Notice for Maine Deposit Account Customers:

If you have a dispute with us regarding your deposit account, you may contact us and attempt to resolve the problem directly. If you feel we failed to resolve the problem, communicate the problem and the resolution you are seeking to:

Bureau of Financial Institutions
36 State House Station
Augusta, ME 04333-0036

To file a complaint electronically, you may contact the Bureau of Financial Institutions at the following internet address: http://www.state.me.us/pfr/bkg/bkg_consumer.htm

The Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation.

When your complaint involves a federally-chartered financial institution, such as Bank of America, the Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency and inform you to whom it has been referred.

Bank of America

bankofamerica.com

Applies in all states.

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91-11-3000B 08/2015

EQUAL HOUSING LENDER

29891

Personal Schedule of Fees

Effective August 7, 2015

Bank of America

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Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value

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Overview

This schedule lists account fees and also explains how you can avoid some account fees. Please review the account description for details about your account. Other account fees that can apply to your account are listed in the account descriptions and in the Other Account Fees section.

Your account and deposit relationship with us are governed by this schedule of fees and the *Deposit Agreement and Disclosures*. Please read both agreements carefully. These agreements are part of the binding contract between you and us for your account and deposit relationship. You can also find these agreements at bankofamerica.com.

When you open a deposit account, it is located at a banking center and generally remains at that location until it is closed. If your address is in a state where we do not have a banking center at the time, we may open the account at a banking center in Virginia. If state taxes apply to an account or service, taxes are in addition to the fee amount listed.

We may change the accounts and services described in this schedule at any time. We may add new terms and conditions. We may delete or amend existing terms and conditions. We may also add new accounts or services and convert or discontinue existing accounts or services at any time.

You can get information about interest rates and fees for services not covered in this schedule by visiting a banking center or calling us at the number on your statement.

Optional Services

The following optional services are generally available with our checking and savings accounts:

- Debit card (Photo Security® feature available) or ATM card
- Online Banking service
- Online and Mobile Bill Pay service
- Email and Text Alerts
- Direct deposits
- Keep the Change® Savings Service
- Affinity Banking
- Preferred Rewards
- Overdraft Protection Service from another linked account
- Automatic transfers from checking to savings

These optional services can help you manage your account. To learn more about them, please review the agreement for that service. You can also review information on bankofamerica.com or speak to a banking center associate.

Information About Personal Checking Accounts

Account	Monthly Maintenance Fee for Checking Account and How to Avoid It	Other Important Account Information
Bank of America Core Checking® • Use direct deposit • Non-interest bearing account • Minimum to open - $25.00	Monthly maintenance fee for Bank of America Core Checking - $12.00 To avoid the monthly maintenance fee, meet **one** of the following requirements during each statement cycle: • Have at least one qualifying direct deposit of $250 or more made to your account each statement cycle. Or • Maintain an average daily balance of $1,500 or more in your account. Or • Enroll in the Preferred Rewards program and qualify for the Gold, Platinum or Platinum Honors tier (first 4 checking accounts).	**Student waiver**. When this account is owned either individually or jointly by a student, upon your request we waive the monthly maintenance fee for each statement cycle during which the student meets **both** of the following requirements: • The student is enrolled in a high school or a college, university or vocational program, **and** • The student is under 23 years old. College, university and vocation students may be required to show proof of enrollment. This student waiver does not apply when the student turns 23, ceases to be an owner of the account, or is no longer enrolled in school. For information about direct deposits, see page 13. To calculate the average daily balance for a statement cycle – we take the balance that we determine is in the account for each day in the statement cycle, add those balances together, and then divide that sum by the number of days in the statement cycle.
Bank of America Interest Checking® • Interest bearing account • Variable, tiered interest rates • Minimum to open - $100.00	Monthly maintenance fee for Bank of America Interest Checking - $25.00 To avoid the monthly maintenance fee, maintain a **combined balance of $10,000** or more during each statement cycle. For each statement cycle, we add the following balances together to determine your combined balance: • The average daily balance in your Interest Checking account and in each checking, savings and money market savings account that is linked to your Interest Checking account. We determine the average daily balance in a linked account by using the beginning balance in the linked account for each day of the Interest Checking statement cycle. And • The current balance, as of the end of your Interest Checking statement cycle, in each CD and IRA that is linked to your Interest Checking account. And • The current balance, as of two business days before the end of your Interest Checking statement cycle, in each eligible Merrill Edge and Merrill Lynch investment account that is linked to your Interest Checking account. Or • Enroll in the Preferred Rewards program and qualify for the Gold, Platinum or Platinum Honors tier (first 4 checking accounts).	You can also get the following services with this account: • Three additional Bank of America Interest Checking accounts and four savings accounts with no monthly maintenance fee when you link them to your primary Interest Checking account. • Free standard checks or discounts on certain styles. • No transfer fee for Overdraft Protection transfers from your linked Bank of America savings, line of credit or secondary checking account. (Other line of credit fees may apply.) • No fee for incoming domestic wire transfers, cashier's checks, money orders (where available), stop payments, and more. *Additional accounts.* For accounts linked to your Interest Checking account, we waive the monthly maintenance fee on the first three linked Interest Checking accounts and on the first four linked savings accounts of any type (regular and money market savings accounts). The minimum amount you need to open each additional account, and other terms and fees, apply to each linked account. While you can also have us link more accounts, this waiver of the monthly maintenance fee does not apply to them. Transaction limits apply to savings accounts. See "What are the transaction limitations on my savings account?" in the *Frequently Asked Questions About Accounts* section on page 14. *Linking accounts.* You must tell us what accounts you want us to link to your Interest Checking account. You can do so by visiting a banking center or calling us at the number on your statement. We do not automatically link other accounts for pricing. Certain restrictions apply. Please review "What does it mean to link accounts?" on page 13.

Please also review *Other Account Fees* on pages 9 – 12, *Frequently Asked Questions About Accounts* on page 13 and the *Deposit Agreement and Disclosures*.

Information About Personal Checking Accounts *(cont.)*

Account	Monthly Maintenance Fee for Checking Account and How to Avoid It	Other Important Account Information
Bank of America Advantage® with Tiered Interest Checking • An account with premium services for customers who want to expand their total relationship status • Interest bearing account • Variable interest rate • Minimum to open - $100.00	Monthly maintenance fee for Bank of America Advantage with Tiered Interest Checking - $25.00 To avoid the monthly maintenance fee, meet **one** of the following requirements during each statement cycle: • Average daily balance in checking or a linked Regular Savings account—$5,000 or more Or • Average daily combined balance in checking with linked savings, money market savings, CD and IRA accounts—$10,000 or more Or • Outstanding balance on a linked installment loan or line of credit—$15,000 or more Or • A linked Bank of America first mortgage loan that we service—any amount Or • Total combined assets in your eligible Merrill Edge and Merrill Lynch investment accounts that are linked to your checking account—$15,000 or more Or • Enroll in the Preferred Rewards program and qualify for the Gold, Platinum or Platinum Honors tier (first 4 checking accounts).	You can also get the following services with your Bank of America Advantage with Tiered Interest Checking account: • Second Advantage with Tiered Interest Checking account and up to 4 savings accounts with no monthly maintenance fee. • Free checks or discount on certain styles. • No transfer fee for Overdraft Protection transfers from your linked Bank of America savings, line of credit or secondary checking account. (Other line of credit fees may apply.) • No fee for stop payments, cashier's checks, bond redemptions, incoming domestic wire transfers and more. *Additional accounts*. You can get a total of 4 savings accounts (both regular and money market savings accounts) with no monthly maintenance fee when you have us link them to your Advantage with Tiered Interest Checking account. The minimum amount you need to open each savings account, and other terms and fees, still apply to the linked savings accounts. For transaction limits, see "What are the transaction limitations on my savings account?" in the *Frequently Asked Questions About Accounts* on page 14. *Linking accounts.* You must tell us what accounts you want us to link to your checking account. You can do so by visiting a banking center or calling us at the number on your statement. We do not automatically link other accounts for pricing. Please review "What does it mean to link accounts?" on page 13.

