Personal Schedule of Fees

Effective August 7, 2026

BANK OF AMERICA

bankofamerica.com

Applies in all states.

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Overview

This schedule lists the fees associated with your account and ways to avoid them when applicable. For details about your account and its fees, please review the account descriptions and Other Account Fees and Services section of this document.

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 financial center or calling us at the number on your statement.

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Personal Bank of America Advantage Banking Accounts

Bank of America offers you the ability to choose from a variety of accounts to meet your financial needs. Each account has different features and benefits and is listed below:

- Bank of America Advantage SafeBalance Banking® for Family Banking
- Bank of America Advantage SafeBalance Banking®
- Bank of America Advantage Plus Banking®
- Bank of America Advantage Relationship Banking®

If your banking needs change, we offer you the flexibility to switch accounts. If you would like to switch between Advantage SafeBalance Banking, Advantage Plus Banking, and Advantage Relationship Banking accounts, your account number will not change. If you would like to switch to an Advantage SafeBalance Banking for Family Banking account, you will need to open a new account and meet eligibility requirements.

Account	Monthly Maintenance Fee and How to Avoid It	Other Important Account Information
Bank of America Advantage SafeBalance Banking for Family Banking • Can be opened by a parent or guardian who is at least 18 years old • The child must be under 18 years old at account opening • Parent must have a Bank of America consumer checking or savings account • Digital account opening only • Minimum to open - $25.00 • No Overdraft Item Fees • No paper checks • Non-interest bearing account	Monthly maintenance fee for Advantage SafeBalance Banking for Family Banking account - $4.95 To avoid the monthly maintenance fee, meet **one** of the following requirements during each statement cycle: • An owner or child on this account is under the age of 25 Or • Maintain a minimum daily balance of $500 or more in your account Or • An account owner is enrolled in BofA Rewards and qualifies for the Preferred Plus, Preferred Honors, or Premier tier.	The Advantage SafeBalance Banking for Family Banking account is tailored for parents and legal guardians opening an account for use by their child. The term parent includes legal guardians for the purposes of this document. It offers a more controlled experience for introducing financial responsibility. It provides for additional oversight and controls over the child's transactions. With this account, the owner (parent) and the child can pay by debit card and ages 6+ may view accounts in digital banking. The account is opened and owned by the parent. The parent authorizes the child to use the account to make purchases, review account transactions, and dispute unauthorized charges. The child can request a debit card replacement if their debit card is lost, stolen, or damaged. All other servicing or questions about the account must be initiated by the parent. The account must be opened by a parent who is at least 18 years old and has an existing Bank of America consumer checking or savings account. There can only be one parent and one child per account, and the child must be under the age of 18 at the time of account opening. Once the child is ready to be an account owner and graduate from this account to an Advantage SafeBalance Banking account, visit us at a financial center with your child to complete the application process. **Features unavailable for this account:** • Checks: There is no paper check writing with this account. • Standard Overdraft Setting. Your account is automatically set to the Decline All Overdraft Setting and cannot be changed • Balance Connect® for overdraft protection: transfers/advances to or from a linked account • External money transfers into the account, including, direct deposits, ACH transactions, and transfers from another bank • Redeem rewards, or receive cash advances, from Bank of America credit cards • Zelle® money transfer **Additional restrictions apply to the child:** • Deposit cash or paper checks into this account. (Only the parent can deposit money into this account as the owner of this account.) • Money transfers out of the account, including wires, ACH transactions and transfers to another bank • Money transfers via third-party payment providers such as Venmo®, Cash App®, or PayPal® are restricted; however, transactions for purchases may be processed. • Digital features not available: Bill Pay, Mobile Check deposit and Paze® • Parents can set additional controls such as managing spend categories, spending and withdrawal limits, and debit card lock/unlock

