

Bank of America Advantage Relationship Banking™

Overview of key policies and fees

This account earns interest at a variable rate. You can find current rate information at bankofamerica.com, by calling the number on your account statement or visiting a financial center.

Monthly Maintenance Fee

\$25.00 each month You can avoid the Monthly Maintenance Fee when you maintain combined balances of \$10,000 or more each statement cycle. Combined balances include:

- Average daily balances for the statement cycle in linked checking, savings and money market savings accounts, **AND**
- The current balances, as of the end of the checking statement cycle in linked personal CDs and IRAs, **AND**
- The current balance, as of two business days before the end of the checking statement cycle, in your eligible linked Merrill Edge® and Merrill Lynch® investment accounts

OR Enroll in the Preferred Rewards program and qualify for the Gold, Platinum or Platinum Honors tier (first 4 checking accounts).

ATM fees

Bank of America ATMs	No ATM fee	For deposits, withdrawals, transfers or balance inquiries
Non-Bank of America ATMs	\$2.50	In the U.S., plus any fee charged by the ATM's operator
	\$5.00	Outside the U.S., plus any fee charged by the ATM's operator

Overdraft policy

- To help you avoid fees, we won't authorize ATM withdrawals or everyday debit card purchases when you don't have enough money in your account at the time of the transaction.
- When we determine you don't have enough money in your account to cover other items such as checks or scheduled payments, we'll either authorize and pay the item and overdraw your account (an overdraft item),¹ or decline or return the item unpaid (a returned item). When this happens, you may be charged a fee. See details below.
- We offer two overdraft setting options for how you want us to process your other transactions.

Overdraft settings and fees

Option 1: Standard - This setting will be automatically applied to your account. In this setting your checks and scheduled payments may be paid, causing an overdraft, and you may be charged an Overdraft Item Fee. If you repeatedly overdraw your account, we may automatically change your overdraft setting to the Decline All setting.

Option 2: Decline All - Choose this setting if you want us to decline or return transactions if you don't have enough money in your account at the time of the transaction. Checks or scheduled payments will be returned unpaid if you don't have enough money in your account and you may be charged an NSF: Returned Item Fee. When we decline or return a transaction, the merchant may also charge you a fee(s).

Example: You're not enrolled in Overdraft Protection and have \$450 in your account when a \$500 check you wrote for rent is presented for payment.²

Standard		Decline All	
Starting Balance	\$450.00	Starting Balance	\$450.00
Your check is paid ¹	-\$500.00	Your check is returned unpaid	\$0.00
Overdraft Item Fee	-\$35.00	Returned Item Fee	-\$35.00
Available balance	-\$85.00	Available balance	\$415.00

Note: You could also be assessed fees by the payee, including returned item and late fees

Overdraft Item Fee	\$35.00 per overdraft	We'll charge this fee for each item over \$1 that we authorize and pay, including recurring debit card payments. However, we won't charge this fee if your account balance is overdrawn by \$1 or less.	No more than 4 Overdraft or Returned Item fees are charged per day.
NSF: Returned Item Fee	\$35.00 per declined/returned transaction	We'll charge this fee for each item over \$1 that we decline or return unpaid. One-time or recurring declined debit card payments aren't charged this fee.	
Overdraft Protection Transfer Fee ³	WAIVED \$12.00 per transfer	With Overdraft Protection, if you're about to overdraw your account, we'll automatically transfer available funds from your linked savings or second eligible checking account. Only 1 transfer fee charged per day that a transfer is made. However, we won't charge this fee for any item that is \$1 or less.	

Please see the Personal Schedule of Fees and Deposit Agreement for your account terms.

1. Our overdraft fee of \$35 may apply for overdrafts created by check, recurring debit card transactions, or other electronic means. If your account is overdrawn, you must immediately bring your account to a positive balance. We pay overdrafts at our discretion and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing.