Please also review *Other Account Fees* on pages 9–12, *Frequently Asked Questions About Accounts* on page 13 and the *Deposit Agreement and Disclosures*.

Information About Personal Checking Accounts *(cont.)*

Account	Monthly Maintenance Fee for Checking Account and How to Avoid It	Other Important Account Information
Regular Checking • Link other accounts to help meet a required balance • Non-interest bearing account • Minimum to open - $100.00	Monthly maintenance fee for Regular Checking - $14.00 To avoid the monthly maintenance fee, meet **one** of the following requirements during each statement cycle: • Minimum daily balance in checking—$1,500 or more Or • Minimum daily balance in linked Regular Savings—$2,000 or more Or • Minimum daily balance in linked money market savings—$5,000 or more Or • Average daily balance in checking with linked savings, CD and IRA accounts—$5,000 or more Or • Enroll in the Preferred Rewards program and qualify for the Gold, Platinum or Platinum Honors tier (first 4 checking accounts).	*Linking accounts.* You must tell us what accounts you want us to link to your checking account. You can do so by visiting a banking center or calling us at the number on your statement. We do not automatically link other accounts for pricing. Please review "What does it mean to link accounts?" on page 13.

Please also review *Other Account Fees* on pages 9 – 12, *Frequently Asked Questions About Accounts* on page 13 and the *Deposit Agreement and Disclosures*.

Information About Personal Savings Accounts

Account	Monthly Maintenance Fee for Savings Account and How to Avoid It	Other Important Account Information
Regular Savings • Basic account to build a savings program • Interest bearing account • Variable interest rate • Minimum amount to open - $25.00	Monthly maintenance fee - $5.00 To avoid the monthly maintenance fee, meet **one** of the following requirements during each statement cycle: • Make combined monthly automatic transfers of $25 or more from your Bank of America checking account to your savings account. Or • Maintain a minimum daily balance of $300 or more in your account. Or • Link your account to your Bank of America Interest Checking or Advantage account (first 4 savings accounts). Or • Enroll in the Preferred Rewards program and qualify for the Gold, Platinum or Platinum Honors tier (first 4 savings accounts).	• Each monthly statement cycle, you can make a total of three withdrawals and transfers with no Excess Withdrawal fee. • If you maintain a minimum daily balance of $2,500 or more ($1,000 or more for Oregon accounts) in your savings account, you may make additional withdrawals and transfers with no Excess Withdrawal fee. Otherwise, the Excess Withdrawal fee is $3.00 for each withdrawal and transfer during the monthly statement cycle above the three. This fee applies to all types of withdrawals and transfers, including at ATMs, at financial centers, by telephone, by mail, through Online and Mobile Banking, and by any other electronic means. *Effective for monthly statement cycles that start on or after October 14, 2015:* • *Each monthly statement cycle, you can make a total of six withdrawals and transfers with no Withdrawal Limit Fee.* • *If you maintain a minimum daily balance of $2,500 or more in your Regular Savings account, you may make additional withdrawals and transfers with no Withdrawal Limit Fee. Otherwise, the Withdrawal Limit Fee is $10.00 for each withdrawal and transfer during the monthly statement cycle above the six. We charge no more than six Withdrawal Limit Fees per monthly statement cycle. This fee applies to all types of withdrawals and transfers, including at ATMs, at financial centers, by telephone, by mail, through Online and Mobile Banking, and by any other electronic means.*
Minor Savings Accounts (Under 18) • Under 18 years old, beginning a savings program • Interest bearing account • Variable interest rate • Minimum amount to open - $25.00 (Use Regular Savings or Rewards Money Market Savings for custodial ownership, such as UTMA/UGMA)	No monthly maintenance fee	• After you turn 18, we automatically convert your Minor Savings to a Regular Savings account. • Parents can make automatic transfers from checking. • Each monthly statement cycle you can make a total of three withdrawals and transfers with no Excess Withdrawal fee. • If you maintain a minimum daily balance of $300 or more in your savings account, you may make additional withdrawals and transfers with no Excess Withdrawal fee. Otherwise, the Excess Withdrawal fee is $1.00 for each withdrawal and transfer during the monthly statement cycle above the three. This fee applies to all types of withdrawals and transfers, including at ATMs, at financial centers, by telephone, by mail, through Online and Mobile Banking, and by any other electronic means. *Effective for monthly statement cycles that start on or after October 14, 2015:* • *Each monthly statement cycle, you can make a total of six withdrawals and transfers with no Withdrawal Limit Fee.* • *If you maintain a minimum daily balance of $300 or more in your Minor Savings account, you may make additional withdrawals and transfers with no Withdrawal Limit Fee. Otherwise, the Withdrawal Limit Fee is $1.00 for each withdrawal and transfer during the monthly statement cycle above the six. We charge no more than six Withdrawal Limit Fees per monthly statement cycle. This fee applies to all types of withdrawals and transfers, including at ATMs, at financial centers, by telephone, by mail, through Online and Mobile Banking, and by any other electronic means.*

Limits apply to some types of withdrawals and transfers from a savings account. See "What are the transaction limitations on my savings account?" on page 14 for more details.

Please also review *Other Account Fees* on pages 9 – 12, *Frequently Asked Questions About Accounts* on page 13 and the *Deposit Agreement and Disclosures*.

Information About Personal Savings Accounts *(cont.)*

Account	Monthly Maintenance Fee for Savings Account and How to Avoid It	Other Important Account Information
Rewards Money Market Savings • Variable interest rate • Potential for Preferred Rewards interest rate booster feature • Minimum amount to open - $25.00	Monthly maintenance fee - $12.00 To avoid the monthly maintenance fee, meet **one** of the following requirements during each statement cycle: • Maintain a minimum daily balance of $2,500 or more in your account. Or • Link your account to your Bank of America Interest Checking or Advantage account (first 4 savings accounts). Or • Enroll in the Preferred Rewards program and qualify for the Gold, Platinum or Platinum Honors tier (first 4 savings accounts).	• This account is eligible for the interest rate booster feature of the Preferred Rewards program, which may increase your interest rate based on your Preferred Rewards tier. *Effective for monthly statement cycles that start on or after October 14, 2015:* • *Each monthly statement cycle, you can make a total of six withdrawals and transfers with no Withdrawal Limit Fee.* • *If you maintain a minimum daily balance of $2,500 or more in your Rewards Money Market Savings account, you may make additional withdrawals and transfers with no Withdrawal Limit Fee. Otherwise, the Withdrawal Limit Fee is $10.00 for each withdrawal and transfer during the monthly statement cycle above the six. We charge no more than six Withdrawal Limit Fees per monthly statement cycle. This fee applies to all types of withdrawals and transfers, including at ATMs, at financial centers, by telephone, by mail, through Online and Mobile Banking, and by any other electronic means.*

Limits apply to some types of withdrawals and transfers from a savings account. See "What are the transaction limitations on my savings account?" on page 14 for more details.

Please also review *Other Account Fees* on pages 9 – 12, *Frequently Asked Questions About Accounts* on page 13 and the *Deposit Agreement and Disclosures*.