Account	Monthly Maintenance Fee and How to Avoid It	Other Important Account Information
Bank of America Advantage SafeBalance Banking for Family Banking (continued)	*(continued)*	**Additional account details:** • **Checks:** There is no paper check writing with this account. Paper checks written by you or others 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. - If a paper 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 party you were trying to pay when the check is returned. - If a merchant uses your account and routing numbers to process a payment as a check, it may be rejected. • **Overdraft Setting**: Your account is automatically set to the Decline All Overdraft Setting. This means that if you do not have sufficient available funds in your account to cover an item, we will decline or return it unpaid. You may be assessed a fee by a merchant if this happens. Please see the “Other Important Account Information for Bank of America Advantage SafeBalance Banking for Family Banking Account” within the Frequently Asked Questions for more details. • **How to move money into the account**: A parent can transfer money from their Bank of America checking or savings account and they may deposit cash or checks. • **External Money Transfers**: Moving money into this account from a non-Bank of America account, including via ACH deposits or Zelle®, is not available for this account. You direct us to treat external money transfers as unauthorized and agree that, in our sole discretion, we may reject any such transfers. For example, if an employer uses your account number and routing number in an attempt to make a direct deposit into the account, the direct deposit may be rejected. For the child, money transfers via third-party payment providers such as Venmo®, Cash App®, or PayPal® are restricted; however, transactions for purchases may be processed. **Additional Monthly Maintenance Fee details:** • **Under Age 25:** You will not be charged a monthly maintenance fee while you or your child are under the age of 25. Fiduciary accounts, including trust and estate accounts, do not qualify for the under the age of 25 requirement to waive the monthly maintenance fee. Additionally, accounts do not qualify for the under the age of 25 requirement to waive the monthly fee based on the age of the Payable on Death beneficiary. • **Minimum daily balance:** When your child turns 25 years old, you may qualify to have your monthly maintenance fee waived by maintaining a minimum daily balance of $500 or more in this account or the parent is enrolled in BofA Rewards and qualifies for the Preferred Plus, Preferred Honors or the Premier tiers. The minimum daily balance is the lowest balance that we determine is in the account during a statement cycle. This means you will need to ensure your account does not fall below $500 during your statement cycle.

Account	Monthly Maintenance Fee and How to Avoid It	Other Important Account Information
Bank of America Advantage SafeBalance Banking • No Overdraft Item Fees • No paper checks • Use direct deposit • Non-interest bearing account • Sole ownership for ages 16+ • Minimum to open - $25.00	Monthly maintenance fee for Advantage SafeBalance Banking account - $4.95 To avoid the monthly maintenance fee, meet **one** of the following requirements during each statement cycle: • An owner of this account is under the age of 25 Or • Maintain a minimum daily balance of $500 or more in your account Or • An account owner is enrolled in BofA Rewards and qualifies for the Preferred Plus, Preferred Honors, or Premier tier.	The Advantage SafeBalance Banking account allows you to make deposits, withdrawals, and pay bills. You can make payments with your debit card, a wire transfer, an Automated Clearing House transaction (ACH), Zelle®, or through our Online and Mobile Banking Bill Pay service, and you can make withdrawals at an ATM or financial center. There are some features that are **not** available with an Advantage SafeBalance Banking account and should be reviewed. If you want any of the features listed below, it may not be the right account for you. **Features unavailable for this account:** • **Checks:** There is no paper check writing with this account. 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. - If a paper 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 party you were trying to pay when the check is returned. - If a merchant uses your account and routing numbers to process a payment as a check, it may be rejected. • **Standard Overdraft Setting:** Your account is automatically set to the Decline All Overdraft Setting. This means that when we determine that you do not have sufficient available funds in your account to cover an item, we will decline or return it unpaid. You may be assessed a fee by a merchant if this happens. Please see the “Other Important Account Information for Bank of America Advantage SafeBalance Banking Account” within the Frequently Asked Questions for more details. • **Balance Connect® for overdraft protection:** transfers/advances to or from a linked account. **Additional Monthly Maintenance Fee details:** • **Under Age 25:** When you add an owner under the age of 25 to an existing account, it may take 3 business days before your account meets the requirement to have the monthly maintenance fee waived. Fiduciary accounts, including trust and estate accounts, do not qualify for the under the age of 25 requirement to waive the monthly maintenance fee. Additionally, accounts do not qualify for the under the age of 25 requirement to waive the monthly fee based on the age of the Payable on Death beneficiary. • **Minimum Daily Balance:** This is the lowest balance that we determine is in the account during a statement cycle. This means you will need to ensure your account does not fall below $500 during your statement cycle. If you choose to switch accounts, your account number will not change but some features may not be available.

