



# Understanding notary services at Bank of America®

When it matters most, we're here to help. As a Bank of America® client, you have access to notary services at many of our financial centers.

## What is needed for notarization?

Most requests for notarization involve the signing of documents. In all cases, the signer and any other witnesses must be present with the notary for the notarization. In addition, the notary will require:

- **Jurat:** The notary will ask you to swear or affirm the truth of the content. You must sign the document in the presence of the notary, even if you've signed it prior to coming to the financial center.
- **Acknowledgment:** The notary will ask you if you signed the document on your own free will for the purpose stated.

**We suggest you don't sign the document prior to visiting a financial center, since some documents MUST be signed in the presence of a notary and dated for the date of notarization.**



## Steps to notarize a document

The following steps for notarization are defined by the state and not by Bank of America.

The notary will:

- Require all signer(s)/witness(es) to be present in person.
- Examine the document for completeness and ensure all pages are included.
- Obtain proper identification from all signer(s)/witness(es).
- Perform the verbal confirmation.
- Complete the notarial certificate.
- Record the notarial act in their journal (as required by the state).

## Is there a fee for notary services?

Bank of America does not charge a fee for notary services.

## Why would a notary be unable to complete a notarization?

- All signer(s)/witness(es) are not present in person with the notary.
- A document has missing pages or blank spaces that affect the intent of the document.
- The signer cannot produce ID, or is not known personally by the notary.
  - California notaries are required to obtain ID in all cases.
- The notary believes changes to the document may be made after it has been signed.
- There is no notarial certificate on the document and the signer cannot tell which notarial act is required.
- The signer and the notary are not able to communicate with each other.
- The notary believes the signer does not understand the purpose or consequences of signing.
- For certain notarial requests that involve complex rules or unfamiliar notarial types, or due to other work obligations, the notary may recommend that you obtain further consultation with other notary service providers or legal counsel.



To learn more, [schedule an appointment](#) to talk to an associate.

A notary is a public officer appointed by the state and is authorized to carry out his/her duties by the state in which he/she is commissioned if all guidelines for performing the notarial act are in place. If state or bank guidelines are not met, a notary has the right to decline.

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