Personal CDs, IRAs and Coverdell ESAs

Account	Minimum Amount You Need to Open Account	Account Features/Services	Other Important Account Information
Fixed Term CD *Terms of 7 Days—27 Days*	$15,000	• Interest rate fixed until maturity. • No additional deposits until maturity. • Automatically renews.	• A penalty is imposed for early withdrawal.
Fixed Term CD *Terms of 28 Days—10 Years*	$1,000	• Interest rate fixed until maturity. • No additional deposits until maturity. • Automatically renews.	• A penalty is imposed for early withdrawal. • For CDs with terms of 30 days or more, we send you a maturity notice prior to renewal. Please read it carefully. We may change the type, term or other feature of your CD by giving you notice. If we make a change, we tell you about the change in the maturity notice.
Featured CD/IRA	See deposit rate sheet for minimum opening amount	• Interest rate fixed until maturity. • No additional deposits until maturity. • Automatically renews. • See deposit rate sheet for available terms.	• A penalty is imposed for early withdrawal. • For CDs with terms of 30 days or more, we send you a maturity notice prior to renewal. Please read it carefully. We may change the type, term or other feature of your CD by giving you notice. If we make a change, we tell you about the change in the maturity notice.
Risk Free CD®/IRA	Risk Free CD: $5,000; IRA: $2,000	• Interest rate fixed until maturity. • No additional deposits until maturity. • Automatically renews. • See deposit rate sheet for available terms.	• Early withdrawal: We waive the early withdrawal penalty after the first 6 days of the account term (or the first 6 days following any partial withdrawal). • We send you a maturity notice prior to renewal. Please read it carefully. We may change the type, term or other feature of your CD by giving you notice. If we make a change, we tell you about the change in the maturity notice.
Fixed Term IRA/CESA *Terms of 6 Months—10 Years*	Fixed Term IRA: $1,000; CESA: $500	• Interest rate fixed until maturity. • No additional deposits until maturity. • Automatically renews.	• A penalty is imposed for early withdrawal. • We send you a maturity notice prior to renewal. Please read it carefully. We may change the type, term or other feature of your CD by giving you notice. If we make a change, we tell you about the change in the maturity notice.

Please also review *Other Account Fees* on pages 9–12 and the *Deposit Agreement and Disclosures*. The *Deposit Agreement and Disclosures* contains information about the early withdrawal penalty and other terms for CDs. Also, see the *Traditional/Roth Individual Retirement Custodial Accounts and Disclosure Statements* and *Coverdell Education Savings Custodial Account and Disclosure Statement* for additional IRA and CESA account information.

Personal CDs, IRAs and Coverdell ESAs *(cont.)*

Account	Minimum Amount You Need to Open Account	Account Features/Services	Other Important Account Information
Variable Rate IRA/CESA Terms of 18 Months — 23 Months	$100	• Variable interest rate. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate and annual percentage yield on your account at any time. • Additional deposits allowed during term. • Automatically renews. • Make saving easier with automatic transfers.	• A penalty is imposed for early withdrawal. • We send you a maturity notice prior to renewal. Please read it carefully. We may change the type, term or other feature of your CD by giving you notice. If we make a change, we tell you about the change in the maturity notice.
Money Market IRA/CESA	$100	• Variable interest rate. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate and annual percentage yield on your account at any time. • Additional deposits allowed at any time. • Make saving easier with automatic transfers.	• This is a savings account. • Pre-authorized transfers and withdrawals are subject to certain limitations. See "What are the transaction limitations on my savings account?" on page 14. Withdrawals by check, draft or debit card are not allowed.

Please also review *Other Account Fees* on pages 9–12 and the *Deposit Agreement and Disclosures*. The *Deposit Agreement and Disclosures* contains information about the early withdrawal penalty and other terms for CDs. Also, see the *Traditional/Roth Individual Retirement Custodial Accounts and Disclosure Statements* and *Coverdell Education Savings Custodial Account and Disclosure Statement* for additional IRA and CESA account information.

Other Account Fees

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
ATM Card and Debit Card Fees	Replacement ATM or Debit Card Fee	$5.00 per card	• Fee for each requested replacement of a card or other debit access device. • The replacement fee does not apply when we replace a card upon its expiration. • Bank of America Interest Checking and Advantage accounts plus Platinum Privileges and Preferred Rewards customers qualify for a waiver of this fee.
	Rush Replacement ATM or Debit Card Fee	$15.00 per card	• Fee for each requested rush delivery of a card or other debit access device. • The Replacement ATM or Debit Card Fee may also apply and would be in addition to the rush delivery fee. • Bank of America Interest Checking and Advantage accounts plus Platinum Privileges and Preferred Rewards customers qualify for a waiver of this fee.
	Non-Bank of America Teller Withdrawal Fee	For each transaction, the greater of $5.00 **OR** 3% of the dollar amount of the transaction, up to a maximum of $10.00	• Fee applies when you authorize another financial institution to use your card or card number to conduct a transaction (such as a withdrawal, transfer, or payment) and the other financial institution processes the transaction as a cash disbursement.
	International Transaction Fee	3% of the U.S. dollar amount of the transaction	• Fee applies if you use your card to purchase goods or services in a foreign currency or in U.S. dollars with a foreign merchant (a "Foreign Transaction"). Foreign Transactions include internet transactions made in the U.S. but with a merchant who processes the transaction in a foreign country. • Fee also applies if you use your card to obtain foreign currency from an ATM. Visa® or MasterCard® converts the transaction into a U.S. dollar amount, and the International Transaction Fee applies to that converted U.S. dollar amount. ATM fees may also apply to ATM transactions. See ATM Fees section below. • See disclosure information that accompanied your card for more information about this fee.
ATM Fees ***Bank of America ATM**—an ATM that prominently displays the Bank of America name and logo on the ATM* ***Non-Bank of America ATM**—an ATM that does not prominently display the Bank of America name and logo on the ATM*	Withdrawals, deposits, transfers, payments and balance inquiries at a Bank of America ATM	No ATM fee	• Deposits and payments may not be available at some ATMs. Transaction fees may apply to some accounts. See account descriptions in this schedule.
	Non-Bank of America ATM Fee for: Withdrawals, transfers and balance inquiries at a non-Bank of America ATM in the U.S.	$2.50 each	• When you use a non-Bank of America ATM, you may also be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer. • The non-Bank of America ATM fees do not apply at some ATMs located outside the United States. Call us before you travel internationally for current information about banks participating in the program. • See the disclosure information that accompanied your card for other fees that may apply. • Non-Bank of America ATM fees are in addition to other account fees that may apply to the transaction, such as a Withdrawal Limit Fee for savings. • Preferred Rewards Platinum customers using a Bank of America Debit or ATM card are not charged the non-Bank of America ATM fee for one withdrawal, transfer and balance inquiry per statement cycle from a non-Bank of America ATM in the U.S., and receive a refund of the ATM operator fee for one withdrawal, transfer and balance inquiry per statement cycle from a non-Bank of America ATM in the U.S. • Preferred Rewards Platinum Honors customers using a Bank of America Debit or ATM card are not charged the non-Bank of America ATM fee for withdrawals, transfers and balance inquiries from non-Bank of America ATMs in the U.S., and receive a refund of the ATM operator fee for withdrawals, transfers and balance inquiries from non-Bank of America ATMs in the U.S.
	Non-Bank of America ATM Fee for: Withdrawals, transfers and balance inquiries at a non-Bank of America ATM in a foreign country	$5.00 each	