Account	Monthly Maintenance Fee and How to Avoid It	Other Important Account Information
Bank of America Advantage Plus Banking • Use direct deposit • Non-interest bearing account • Minimum to open - $100.00	Monthly maintenance fee for Advantage Plus Banking account - $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 Or • Maintain a minimum daily balance of $1,500 or more in your account Or • An account owner is enrolled in BofA Rewards and qualifies for the Preferred Plus, Preferred Honors, or Premier tier.	**Direct deposits:** For more information see the Frequently Asked Questions About Accounts section. **Additional Monthly Maintenance Fee details:** • **Minimum Daily Balance:** This is the lowest balance that we determine is in the account during a statement cycle. This means you will need to ensure your account does not fall below $1,500 during your statement cycle. If you choose to switch accounts, your account number will not change but some features may not be available.
Bank of America Advantage Relationship Banking • Interest bearing account • Variable rate • Minimum to open - $100.00	Monthly maintenance fee for Advantage Relationship Banking account - $25.00 To avoid the monthly maintenance fee, meet **one** of the following requirements during each statement cycle: • Maintain a minimum daily balance of $20,000 or more in your account Or • An account owner is enrolled in BofA Rewards and qualifies for the Preferred Plus, Preferred Honors, or Premier tier.	**Other services with this account:** • No monthly maintenance fee on select additional consumer checking or savings accounts you own. This excludes Advantage Relationship Banking and fiduciary accounts, including trust and estate accounts. • Free standard checks or discounts on certain styles. • No fee for incoming domestic wire transfers and stop payments. **Additional Monthly Maintenance Fee details:** • **Minimum Daily Balance:** This is the lowest balance that we determine is in the account during a statement cycle. This means you will need to ensure your account does not fall below $20,000 during your statement cycle. If you choose to switch accounts, your account number will not change but some features may not be available.

Please also review the *Other Account Fees and Services* section, *Frequently Asked Questions About Accounts* section and *Deposit Agreement and Disclosures* for additional details related to your Bank of America Advantage Banking account.

Personal Savings Accounts

Account	Monthly Maintenance Fee and How to Avoid It	Other Important Account Information
Bank of America Advantage Savings • Interest bearing account • Variable interest rate • No Overdraft Item Fees • Minimum amount to open - $100.00	Monthly maintenance fee - $8.00 For **new** accounts, we will waive the monthly maintenance fee for six months from account opening. This waiver does not apply if your account has been converted or changed to a Bank of America Advantage Savings account. To avoid the monthly maintenance fee, meet **one** of the following requirements during each statement cycle (after the expiration of any applicable waiver): • Maintain a minimum daily balance of $500 or more in your account Or • Own a Bank of America Advantage Relationship Banking® account, Or • An owner of this account is under the age of 25 Or • An account owner is enrolled in BofA Rewards and qualifies for the Preferred Plus, Preferred Honors, or Premier tier.	**Additional account details:** • **Checks:** You may not write paper checks on this account. • **Overdraft Setting:** This account is set to the Decline All Overdraft Setting. This means that when we determine that you do not have sufficient available funds in your account to cover an item, we will decline or return it unpaid. You may be assessed a fee by a merchant if this happens. • **Balance Connect®:** This account is not eligible to be enrolled in Balance Connect® as a covered account, but can be linked as a backup account. **Additional Monthly Maintenance Fee details:** • **Minimum Daily Balance:** This is the lowest balance that we determine is in the account during a statement cycle. This means you will need to ensure your account does not fall below $500 during your statement cycle. • **Bank of America Advantage Relationship Banking® Benefit:** Fiduciary accounts, including trust and estate accounts, do not qualify for the Bank of America Advantage Relationship Banking® additional account benefit to waive the monthly maintenance fee. • **Under Age 25:** When you add an owner under the age of 25 to an existing account, it may take 3 business days before your account meets the requirement to have the monthly maintenance fee waived. Fiduciary accounts, including trust and estate accounts, do not qualify for the under the age of 25 requirement to waive the monthly maintenance fee. Additionally, accounts do not qualify for the under the age of 25 requirement to waive the monthly fee based on the age of the Payable on Death beneficiary.

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

Personal CD/IRA Accounts

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 features 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 features of your CD by giving you notice. If we make a change, we tell you about the change in the maturity notice.
Flexible 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 of 7 days interest will be imposed for early withdrawals within the first 6 days of the account term (or within the first 6 days following any partial withdrawal during the initial or any renewal term). • If your account has not earned enough interest to cover an early withdrawal penalty, we deduct any interest first and take the remainder of the penalty from your principal. • See *Deposit Agreement and Disclosures* and deposit rate sheet for additional detail. • We send you a maturity notice prior to renewal. Please read it carefully. We may change the type, term or other features 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 Terms of 6 Months—10 Years	$1,000	• 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 features 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 the *Other Account Fees and Services* section 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* for additional IRA information.

