

SafeBalance Banking®

Overview of key policies and fees

Your SafeBalance account

Monthly Maintenance Fee	\$4.95	This fee applies each month Students under age 24 are eligible for a waiver of this fee while enrolled in high school, college or a vocational program.
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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

No check writing

You cannot use paper checks on this account. Any check written will be returned unpaid, even if you have enough money in your account. Instead, you can pay individuals and businesses using:

- **Your Debit Card:** Make purchases and payments at millions of locations.
- **Online and Mobile Bill Pay:** With SafeBalance Banking, the money will typically be taken out of your account on a date prior to the payment delivery date. The days between when the money is taken out of your account and the actual date payment is made varies depending on who you are paying. You can check both dates in Online and Mobile Bill Pay before you confirm your payment.
- **Online or Mobile Banking transfers:** Securely send money to friends, family or coworkers by using their email address or mobile number.¹

No bank overdraft fees

We do not charge overdraft fees on this account. To help you avoid overdrawing your account, transactions will be declined and returned unpaid when you don't have enough money in your account.

- If this happens, you will not be charged a bank overdraft fee, but the merchant or third party could charge you a fee. For example, you may be charged a late fee if the payment isn't received on time.
- You can set up email or mobile Alerts to notify you when you have a low balance in your account or when items are not paid. (We do not charge for this service but your mobile carrier's message and data fees may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.)

While this account prevents you from overdrawing in most cases, there may still be times when your account could have a negative balance, but we will not charge an overdraft fee. This could happen if a transaction is authorized for one amount but the actual charge is more than the money in your account. Examples include:

- When you use your debit card for a meal and then add a tip to the authorized amount that appears on your receipt
 - When you use your debit card to get gas at the pump and are authorized for \$1 first, then the full amount after you pump the gas
- Fees charged to your account may also result in a negative balance.

When your deposits are available

- **Cash, direct deposits and wire transfers:** On the day we receive them.
- **Checks you deposit:** Usually the next business day, if deposited before the financial center or ATM cutoff time.
- **Mobile Check Deposits:** 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 funds will be available for you to use. 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. 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).² These include one-time and recurring debit card transactions, one-time transfers and ATM withdrawals.
- **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.

Reminder: Paper checks will not work with this account.

Additional fees

Statement copies (each copy)	\$5.00	For each paper copy that you request from us.
	No fee	Printable statements from the last 36 months are available in the Statements & Documents tab in Online Banking.
Card replacement	\$5.00	To replace an ATM or debit card when your card has not expired; additional \$15 for rush delivery
Stop payment	\$30.00	Each request
Cashier's checks (each)	\$10.00	As of Nov. 3, 2018, this fee will be \$15
Domestic wire transfers (each)	\$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 via online channel.
	\$35.00	Outgoing wire transfer sent in foreign currency from a financial center.
	\$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.	

Get the most out of your account



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



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



Call us at **800.432.1000**

Please see the Personal Schedule of Fees for SafeBalance Banking[®] and Deposit Agreement for your account terms.

1. Transfers require enrollment in the service and must be made from a Bank of America consumer deposit account to a domestic bank account or debit card. Recipients have 14 days to register to receive money or the transfer will be canceled. It may take 1 to 3 business days to complete the first transfer to a newly registered recipient. After that, future transfers between registered users will typically be completed within minutes. We will send you an email alert with delivery details immediately after you schedule the transfer. Dollar and frequency limits apply. See the Online Banking Service Agreement at bankofamerica.com/serviceagreement for details, including cutoff and delivery times. Data connection required. Wireless carrier charges may apply.

2. If the system doesn't receive the date and time for the transactions, we'll post them from highest to lowest dollar amount.