Other Account Fees *(cont.)*

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Check Image Service	Check Image Service Fee	$3.00 each statement cycle	• Fee to return images of your cancelled checks with your statement. Applies to each statement cycle during which we return one or more images of your checks. • Our Online Banking service allows you to view and print copies of checks that posted to your account within the last 12 months. • Platinum Privileges and Preferred Rewards customers qualify for a waiver of this fee.
Copies	Check Copy Fee	No fee for first two copies each monthly statement cycle; after two, each additional is $3.00 per copy *Effective November 6, 2015: No fee for the first two copies of each request. After two copies, there is a $3.00 fee for each copy up to a maximum of $75.00 per request*	• Bank of America Interest Checking and Advantage accounts plus Platinum Privileges and Preferred Rewards customers qualify for a waiver of this fee. • This fee does not apply to accounts opened in Massachusetts and New Hampshire. • You can avoid the fee by viewing and printing your available checks in Online Banking, instead of ordering the copy from us. For information about what checks and statements are available in Online Banking, please review the Activity tab and the Statement and Document tab.
	Deposit Slips and other Credit Items	$3.00 per copy	
	Statement Copy Fee	*Effective November 6, 2015: $5.00 per copy*	• Bank of America Interest Checking and Advantage accounts plus Platinum Privileges and Preferred Rewards customers qualify for a waiver of this fee. • You can avoid the fee by viewing and printing your available statements in Online Banking, instead of ordering the copy from us. For information about what checks and statements are available in Online Banking, please review the Activity tab and the Statement and Document tab.
IRA	IRA and Coverdell ESA Direct Custodian Transfer Processing Fee	$50.00 each plan, each occurrence	• Fee for transferring funds to another institution.
Overdraft Items (an overdraft item)	Overdraft Item Fee	$35.00 each item	• When we determine that you do not have enough available funds in your account to cover an item, then we either authorize and pay the item and overdraw your account (an overdraft item), or we decline or return the item unpaid (an NSF: returned item). • Some common examples of items are a check or other transaction made using your checking account number, an everyday non-recurring debit card transaction, a recurring debit card transaction, an ATM withdrawal, an ACH transaction, and an Online or automatic bill payment. Please see the *Deposit Agreement and Disclosures* for more information about items, overdrafts, declined or returned items and for information about how we process and post items. • We do not charge you an Overdraft Item fee on an everyday non-recurring debit card transaction. We also do not charge you an Overdraft Item fee on a ATM transaction unless you agreed to our overdraft practices for that particular ATM transaction. We do charge you an Overdraft Item fee each time we authorize and pay any other type of overdraft transaction. These other types of transactions include checks and other transactions made using your checking account number, recurring debit card transactions, Online and automatic bill payments, and ACH transactions. • We do not charge you an NSF: Returned Item fee when we decline an ATM transaction or debit card transaction. We do charge you an NSF: Returned Item fee each time we decline or return any other type of transaction unpaid. These other types of transactions include checks and other transactions made using your checking account number, Online and automatic bill payments, and ACH transactions. • We charge you Overdraft Item fees and NSF: Returned Item fees for no more than 4 items each day. • For information about our Overdraft Protection plans and overdraft practices and overdraft settings, please see our *Deposit Agreement and Disclosures* and our *What You Need to Know about Overdrafts and Overdraft Fees* notice.
NSF: Returned Items (a returned item)	NSF: Returned Item Fee	$35.00 each item	

Other Account Fees *(cont.)*

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Overdrafts – Extended Overdrawn Balance	Extended Overdrawn Balance Charge	$35.00 - charged when we determine your account is overdrawn for 5 or more consecutive business days	• The Extended Overdrawn Balance Charge applies when we determine that your account has been overdrawn for 5 or more consecutive business days. You can avoid this fee by depositing enough available funds in your account to cover your overdraft plus any fees we assessed within the first 5 consecutive business days that your account is overdrawn. • For each time that your account is overdrawn 5 or more consecutive business days, we charge one Extended Overdrawn Balance Charge. We charge the fee after the 5th consecutive business day. The Extended Overdrawn Balance Charge is in addition to applicable Overdraft Item Fees and NSF: Returned Item Fees. • If an everyday non-recurring debit card transaction or an ATM transaction, for which you did not agree to our overdraft practices, is the transaction that causes your account to become overdrawn, we do not start the 5-business day period. We do start the 5-business day period if another type of transaction either causes or increases the overdraft on your account.
Overdraft Protection Service *This optional service can help you avoid declined transactions as well as overdraft and NSF: returned item fees. To apply for this service, please call the number on your account statement or talk to your local banking center associate.*	Overdraft Protection Transfer Fee - transfer from a linked Bank of America savings or secondary checking account	$10.00 each transfer *Effective November 6, 2015, this fee changes to: $12.00 each transfer*	• Overdraft Protection transfers are made for the amount required to cover the overdraft and the applicable transfer fee. If your savings or secondary checking account does not have enough available funds to cover the necessary amount, we may decline to make the transfer. • Bank of America Interest Checking and Advantage accounts plus Platinum Privileges and Preferred Rewards customers qualify for a waiver of this fee.
	Overdraft Protection Transfer Fee - transfer from a linked Bank of America line of credit	$10.00 each transfer *Effective November 6, 2015, this fee changes to: $12.00 each transfer*	• Overdraft Protection transfers are advances under the terms of the line of credit agreement and are made in increments of $100. Advances are subject to interest charges or finance charges, as provided in the line of credit agreement. Please see the line of credit agreement. • Bank of America Interest Checking and Advantage accounts plus Platinum Privileges and Preferred Rewards customers qualify for a waiver of this fee.
	Overdraft Protection Transfer Fee - transfer from a linked Bank of America credit card	See credit card agreement	• Overdraft Protection transfers are considered cash advances and may be subject to additional Overdraft Protection cash advance fees. See your credit card agreement for applicable rates and fees.

Please also review the *Deposit Agreement and Disclosures*.

Other Account Fees *(cont.)*

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Miscellaneous	Check and Deposit Ticket Orders	Fee varies	• Bank of America Interest Checking and Advantage accounts plus Platinum Privileges and Preferred Rewards customers receive free standard checks or discounts on certain designs. • We may change the fees for check and deposit ticket orders at any time. Visit a banking center or call us at the number on your statement for current fees.
	Consulate Letter Fee	$20.00 each letter	• Fee applies at banking centers in Metro New York area.
	Deposited Item Returned or Cashed Item Returned Fee (Returned Item Chargeback Fee)	$12.00 each domestic item $15.00 each foreign item	• We charge this fee each time a check or other item that we either cashed for you or accepted for deposit to your account is returned to us unpaid.
	Legal Process Fee	$100.00 each occurrence *Effective November 6, 2015, this fee changes to: $125.00 each occurrence* (or such other rate as may be set by law)	• Fee applies to each legal order or process that directs us to freeze, attach or withhold funds or other property, such as an attachment, levy or garnishment.
	Stop Payment Fee	$30.00 each request	• Bank of America Interest Checking and Advantage accounts plus Platinum Privileges and Preferred Rewards customers qualify for a waiver of this fee.
	Wire Transfers and Drafts, Incoming or Outgoing (U.S. or International)	Fee varies	• Bank of America Interest Checking and Advantage accounts plus Platinum Privileges and Preferred Rewards customers qualify for a waiver of our standard wire fee for an incoming domestic wire transfer. The standard wire fee for incoming international wire transfers is waived for Platinum Privileges and Preferred Rewards (Platinum and Platinum Honors tiers only) customers. • We may change the fees for wire transfers and drafts at any time. Visit a banking center or call us at the number on your statement for current fees. • For an international wire transfer, other financial institutions involved in the wire transfer may also charge fees and deduct their fees from the amount of the wire transfer.

