<sup>4</sup> is locked in up front, the wire fee is \$10 less, and the recipient will generally receive the funds sooner. However, if you do not know the currency of the receiving account, you should send in U.S. dollars.

Fees		Outbound wire cut-off times	
Wire type	Fee	Type	Cut-off time
Incoming domestic wire <sup>5</sup>	\$15	Domestic and international wires in U.S. dollars, international wires in foreign currency, and internal wires	5 p.m. Eastern
Incoming international wire <sup>4,5</sup>	\$16		
Outbound domestic wire	\$30	Tax payments	4 p.m. Eastern
Outbound international wire sent in foreign currency <sup>4,6</sup>	\$35		
Outbound international wire sent in U.S. dollars <sup>6</sup>	\$45		

## Receiving wires: What you'll need to give senders

International wires		
Currency type	SWIFT code	Address
U.S. dollars	BOFAUS3N	Bank of America, N.A., 222 Broadway, New York, NY 10038
Foreign currency <sup>4</sup>	BOFAUS6S	Bank of America, N.A., 555 California St., San Francisco, CA 94104
Unknown currency <sup>4</sup>	BOFAUS3N	Bank of America, N.A., 222 Broadway, New York, NY 10038
Domestic wires		

- Your account number: To find your account number, sign in to Online Banking, select your desired account and then select the **Information & Services** tab.
- Wire routing #: 026009593

<sup>1</sup> Wire transfers cannot be sent to brokerage accounts.

<sup>2</sup> Special rules apply to electronic transfers of funds sent outside the United States by consumer customers primarily for personal, family or household purposes. We'll present you a prepayment disclosure and a receipt at the time of your transfer, and we'll let you know the date that funds will be available to the recipient.

<sup>3</sup> All wire transfer payments should include a SWIFT Bank Identifier Code or a National ID as applicable, and for participating countries the beneficiary's International Bank Account Number (IBAN). Mexican banks require a CLABE number in addition to the SWIFT BIC. Wires going to foreign countries may require additional information depending on the receiving foreign country.

<sup>4</sup> The exchange rate that Bank of America will offer or assign to your transaction will be determined by Bank of America 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. 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 (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 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.

We do not accept 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.).

<sup>5</sup> Fee may be waived depending on your account type or relationship. Please see your Personal Schedule of Fees for details.

<sup>6</sup> Taxes and other third-party fees may apply.

Please review the Personal Schedule of Fees, available at [bankofamerica.com/fees](http://bankofamerica.com/fees) and your local financial center.

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