Account	Minimum Amount You Need to Open Account	Account Features/ Services	Other Important Account Information
Variable Rate IRA 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 features 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	$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. • Withdrawals by check, draft or debit card are not allowed.

Please also review the *Other Account Fees and Services* section 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* for additional IRA information.

Other Account Fees and Services

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
ATM Card and Debit Card Fees	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. • Clients in BofA rewards enrolled at the Preferred Plus, Preferred Honors, or Premier tier qualify for a waiver of the Rush Replacement Fee. • Clients that ask for a rush replacement ATM or Debit card replacement due to a fraud event on an existing account 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. • Clients in BofA rewards enrolled at the Premier tier qualify for a waiver of the Non-Bank of America Teller Withdrawal Fee.
	International Transaction Fee	• International transaction in a foreign currency: 3% of the U.S. dollar amount • International transaction in U.S. dollar: $0	• Fee applies if you use your ATM or Debit card to purchase goods or services in a foreign currency (a “Foreign Transaction”). Foreign Transactions include internet transactions made in the U.S. but with a merchant who processes the transaction in a foreign currency. • Fee also applies if you use your card to obtain foreign currency from an ATM. ATM fees may also apply to ATM transactions. • 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. • Clients enrolled in BofA Rewards who qualify for the Premier tier qualify for a waiver of the International Transaction Fee. • See disclosure information that accompanied your card for more information about this fee.

Other Account Fees and Services *(cont.)*

Fee Category	Fee Name/Description	Fee Amount	Other Important 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 at a Bank of America ATM	No ATM fee	• Deposits and payments may not be available at some ATMs. See account descriptions in this schedule.
	Non-Bank of America ATM Fee for: Withdrawals and transfers 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. • 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. • Non-Bank of America ATM fees are in addition to other account fees that may apply to the transaction. • Account owners enrolled in BofA Rewards who qualify for the Preferred Plus tier that use a Bank of America Debit or ATM card at a non-Bank of America ATM in the U.S. qualify for a waiver of the Non-Bank of America ATM fee for one withdrawal and one transfer per statement cycle, as well as receive a refund of the ATM Operator Fee for one withdrawal and one transfer per statement cycle. • Account owners enrolled in BofA Rewards who qualify for the Preferred Honors or Premier tier will qualify for a waiver of the non-Bank of America ATM fee for withdrawals and transfers from non-Bank of America ATMs in the U.S. and receive a refund of the ATM operator fee when using a Bank of America Debit or ATM card. • Account owners enrolled in BofA Rewards who qualify for the Premier tier will receive a waiver of the non-Bank of America ATM fee for withdrawals and transfers at non-Bank of America ATMs in a foreign country using a Bank of America Debit or ATM card. • See the disclosure information that accompanied your card for other fees that may apply.
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 and transfers 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 and Services *(cont.)*

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Check Cashing— *Bank of America customer*		No Check Cashing Fee	A fee may be assessed to a payee presenting a check that you issued if the payee is not a Bank of America relationship customer.
Check Cashing— *Nonrelationship customer*	Applies to checks drawn on Bank of America personal accounts including checks issued through Online or Mobile Bill Pay	$8.00 per check for amounts greater than $50.00.	A Bank of America relationship customer is an account owner of a deposit account (checking, savings, CD), Individual Retirement Account (IRA), loan, credit card, mortgage, safe deposit box or a Merrill Investment account.
Check Image Service	Check Image Service	No fee	• Our Online Banking service allows you to view and print copies of checks that posted to your account within the last 18 months.
Copies	Check Copy	No fee	• Check copies available upon request through the Financial or Contact Center. You may also view and print checks in Online Banking. For information about what checks are available in Online Banking, please review the Activity tab.
	Deposit Slips and other Credit Items	No fee	• Deposit Slip or other Credit Item copies are available upon request through the Financial or Contact Center. You may also view and print Deposit Slips and other Credit Items in Online Banking. For information about what Deposit Slips and other Credit Items are available in Online Banking, please review the Activity tab.
	Statement Copy	No fee	• Statement copies are available upon request through the Financial or Contact Center. You may also view and print statement copies in Online Banking. For information about what statements are available in Online Banking, please review the Statements and Documents tab.
IRA	IRA Direct Custodian Transfer Processing Fee	$50.00 each plan, each occurrence	• Fee for transferring funds to another institution.