Please also review the *Deposit Agreement and Disclosures*.

Frequently Asked Questions About Accounts

This section covers some of the features and services that may apply to your account.

What other agreements have terms that apply to my deposit account?

In addition to the terms in this *Schedule of Fees*, the terms in the *Deposit Agreement and Disclosures*, the signature card for your account and the other account opening documents govern your account and are part of the binding contract between you and us for your account. Please read these documents carefully.

What are paperless statements?

With the paperless statement option, you get your account statement electronically through Online Banking and you do not get a paper statement. You can enroll in paperless statements at a banking center or through Online Banking. When you enroll at a banking center, you'll need to log into Online Banking from your computer to confirm your choice.

What is a direct deposit?

A direct deposit is an electronic deposit of funds to a checking or savings account.

For Bank of America Core Checking accounts, qualifying direct deposits are deposits of regular monthly income—such as your salary, pension, Social Security benefits—which are made through the automated clearinghouse (ACH) by your employer or other payer.

Other types of transfers and deposits do not qualify for the reduction in the monthly maintenance fee. Examples of non-qualifying transfers and deposits include: teller deposits, wire transfers, non-periodic direct deposits (such as tax refunds or payments for the sale of goods or services), Online Banking transfers, telephone transfers, and ATM transfers and deposits.

What does variable rate mean?

Funds in an interest bearing checking or savings account earn a variable interest rate. This means that your interest rate and annual percentage yield may change after the account is opened. At our discretion, we may change your interest rate and annual percentage yield at any time.

What does it mean to link accounts?

You can link some of your other accounts with us either to your Bank of America Interest Checking, Regular Checking or to your Advantage checking account for pricing. When you link another account for pricing, you can use the balances in the other account to help you meet the balance required to avoid the monthly maintenance fee on your checking account. You must tell us what other accounts you want us to link to your checking account. An account can only be linked for pricing to one checking account at a time. We do not link your other accounts for pricing unless you tell us to do so. You may not link a SafeBalance Banking® account to any other account for pricing.

Please see the checking account descriptions in this schedule of fees for information about what accounts can be linked and applicable balance requirements. Some restrictions apply to what accounts can be linked. See below and the *Combined Balance Service* section in the *Deposit Agreement and Disclosures* for information.

When a new account is opened to replace an existing account, we do not automatically link the new account to your checking account for pricing, even if the existing account was linked. You must tell us to link the new account. As examples, when you refinance your mortgage loan, the refinanced loan is a new account. Whenever we change the account number of your checking account, we close the current checking account and open a new checking account. In both examples, the replacement account is a new account and, if you want us to link it to your checking account for pricing, you need to tell us to link the new account.

For linked accounts, we may send you a monthly statement that reports account information for all of your linked accounts instead of separate statements for each account.

What Bank of America first mortgage loans can qualify for a waiver of the monthly maintenance fee on a Bank of America Advantage account?

We currently service many mortgage loans we make. If we service your Bank of America first mortgage loan, you can have us link the loan to your Bank of America Advantage checking account. Sometimes we sell mortgage loan servicing to other companies. If we sell the servicing on your mortgage loan, then the loan is no longer eligible to be used for this waiver.

What limits apply to linking accounts?

Some restrictions apply to what accounts can be linked to a checking account, including the following. You can generally link savings, money market savings, Individual Retirement Account (IRA) and CD, and some checking and Merrill Edge or Merrill Lynch investment accounts to your checking account. You may only link an account to one checking account at a time. To link additional accounts to a checking account, at least one of the owners of the linked additional account must also be an owner of the checking account. You may not link personal and business accounts together. You may link a SafeBalance Banking account to another SafeBalance Banking account for some purposes, but not to any other account for pricing.

We may in our discretion place other restrictions on what accounts can be linked.

Are the statement cycles for linked accounts the same?

When you link accounts for pricing, the statement cycles are generally different. If you use a combined statement for your checking and savings accounts, the statement cycles for the linked checking and savings accounts are generally the same.

What are combined statements?

A combined statement is one statement that reports activity for your checking account and each deposit account linked to that account, instead of separate statements for each account. In most cases we do not automatically send you a combined statement. You must generally request a combined statement and tell us to link the accounts you want included in the combined statement.

When linked accounts are reported on the combined statement, you understand and agree that each owner of any linked account can review information about all other linked accounts. You should not link accounts that you do not want others to see. Please read the information about Combined Statements in the *Deposit Agreement and Disclosures.*

What is the transaction date for the savings Withdrawal Limit Fee?

To determine whether a Withdrawal Limit Fee applies to a withdrawal from your savings account, we count the withdrawal on the date we post it to your account. If you are counting the number of withdrawals you make each monthly statement cycle, please note that the date we count the withdrawal may be different than the date you authorize or make the withdrawal. This means that we may not count the withdrawal until a later statement cycle.

(continued)

What are the transaction limitations on my savings account?

There is no limit on the number of deposits you may make to your account. You can also make any number of withdrawals and transfers to your account through the financial center, by mail or at an ATM or ATM with Teller Assist (ATA).

However, federal regulations (applied to all U.S. Banks) and the *Deposit Agreement and Disclosures* limit the number of certain types of withdrawals and transfers from a savings account to a total of six each monthly statement cycle (each month for savings accounts with a quarterly statement). This transaction limit applies to the following types of withdrawals or transfers: automatic or pre-authorized transfers, telephone transfers, Online and Mobile Banking transfers or payments, or, if checks or debit cards are allowed on the account, check, draft and point of sale transactions.

If you exceed these limits on more than an occasional basis, we may convert your account to another type of account, like a checking account, and your account may no longer earn interest.

Please note that for savings accounts, we charge an Excess Withdrawal Fee for each withdrawal and transfer of any type in excess of three if the applicable balance requirement is not met. See the information about this fee in the savings account section on pages 5 and 6.

Keep the Change® Savings Service

When you enroll in our Keep the Change savings service, we round up the amount of any Bank of America debit card purchase made by you or a joint owner of your checking account to the next whole dollar amount, and transfer the amount in excess of the purchase price to your savings account.[1]

We aggregate the round-up from purchases that post to your checking account each business day and make a single transfer (the "Keep the Change" transfer) at the end of the business day. If on a business day you do not have sufficient available funds in your checking account, or if any transaction has overdrawn your checking account, we do not round-up purchases posted on that business day and we cancel the Keep the Change transfer for that day.

If your debit card purchase is subsequently cancelled or reversed, the corresponding Keep the Change transfer will remain in the savings account.[1] We may cancel or modify the Keep the Change service at any time.

[1]If your savings account enrolled in Keep the Change is converted to a checking account, Keep the Change transfers will continue to be made into that account. Should you have any questions on the Keep the Change program, please contact your nearest financial center.

Keep the Change® Patent No. US 8,301,530B2.

Preferred Rewards

You are eligible for the Preferred Rewards program when you (i) have an active, eligible personal checking account with Bank of America, and (ii) maintain the balance required for one of the balance tiers in any combination of eligible deposit accounts with Bank of America and/or eligible investment balances with Merrill Edge® or Merrill Lynch. Once you are eligible, you can enroll for program benefits. Enrollment is generally available within three or more business days of eligibility.

The combined balance requirement is calculated based on your average daily balance maintained for a three calendar month period.