2. Your account terms provide details about transaction processing and posting. They also explain how and when overdrafts may be paid, and how and when overdraft and returned item fees will be assessed, with either overdraft setting.

3. Overdraft Protection is also available from your Bank of America credit card. Overdraft Protection transfers from your credit card are Bank Cash Advances. They are subject to overdraft protection cash advance fees and will accrue interest at the Bank Cash Advance APR. Please refer to your Credit Card Agreement for additional details.

Additional fees

Statement copies (each copy)	WAIVED \$5.00	Instead of ordering copies from us, you can view and print the last 36 months of your statements in the Statements & Documents tab in Online Banking.
Check images	\$3.00	For each monthly statement that includes a printed check image
	No fee	Printable check images from the last 18 months are available online
Ordering checks	Varies	No fee on standard styles and discounts on certain styles
Card replacement	WAIVED \$5.00	For an ATM or debit card when your card has not expired; \$15 rush delivery waived as well
Stop payment	WAIVED \$30.00	Each request
Cashier's checks	\$15.00	Per check
Domestic wire transfers (each)	WAIVED \$15.00	Incoming wire transfer
	\$30.00	Outgoing wire transfer
International wire transfers (each)	\$16.00	Incoming wire transfer
	\$35.00	Outgoing wire transfer sent in foreign currency.
	\$45.00	Outgoing wire transfer sent in U.S. Dollars.
Other banks may charge additional fees for wire transfers. Bank of America, N.A., may make money from the foreign currency exchange. Please refer to the Online Banking Service Agreement for online wire terms.		
Deposited item returned (each)	\$12.00	Domestic item
	\$15.00	Foreign item
Non-Bank of America Teller Withdrawal	Per transaction, greater of \$5.00 OR 3% of the amount (maximum \$10.00) when you use your ATM or debit card, or card number, to make a withdrawal, transfer or payment at another bank and it is processed as a cash disbursement.	

When your deposits are available

- **Cash, direct deposits, wire transfers:** On the day we receive them.
- **Checks:** Usually the next business day, if deposited before the financial center or ATM cutoff time.
- **Mobile Check Deposit:** Usually the next business day if deposited by applicable cutoff times (please refer to **Deposit Checks**, then **Help** in the Mobile Banking app for additional details and terms and conditions). Dollar limits apply to this service, vary by account and are communicated during the deposit process.
- **If we place a hold on your deposit,** we'll let you know the hold reason and when your funds will be available. This is typically provided at the time of deposit but may also be mailed later. Deposits greater than \$5,000 and checks deposited within the first 30 days of account opening may be held longer.

How we post transactions

The way we post transactions impacts your account balance. If there's not enough available money in your account to cover all of your transactions, the posting order can impact the number of overdraft fees you incur. At the end of each business day, we'll group transactions received that day into categories before posting them. Below are the most common categories, and common transaction types in each, in the order that they generally post to your account.

- **Deposits:** Added from highest to lowest dollar amount.
- **Many debit transactions:** Subtracted based on the date and time you made them (if the system knows the date and time of the transaction). These include one-time and recurring debit card transactions, one-time transfers, ATM withdrawals, and checks cashed with our tellers.*
- **Other checks you wrote:** Subtracted in check number order.*
- **Most other electronic payments and preauthorized transfers:** Subtracted from highest to lowest dollar amount. These include scheduled transfers, online bill payments and preauthorized payments that use your account number.
- **Most fees:** Subtracted from highest to lowest dollar amounts.

* If our system doesn't receive date and time information, or can't detect the check number, remaining transactions in these categories are posted from highest to lowest dollar amount.

Get the most out of your account



Review all the features and benefits of your new account at bankofamerica.com/quickstart



For questions, schedule an appointment to visit a financial center at bankofamerica.com/appointments



Call us at **800.432.1000**

Additional fee waivers may be available to U.S. Trust® and qualified Merrill Lynch Wealth Management® clients. Please contact your advisor to learn more.

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