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Overdraft Items (an overdraft item) *Bank of America AdvantageSafeBalance Banking, Bank of America AdvantageSafeBalance Banking® for Family Banking and Bank of America Advantage Savings do not have Overdraft Item Fees*	Overdraft Item Fee	$10.00 each item	• During end-of-day processing, when we determine that you do not have enough available funds in your account to cover an item, then we either pay the item and overdraw your account (an overdraft item), or we return the item unpaid (a 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 submission, 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 may charge an Overdraft Item Fee for each overdraft item, but will not charge this fee for more than 2 overdraft items per day. • We do not charge an Overdraft Item Fee: - When we decline or return an item unpaid due to insufficient funds. However, you may be charged a fee by the payee. - On everyday non-recurring debit card transactions or ATM transactions - On items that were authorized when your account had sufficient available funds - On any item that is $1 or less or any item that overdraws your account by $1 or less - On accounts with the Decline All Overdraft Setting, even if the account becomes overdrawn - On any ACH submission labeled as a “RETRY PYMT” or “REDEPCHECK” in the data transmitted through the ACH network (see more details below) • Account owners enrolled in BofA Rewards who qualify for the Premier tier will receive a waiver of all Overdraft Item Fees. • Under the NACHA Operating Rules, a merchant or payee, or its financial institution is required to label an ACH submission that has been resubmitted after the previous submission was returned for insufficient funds as a “RETRY PYMT” or “REDEPCHECK”. We do not charge you an Overdraft Item Fee on any ACH submission labeled as a “RETRY PYMT” or “REDEPCHECK” in the data transmitted through the ACH Network. However, because we cannot reliably identify ACH resubmissions that are not labeled “RETRY PYMT” or “REDEPCHECK” by the merchant or payee, or its financial institution, if an ACH is resubmitted without the “RETRY PYMT” or “REDEPCHECK” label, you may incur an additional and separate Overdraft Item Fee. If you believe that a resubmitted electronic transfer was mislabeled and you were improperly charged an Overdraft Item Fee, you must notify the Bank within the timeframes established by the *Deposit Agreement and Disclosures* and the Electronic Fund Transfer Act. • For information about our Balance Connect® for overdraft protection service, 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.

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Miscellaneous	Check and Deposit Ticket Orders	Fee varies	• Account owners enrolled in BofA Rewards who qualify for either the Preferred Plus or Preferred Honors tiers qualify for free standard checks or discounts on certain designs; or the Premier tier will qualify for free checks and deposit tickets without a style limitation and a waiver of the expedited delivery fee. • We may change the fees for check and deposit ticket orders at any time. Visit a financial center or call us at the number on your statement for current fees.
	Stop Payment Fee	$30.00 each request	• Bank of America Advantage Relationship Banking, Bank of America Advantage® with Tiered Interest Checking and Bank of America Advantage® Regular Checking accounts plus account owners enrolled in BofA Rewards and who qualify for the Preferred Plus, Preferred Honors, or Premier tiers qualify for a waiver of this fee. • There is no charge to place a stop payment on debit card or Bill Pay transactions.

Please also review the *Deposit Agreement and Disclosures*.

Other Account Fees and Services *(cont.)*

Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Miscellaneous	Wire Transfers, Incoming or Outgoing (U.S. or International)	• Domestic outgoing wire: $30 • Domestic incoming wire: $15 • International outgoing wire in U.S. dollars: $45 • International outgoing wire in foreign currency: No wire fee, but exchange rate markups apply. • International incoming wire: $15 For international wire transfers, other fees or amounts may also apply, including those charged by the recipient's financial institution, foreign taxes, and other fees that sometimes are part of the wire transfer process. Please note that you may be able to transfer money to or receive money from third parties within the U.S. without incurring a fee or with a reduced fee, including by using Zelle®, depending on a number of factors and the type of service that you choose (see the Online Banking Service Agreement, available at https://www.bankofamerica.com/online-banking/service-agreement.go).	• Bank of America Advantage Relationship Banking, Bank of America Advantage® with Tiered Interest Checking and Bank of America Advantage® Regular Checking accounts plus clients enrolled in BofA Rewards who qualify for the Preferred Plus, Preferred Honors or Premier tiers qualify for a waiver of our domestic incoming wire fee. The international incoming wire fee is waived for clients enrolled in BofA Rewards who qualify for the Preferred Plus, Preferred Honors or Premier tiers. • Account owners enrolled in BofA Rewards who qualify for the Preferred Plus, Preferred Honors, or Premier tiers qualify for a waiver of the incoming domestic wire fee; and the Premier tier qualifies for a waiver of the outgoing domestic wire fee. • We're required by law to inform you of the exact fees you will incur for international wires, including fees from other banks. If we do not have the exact fees from other banks, we will not be able to process the request. **Foreign Currency Exchange Fees and Rates** • In addition to any applicable wire transfer fees, there are markups associated with the currency conversion included in our exchange rate and we make money from the foreign currency exchange. Exchange rates are determined by Bank of America at its sole discretion. • When deciding between sending in foreign currency or U.S. Dollars, you should consider factors that impact the total cost to send or the amount available after transfer, such as exchange rates and other fees. • Incoming wire transfers received in a foreign currency for payment into your account will be converted into U.S. dollars using the applicable exchange rate determined by Bank of America at its sole discretion.