Your benefits become effective within one month of your enrollment, unless we indicate otherwise. Some benefits are automatically activated upon the effective date of your enrollment and require no action on your part. Some benefits may require you to open a new account or take other action. Some benefits are available based on balances and other requirements without the need to enroll. Read carefully the terms of any offer to understand the action required.

Different benefits are available at different balance tiers. The balance tiers are: Gold, for combined balances at and above $20,000; Platinum, for combined balances at and above $50,000; and Platinum Honors, for combined balances at or above $100,000.

You will qualify for the next higher balance tier when your three month average combined balances exceed the minimum amount for that balance tier. You will qualify for the benefits of the next higher balance tier starting in the month after the month in which you satisfy the combined balance requirement.

We will perform an annual review of your qualifying balances in the month following the anniversary date of your initial enrollment in the program. The annual review will calculate your three month average combined balance as of the end of your anniversary month and place you in the balance tier for which you meet the qualification requirements. If the result of the annual review would be to move you to a lower tier, you will have a three month period after your anniversary month in which to restore your qualifying balance before you are moved to that lower balance tier. If you are moved to a lower balance tier, your benefits may be changed to those of the balance tier for which you qualify without further notice. Please note that while you can be moved to a higher balance tier after any month in which you satisfy the combined balance requirement for that tier, you will only be moved to a lower balance tier as a result of the annual review.

If as a result of the annual review you do not qualify for any balance tier, and you do not sufficiently restore your balances in the three months after your anniversary month, your qualification will discontinue. Your benefits may then be discontinued immediately without further notice.

Your qualification will discontinue if you no longer maintain an eligible, active personal checking account with Bank of America. You will have 60 days to open a qualifying account before your enrollment is discontinued. You or we may terminate your enrollment at any time.

Only personal accounts that you own count towards your balance requirements and receive benefits. Accounts on which you are a signer but not an owner, or accounts included in your periodic statement on which you are not an owner, are not eligible. SafeBalance Banking® accounts do not count towards the checking account requirement or balance requirements for Preferred Rewards, and SafeBalance Banking accounts do not receive the fee waivers and other benefits of the Preferred Rewards program. Enrolling in Preferred Rewards will discontinue your participation in the Platinum Privileges® or Banking Privileges for Wealth Management programs. In some cases, Preferred Rewards benefits differ from Platinum Privileges and Banking Privileges for Wealth Management benefits, so be sure you understand the affect on your benefits before enrolling.

We may change or terminate program benefits at any time, without prior notice.

Employee benefit plans (such as 401(k) plans) and certain 529 Plans will not count towards the combined balance requirement.

For details on Employee qualification requirements, please visit the Employee Banking & Investments website.

Merrill Edge® is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center™ (investment guidance) and self-directed online investing.

Credit Card Benefits for Preferred Rewards

Customers who are primary or co-applicants (not authorized users) on eligible† Bank of America credit card ("card") products and who qualify for benefits may receive bonus rewards ("Rewards Bonus") as a result of their participation in the Preferred Rewards program ("program"). Rewards Bonus levels are as follows: 25% for the Gold tier; 50% for the Platinum tier; and 75% for the Platinum Honors tier. Only one Rewards Bonus will be awarded per card account. If more than one cardholder on an individual card account is enrolled in the program, the account will receive the Rewards Bonus percentage for the higher tier. Customers can receive their Rewards Bonus in two different ways:

Monthly Rewards Bonus – Eligible card accounts other than the cash rewards card described below will be awarded the Rewards Bonus each monthly billing cycle based on the amount of base rewards earned (excluding any other bonus rewards earned) with the card that billing cycle. For BankAmericard Travel Rewards® accounts, the Rewards Bonus ***replaces*** the Customer Bonus that they currently receive with the card.

Rewards Bonus at Redemption – BankAmericard Cash Rewards™ cardholders that currently receive a bonus for redeeming their rewards into a Bank of America® checking or savings account or a Merrill Lynch Cash Management Account® (collectively, "eligible accounts") will receive the applicable Rewards Bonus percentage described above on such redemptions **instead of** their existing bonus. In addition, BankAmericard Privileges® with Cash Rewards cardholders who are enrolled in the Platinum Honors tier will receive the 75% Rewards Bonus for redeeming their rewards into an eligible account **instead of** their existing 50% bonus.

Rewards are maintained and redeemed according to individual card program rules. Refer to program rules for additional details.

† Card account must be open and in good standing, as defined by the account Reward Program Rules, to be eligible for the Rewards Bonus. Certain Bank of America card programs are excluded from this benefit, including:
All BankAmericard Privileges® (excluding Cash Rewards customers in Platinum Honors tier), Bank of America Accolades® , Better Balance Rewards™, all Merrill Lynch® or U.S. Trust branded, airline, cruise and certain other third party rewards, business-purpose and all non-rewards cards. Please visit the Preferred Rewards page on bankofamerica.com for a complete list of ineligible cards.

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Bank of America

bankofamerica.com

Applies in all states.

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95-11-3200B 08/2015

EQUAL HOUSING LENDER

50520

Personal Schedule of Fees for SafeBalance Banking®

Effective August 7, 2015

The SafeBalance Banking account is a personal deposit account.

Bank of America

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The SafeBalance Banking account is an account you can use to make transactions and pay bills. Since it is not a traditional checking account you cannot write checks with this account.

Overview

The SafeBalance Banking® account is an account you can use to make deposits, withdrawals and pay bills. It is a checkless checking account, since you cannot write paper checks with this account. It is not a traditional checking account. You can make payments with your debit card, through our Online and Mobile Banking Bill Pay service, a wire transfer, or an Automated Clearing House transaction (ACH), and you can make withdrawals through an ATM or banking center.

Do not order checks from third parties. If a check is presented for payment, it will not be paid even if you have enough money in your account to cover it. You may incur fees from the merchant or other party you were trying to pay when the check is returned.

Your SafeBalance Banking account does not come with overdraft services, which means we do not authorize or pay a transaction unless we believe that you have enough available funds at the time of the transaction. Please see the "Other Important Account Information" section for more details about overdrafts.

Additional terms and limitations of the SafeBalance Banking account are described in this schedule of fees. Please review the account description for details about your account and account fees. Other account fees that can apply to your account are listed in the "Other Account Fees" section.

When you open a deposit account, it is located at a banking center and generally remains at that location until it is closed. If your address is in a state where we do not have a banking center at the time, we may open the account at a banking center in Virginia. If state taxes apply to an account or service, taxes are in addition to the fee amount listed.

We may change the account and services described in this schedule of fees at any time. We may add new terms and conditions. We may delete or amend existing terms and conditions. We may also add new services and convert or discontinue this account or any services at any time.

You can get information about accounts, services and fees not covered in this schedule of fees by visiting a banking center or calling us at the number on your statement.

Deposit Agreement and Disclosures Amended

Your account and deposit relationship with us are governed by this schedule of fees and the *Deposit Agreement and Disclosures*. Note that since there are no check-writing privileges, references in the *Deposit Agreement and Disclosures* to the ability to write checks and associated rights and obligations do not apply to the SafeBalance Banking account. All other terms and conditions in the *Deposit Agreement and Disclosures* that apply to checking accounts apply to the SafeBalance Banking account except as otherwise amended in this schedule of fees. Please read both agreements carefully. These agreements are part of the binding contract between you and us for your account and deposit relationship. You can also find these agreements at bankofamerica.com. References to the *Personal Schedule of Fees* in the *Deposit Agreement and Disclosures* and in other documents include this schedule of fees.

Other terms and conditions in this schedule of fees amend the *Deposit Agreement and Disclosures*, including information in the "Other Important Account Information" section.

Information About SafeBalance Banking

Account	Monthly Maintenance Fee	Features Available with Your SafeBalance Banking Account	Features Not Available with Your SafeBalance Banking Account
SafeBalance Banking® • Non-interest bearing account • Minimum to open - $25.00	$4.95 We do not waive the monthly fee.	• No Overdraft Item Fees, NSF: Returned Item Fees or Extended Overdrawn Balance Charge • Debit card (Photo Security® feature available) or ATM card • Online and Mobile Banking Service • Online and Mobile Bill Pay Service • Email and Text Alerts • Keep the Change® Savings Service	The SafeBalance Banking account is different from a traditional checking account. It has important limitations that you should review. If you want any of the functions or services listed below, it might not be the right account for you. The following features are **not** available with your SafeBalance Banking account: • Checks. Paper checks written by you or others on the account will not be paid. - Do not buy checks from any source, such as checks you see advertised on the internet or in the newspaper or any other third parties. - Be careful when providing your account and routing numbers to merchants for a payment since they may process the payment as a check which will be rejected. • Overdraft Protection Service to or from a linked account. • Overdraft services. Your account is set to a “Decline All” transactions overdraft setting. This means that if you do not have sufficient available funds in your account to cover an item, the item will be returned unpaid. You may be assessed a fee by a merchant if this happens. Please see the “Other Important Account Information” section for more details. Balances do not count towards Platinum Privileges®, Preferred Rewards, Banking Privileges for Wealth Management, Banking Rewards for Wealth Management or other relationship pricing programs, and the SafeBalance Banking account does not receive the fee waivers and other benefits of the Platinum Privileges and Preferred Rewards programs. Affinity Banking is not available to be added to your SafeBalance Banking account or debit card.

Other Account Fees

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
ATM Card and Debit Card Fees	Replacement ATM or Debit Card Fee	$5.00 per card	• Fee for each requested replacement of a card or other debit access device. • The replacement fee does not apply when we replace a card upon its expiration.
	Rush Replacement ATM or Debit Card Fee	$15.00 per card	• Fee for each requested rush delivery of a card or other debit access device. • The Replacement ATM or Debit Card Fee may also apply and would be in addition to the rush delivery fee.
	Non-Bank of America Teller Withdrawal Fee	For each transaction, the greater of $5.00 **OR** 3% of the dollar amount of the transaction, up to a maximum of $10.00	• Fee applies when you authorize another financial institution to use your card or card number to conduct a transaction (such as a withdrawal, transfer, or payment) and the other financial institution processes the transaction as a cash disbursement.
	International Transaction Fee	3% of the U.S. dollar amount of the transaction	• Fee applies if you use your card to purchase goods or services in a foreign currency or in U.S. dollars with a foreign merchant (a "Foreign Transaction"). Foreign Transactions include internet transactions made in the U.S. but with a merchant who processes the transaction in a foreign country. • Fee also applies if you use your card to obtain foreign currency from an ATM. Visa® or MasterCard® converts the transaction into a U.S. dollar amount, and the International Transaction Fee applies to that converted U.S. dollar amount. ATM fees may also apply to ATM transactions. See ATM Fees section below. • See disclosure information that accompanied your card for more information about this fee.
ATM Fees ***Bank of America ATM***—*an ATM that prominently displays the Bank of America name and logo on the ATM*	Withdrawals, deposits, transfers, payments and balance inquiries from a Bank of America ATM	No ATM fee	• Deposits and payments may not be available at some ATMs. Transaction fees may apply to some accounts. See account descriptions in this schedule.
	Non-Bank of America ATM Fee for: Withdrawals, transfers and balance inquiries at a non-Bank of America ATM in the U.S.	$2.50 each	• When you use a non-Bank of America ATM, you may also be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer. • The non-Bank of America ATM fees do not apply at some ATMs located outside the United States. Call us before you travel internationally for current information about banks participating in the program. • See the disclosure information that accompanied your card for other fees that may apply. • Non-Bank of America ATM fees are in addition to other account fees that may apply to the transaction, such as a Withdrawal Limit Fee for savings.
Non-Bank of America ATM—*an ATM that does not prominently display the Bank of America name and logo on the ATM*	Non-Bank of America ATM Fee for: Withdrawals, transfers and balance inquiries at a non-Bank of America ATM in a foreign country	$5.00 each	

Please also review the *Deposit Agreement and Disclosures*.

Other Account Fees *(cont.)*

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Copies	Deposit Slips and other Credit Items	$3.00 per copy	
	Statement Copy Fee	*Effective November 6, 2015:* *$5.00 per copy*	• You can avoid the fee by viewing and printing your available statements in Online Banking, instead of ordering the copy from us. For information about what statements are available in Online Banking, please review the Activity tab and the Statement and Document tab.
Miscellaneous	Deposit Ticket Orders	Fee varies	• We may change the fees for deposit ticket orders at any time. Visit a banking center or call us at the number on your statement for current fees.
	Consulate Letter Fee	$20.00 each letter	• Fee applies at banking centers in Metro New York area.
	Deposited Item Returned or Cashed Item Returned Fee (Returned Item Chargeback Fee)	$12.00 each domestic item $15.00 each foreign item	• We charge this fee each time an item that we either cashed for you or accepted for deposit to your account is returned to us unpaid.
	Legal Process Fee	$100.00 each occurrence *Effective November 6, 2015, this fee changes to:* *$125.00 each occurrence* (or such other rate as may be set by law)	• Fee applies to each legal order or process that directs us to freeze, attach or withhold funds or other property, such as an attachment, levy or garnishment.
	Stop Payment Fee	$30.00 each request	
	Wire Transfers and Drafts, Incoming or Outgoing (U.S. or International)	Fee varies	• We may change the fees for wire transfers and drafts at any time. Visit a banking center or call us at the number on your statement for current fees. • For an international wire transfer, other financial institutions involved in the wire transfer may also charge fees and deduct their fees from the amount of the wire transfer.

Please also review the *Deposit Agreement and Disclosures*.

Other Important Account Information for SafeBalance Banking

This section covers some of the features and services that may apply to your account and amends certain sections of the *Deposit Agreement and Disclosures*.

How does the Deposit Agreement and Disclosures apply to my SafeBalance Banking account?

In addition to the terms in this schedule of fees, the terms in the *Deposit Agreement and Disclosures*, the signature card for your account and the other account opening documents govern your account and are part of the binding contract between you and us for your account. Please read these documents carefully. Certain sections of the *Deposit Agreement and Disclosures* that are changed are noted in this section and in the Overview.

NOTE: The following two questions amend the "Insufficient Funds – Overdrafts and Returned Items" section of the *Deposit Agreement and Disclosures.* That section is deleted and replaced with the information in these two questions.

My account is overdrawn. I thought I could not overdraft my SafeBalance Banking account?

While we attempt to limit overdrafts on your SafeBalance Banking account, at times overdrafts still occur. When we determine that you do not have enough available funds in your account to cover an item, then we consider the item to be an insufficient funds item. Without notice to you, we may overdraw your account (an overdraft item) or we decline or return the insufficient funds item without payment (a returned item). We will not charge you an Overdraft or NSF: Returned Item Fee or an Extended Overdrawn Balance Charge if this happens. However, you may be assessed a fee by the merchant. If we overdraw your account, you agree to repay us immediately, without notice or demand from us. We ordinarily use deposits you or others make to your account to pay overdrafts, fees and other amounts you owe us.