Frequently Asked Questions About Accounts

This section covers some of the features and services that may apply to your 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 financial center or through Online Banking. When you enroll at a financial 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 Advantage Plus Banking accounts, qualifying direct deposits are deposits of regular monthly income — such as your salary, pension, or Social Security benefits — which are made by your employer or other payer using the account and routing numbers that you provide to them.

Other types of transfers and deposits do not qualify for the waiver of the monthly maintenance fee. Examples of non-qualifying transfers and deposits include: teller deposits, wire transfers, Online and Mobile Banking transfers, transfers from one account to another, and ATM transfers and deposits.

What does variable rate mean?

The interest-bearing checking or savings accounts we offer earn interest at a variable rate. Your interest rate and APY may change. At our discretion, we may change the interest rate on your account without limit or notice. We compound and credit interest to your account monthly.

What does it mean to link accounts?

You can link some of your other accounts with us either to your Advantage® with Tiered Interest Checking, Advantage® Regular Checking or Regular Checking account for pricing to help you meet the balance required to avoid the monthly maintenance fee on your checking account. 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. Linking accounts may also waive the monthly fee of the linked 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 can generally link savings, Individual Retirement Account (IRA) and CD, and some checking and Merrill investment accounts to your checking account. Some restrictions apply to what accounts can be linked. We may in our discretion place other restrictions on what accounts can be linked. See the Combined Balance Service section in the *Deposit Agreement and Disclosures* for more information.

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?

You may request a combined statement for eligible accounts that have identical ownership. You understand and agree that information about each account may be made available to each owner and authorized signer of each account on the combined statement. We may restrict what accounts can be linked for a combined statement. Please note that combining accounts on a single statement does not mean they are also linked for pricing. To determine which accounts can be linked, or to link accounts, for combined statements or for combined balances (pricing), please call us.

Keep the Change® Savings Service

When you enroll in our Keep the Change savings service, we round up the amount of Bank of America debit card purchases 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 the enrolled savings account.

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. It is your responsibility to maintain your ownership of the checking and savings accounts enrolled in Keep the Change. At our discretion, we may cancel or modify the Keep the Change service at any time for any reason. 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.

Other Important Account Information for Bank of America Advantage SafeBalance Banking® for Family Banking Account

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*.

What is the SafeBalance for Family Banking account?

The Bank of America Advantage SafeBalance Banking for Family Banking account is tailored for parents or legal guardians opening an account for use with their child. It offers a more controlled experience to introduce financial responsibility. This account allows for the parent and child to pay by debit card and view account details in digital banking for ages 6+ with parental consent. The parent can set spending limits, receive transaction activity alerts and manage spend categories allowing for additional oversight and control of the account.

Who is eligible for the SafeBalance for Family Banking account?

A parent or legal guardian who is at least 18 years old and has a Bank of America Consumer checking or savings account with digital access. The term parent includes legal guardians for the purposes of this document.

A child who is under 18 years old at account opening.

Who owns the money in the SafeBalance for Family Banking account?

The parent is the owner of the account and the money in it.

Who is responsible for the SafeBalance for Family Banking account and the related transactions?

By opening and maintaining the account, the parent, as account owner, is agreeing to be held liable for all transactions occurring on the account, as well as for all actions by the child on the account, including but not limited to money transfers and use of a debit card on the account by the child. The parent as account owner grants the child access to the account at their sole discretion and is solely responsible for monitoring the child's use of and access to the account. By designating a child on the account, the parent agrees that we may treat all actions by the child as being conducted by the parent.

How is money allowed to be moved in and out of the SafeBalance for Family Banking account?