Sometimes funds in your account are not available to cover your items. When we determine that funds in your account are subject to a hold, dispute, or legal process, then these funds are not available to cover your items. We usually make this determination once at the end of the day when we process items. Examples of holds include deposit holds, holds related to cash withdrawals, and authorization holds we place on the account for debit card transactions. We may also treat as an insufficient funds item each fee that creates an overdraft and each deposited item returned to us unpaid that creates an overdraft.

Here is an example of how your account might still become overdrawn. You use your debit card to pay for your meal at a restaurant. The restaurant asks us to authorize the transaction for the amount of the meal. We authorize the transaction because we determine you have enough available funds in your account at this time. However, if you decide to use your debit card to leave a tip and add the amount of the tip to the cost of the meal, that will increase the total amount of the transaction. When the transaction is processed that night, you may not have enough funds in your account to cover the increased amount of the transaction and it will overdraw your account. This means, unless you promptly transfer or deposit enough available funds, when we receive the debit card transaction, it will overdraw your account. However, you will not be charged an overdraft fee by the Bank.

What overdraft setting is applied to the SafeBalance Banking account?

We automatically apply our Decline All transactions overdraft setting to your SafeBalance Banking account. With the Decline All transactions overdraft setting, we do not authorize or pay any transaction unless we determine that at the time of the transaction you appear to have enough available funds in your account to cover the transaction. This means that we will decline or return these transactions unpaid. You may be assessed a fee by the merchant if this happens.

What happens if a merchant wants to use my account number and routing number for a payment?

Be careful when you give out your account number and routing number to an originator that you authorize to process debits from your account. At times, an originator may process such a payment as a check and submit it to us instead of an ACH (Automated Clearing House) transaction. Those checks will be rejected and not paid. You may be charged a fee by the originator if this happens. If you give anyone your account number and routing number, make sure it is for an ACH transaction only. You may want to ask if the merchant can use your debit card number instead. Please see the *Deposit Agreement and Disclosures* for more details about ACH transactions.

How do I pay my bills if I don't have checks? What if I need to write a check?

You can pay bills using our Online and Mobile Bill Pay service or transfers, your debit card, cash, or by making electronic payments. If you find that you need to write checks on a regular basis and these alternatives do not work for you, you may need a traditional checking account that offers check-writing capability. Cashier's checks and money orders are also available for a fee in our banking centers.

What happens if my employer asks for a voided check for direct deposit?

Since the SafeBalance Banking account does not include checks, you cannot provide a voided check. You can provide the account number and routing number and indicate that it is a checking account so that your employer can set up a direct deposit to your account. Or, you can complete the printable enrollment form in Online Banking. You can also ask us for a direct deposit enrollment form that you can provide to your employer.

How does Online and Mobile Bill Pay work with the SafeBalance Banking account?

SafeBalance Banking accounts have different Bill Pay features than traditional checking accounts. When you use Online and Mobile Bill Pay with your SafeBalance Banking account, payments will be withdrawn from your account before delivery to the payee. The date that payments will be withdrawn from your account and the delivery date of the payments will be shown in Online Bill Pay. If there are not enough funds in your account when we attempt to withdraw the payment amount, the payment will not be sent. Please refer to the *Online Banking Service Agreement* for more details on how Bill Pay works for SafeBalance Banking accounts.

What happens if I want a different account instead of my SafeBalance Banking account?

To change to a different account type, you must open a new checking account. If you choose to open a new checking account, you will be assigned a new account number. This will impact any situation where you use your account number, such as any direct deposits to or automatic withdrawals from your account. You will need to provide the updated account number to any third parties that you gave the original account number to for payments or direct deposits. You can close your SafeBalance Banking account but keep in mind any payments that may be outstanding; these payments may be rejected. Please look closely at the terms and conditions of your new account since important features such as fees and overdrafts will change.

If you use our Online and Mobile Bill Pay service, payments will be made differently. Please see the *Online Banking Service Agreement* for more details.

What happens if I want a SafeBalance Banking account instead of my current account?

You must open a new SafeBalance Banking account. If you choose to do this you will be assigned a new account number for your new SafeBalance Banking account. This will impact any situation where you use your account number, such as any direct deposits to or automatic withdrawals from your account. You will need to provide the updated account number to any third parties you gave the original account number to for payments or direct deposits. You can close your existing account but keep in mind any checks or other payments that may be outstanding.

Some other important things to know about SafeBalance Banking include:

- You cannot write paper checks with the SafeBalance Banking account. Please see the account description on page 2 for more details and restrictions.
- You cannot use checks from your existing account with your SafeBalance Banking account and any outstanding checks will not be paid once the existing account is closed. This may result in fees assessed by merchants for returned items ("bounced check" fees).
- Overdrafts will typically not be paid on your new SafeBalance Banking account. If you do not have sufficient funds in your account to cover an item, the item will usually be returned unpaid. You may be assessed a fee by a merchant if this happens. There are circumstances when an overdraft will occur.

(continued)

Please see the other questions in this section for more details on how that can happen.

- You will have a separate statement for your SafeBalance Banking account.
- If you use our Online and Mobile Bill Pay service with your new SafeBalance Banking account, payments will be made differently. Please see "How does Online and Mobile Bill Pay work with the SafeBalance Banking account" on page 5.

Please review the product description on page 2 and this schedule of fees for more information about the SafeBalance Banking account.

What happens if I have to choose between "Checking" and "Savings" to start a transaction?

Please choose "Checking" if you are trying to access your SafeBalance Banking account. While the SafeBalance Banking account does not have paper checks, choosing this option will allow you to access the funds in your SafeBalance Banking account if you are at an ATM or need to complete a deposit slip.

Can I combine my SafeBalance Banking account statement with my other deposit account statements?

No, combined statements are not available with the SafeBalance Banking account. The "Combined Statements" section of the *Deposit Agreement and Disclosures* is amended accordingly.

What does it mean to link accounts for pricing?

Some of Bank of America's accounts can be linked for pricing. However, the SafeBalance Banking account cannot be linked to any other account for pricing purposes. If you have another account with Bank of America, like a CD or savings account, you won't be able to link it to the SafeBalance Banking account for pricing purposes. The "Combined Balance Service" and "Limits on Linking Accounts" sections of the *Deposit Agreement and Disclosures* do not apply to the SafeBalance Banking account.

What are paperless statements?

With the paperless statement option, you get your account statement electronically through Online Banking and you do not get a paper statement. You can enroll in paperless statements at a banking center or through Online Banking. When you enroll at a banking center, you'll need to log into Online Banking from your computer to confirm your choice.

Keep the Change® Savings Service

When you enroll in our Keep the Change savings service, we round up the amount of any Bank of America debit card purchase made by you or a joint owner of your SafeBalance Banking account to the next whole dollar amount, and transfer the amount in excess of the purchase price to your savings account.[1]

We aggregate the round-up from purchases that post to your SafeBalance Banking account each business day and make a single transfer (the "Keep the Change" transfer) at the end of the business day. If on a business day you do not have sufficient available funds in your SafeBalance Banking account, or if any transaction has overdrawn your checking account, we do not round-up purchases posted on that business day and we cancel the Keep the Change transfer for that day.

If your debit card purchase is subsequently cancelled or reversed, the corresponding Keep the Change transfer will remain in the savings account.[1] We may cancel or modify the Keep the Change service at any time.

[1]If your savings account enrolled in Keep the Change is converted to a checking account, Keep the Change transfers will continue to be made into that account. Should you have any questions on the Keep the Change program, please contact your nearest financial center.

Keep the Change® Patent No. US 8,301,530B2.