The parent as the owner is able to transfer money into the account from another Bank of America consumer checking or savings account, deposit cash or checks and send wires. Please note, we charge a fee on incoming wires. Also, incoming wire transfers received in a foreign currency for payment into your account will be converted into U.S. dollars using the applicable exchange rate determined by Bank of America at its sole discretion. The account belongs to the parent and the child does not have the ability to make deposits into the account.

The following features are not available to the owner or the child: writing paper checks, Zelle®, and most external money transfers into the account, including ACH, direct deposits, and transfers from another bank. This account cannot receive redemptions of rewards, or cash advances, from a Bank of America credit card.

The following additional services are not available to the child of the account: ATM deposits, deposits at financial centers, mobile check deposits, and external money transfers out of the account including ACH, wires, Bill Pay, and transfers to another bank.

Money transfers via third-party payment providers such as Venmo®, Cash App®, or PayPal® are restricted; however, transactions for purchases may be processed.

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

While we attempt to limit overdrafts on your Advantage SafeBalance Banking for Family Banking account, at times overdrafts still occur. Here is an example of how that may happen: Your account had sufficient available funds when a restaurant requested authorization for your meal, but when the restaurant presented the transaction to us for payment on a subsequent day, you no longer had sufficient available funds due to adding a tip, resulting in your account being overdrawn. We will not charge you an Overdraft Item Fee if this happens. However, you may be assessed a fee by the merchant. It is your responsibility to monitor your account balance and ensure you have enough funds in your account to cover your transactions.

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 other items. We usually make this determination during end-of-day processing. Examples of holds include deposit holds and authorization holds for transactions we have authorized, but not yet posted to your account, such as for debit card transactions, cash withdrawals at an ATM or financial center, transfers using Zelle®, or transfers between certain types of accounts you own such as from a checking account to a savings account.

What overdraft setting is applied to Advantage SafeBalance Banking for Family Banking accounts?

We automatically apply our Decline All Overdraft Setting to your Advantage SafeBalance Banking for Family Banking account. With the Decline All Overdraft Setting, if you do not have sufficient available funds in your account to cover an item, we will decline or return it unpaid. You may be assessed a fee by a 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 may 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 only for a merchant to pull money out of the account via ACH transaction only. The Advantage SafeBalance Banking for Family Banking account will decline all ACH transactions into the account. 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?

The owner of the account can pay bills and make payments with their debit card, a wire transfer, an outgoing Automated Clearing House (ACH) transaction or through our Online and Mobile Banking Bill Pay service. If 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 are also available for a fee in our financial centers.

Other Important Account Information for Bank of America Advantage SafeBalance Banking® Account

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*.

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 Advantage SafeBalance Banking account?

While we attempt to limit overdrafts on your Advantage SafeBalance Banking account, at times overdrafts still occur. Here is an example of how that may happen: Your account had sufficient available funds when a restaurant requested authorization for your meal, but when the restaurant presented the transaction to us for payment on a subsequent day, you no longer had sufficient available funds due to adding a tip, resulting in your account being overdrawn. We will not charge you an Overdraft Item Fee if this happens. However, you may be assessed a fee by the merchant. It is your responsibility to monitor your account balance and ensure you have enough funds in your account to cover your transactions.

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 other items. We usually make this determination during end-of-day processing. Examples of holds include deposit holds and authorization holds for transactions we have authorized, but not yet posted to your account, such as for debit card transactions, cash withdrawals at an ATM or financial center, transfers using Zelle®, or transfers between certain types of accounts you own such as from a checking account to a savings account.

What overdraft setting is applied to Advantage SafeBalance Banking accounts?

We automatically apply our Decline All Overdraft Setting to your Advantage SafeBalance Banking account. With the Decline All Overdraft Setting, if you do not have sufficient available funds in your account to cover an item, we will decline or return it unpaid. You may be assessed a fee by a 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 may 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 and make payments with your debit card, a wire transfer, an Automated Clearing House transaction (ACH), Zelle®, or through our Online and Mobile Banking Bill Pay service. If 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 are also available for a fee in our financial centers.

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

For Advantage SafeBalance Banking, a voided check cannot be provided as a method to set up direct deposit. There are a couple of options you can choose from to set up a direct deposit on your account.

(i) You can provide your employer the account number and routing number and indicate that it is a checking account.

OR

(ii) You can complete the printable direct deposit enrollment form in Online Banking or ask us for the direct deposit enrollment form that you can provide to your employer.

What happens to checks I have written from my existing personal checking account if I switch my account to Advantage SafeBalance Banking?

If you switch from your existing personal checking account to an Advantage SafeBalance Banking account, we will continue to process checks for 60 days. After the 60 day period, all paper checks that you have written will be returned unpaid even when sufficient funds are available in the account to cover the check. When this happens, the payee may charge you a fee(s) for the returned payment.

BofA Rewards

BofA Rewards Eligibility. All customers with an open, qualifying personal checking account in good standing with Bank of America® are eligible to enroll in BofA Rewards™. BofA Rewards tiers are based on your Average Balance in Qualifying Accounts, as defined below. BofA Rewards tiers are based on the three-calendar-month rolling arithmetic mean of your monthly average end-of-day collected balance ("Average Balance") in qualifying deposit and investment accounts ("Qualifying Accounts"). The minimum Average Balance of Qualifying Accounts required for each tier is: Member, less than $30,000; Preferred Plus, $30,000; Preferred Honors, $100,000; and Premier, $1,000,000.

Qualifying Accounts. All personal (1) Bank of America deposit accounts, (2) Merrill and Private Bank investment accounts and IRA accounts and (3) 529 plans appearing on Merrill statements, which you own (including joint ownership) and that are in good standing.

Not Qualifying Accounts. Accounts on which you are a fiduciary (such as custodian of a Uniform Transfers to Minors Act account or trustee of a trust account) are not Qualifying Accounts unless you are the grantor (including co-grantors) of a revocable trust that (1) uses a customer's taxpayer ID for tax reporting purposes and (2) owns the account. Employee Benefit plans (such as 401(k)s) and annuities are not Qualifying Accounts. Accounts owned by a business, even if you are the beneficial owner, are not Qualifying Accounts.

Benefits. Different benefits are available at different tiers. Some are automatically active on enrollment, while some require you to open a new account, enroll in a new product or take other action. In addition, some benefits may be available via other methods without enrollment in BofA Rewards and may not be available in all locations.

Tiers and Balances. When you enroll in BofA Rewards, you will be placed in the appropriate tier for the Average Balance of your Qualifying Accounts and afterwards moved to the highest tier you are eligible based on one of the following:

For the 30 calendar days following your first enrollment, the combined end-of-day collected balance of your Qualifying Accounts ("Daily Balance"), provided that your Daily Balance remains above the required amount for a minimum of three business days; or

Subsequently, the Average Balance of your Qualifying Accounts calculated on the third business day of each month ("Monthly Balance Check").

Eligible Customers will be moved to the higher tier within three business days. New benefits may take up to 30 days to become effective.

Annual Eligibility Review. We will conduct a Monthly Balance Check the month of each anniversary of your enrollment in BofA Rewards (or Preferred Rewards, if you were enrolled in that program before May 26, 2026), and also confirm that you still have an open, qualifying personal checking account in good standing (the "Annual Review"). If as a result of the Annual Review, you are no longer eligible for (1) BofA Rewards because you no longer have a qualifying checking account or (2) the tier you are currently in because you do not meet the required Average Balance threshold, you will be notified of a grace period of not less than three months from the Annual Review (the "Grace Period") in which to (1) open an eligible checking account and/or (2) increase the Average Balance of your Qualifying Accounts to the level required to maintain your tier, as needed.

If you do not open and maintain a qualifying checking account within the Grace Period, your enrollment in BofA Rewards will be terminated, and your benefits will be discontinued immediately without further notice.

If you do not increase the Average Balance of your Qualifying Accounts to the minimum amount required for your current tier during the Monthly Balance Checks conducted within the Grace Period, you will be moved to the appropriate tier for the Average Balance of your Qualifying Accounts. Your benefits will be changed to those of the lower balance tier without further notice.

Additional Eligibility. Employees and retirees of Bank of America may be eligible for BofA Rewards membership on customized terms. For details, please call Employee Financial Services or refer to the Bank of America intranet site. Bank of America Private Bank clients qualify to enroll in the Premier tier regardless of balances. Employees of companies participating in the Bank of America Employee Banking and Investing Program may be eligible for BofA Rewards membership on customized terms. Refer to https://promo.bankofamerica.com/cebi-disclosures/ for details.

Termination. You may terminate your enrollment at any time. We may terminate your enrollment at any time. We may change or terminate program tiers and benefits at any time, without prior notice.

Notice for New York Deposit Account Customers:

New York consumers can file complaints with the New York Department of Financial Services if a consumer is not satisfied with the services a banking institution provides. The toll free consumer hotline for the New York Department of Financial Services is (800) 342-3736.

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: www.maine.gov/pfr/financialinstitutions/complaint.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.

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