Bank of America Advantage SafeBalance Banking® and SafeBalance® for Family Banking

BANK OF AMERICA

Clarity Statement® — Overview of key policies and fees

Account information

Opening Deposit	**$25** or more
Monthly Maintenance Fee	**$4.95** each month. You can avoid the Monthly Maintenance Fee when you meet **ONE** of the following requirements during each statement cycle: • Maintain a minimum daily balance of $500 or more in your account, **OR** • An account owner on a SafeBalance® account or the child on a SafeBalance® for Family Banking account is under the age of 25 (fiduciary accounts do not qualify), **OR**[1] • Be an account owner enrolled in BofA Rewards and qualify for the Preferred Plus tier or higher. Learn more at bankofamerica.com/BofARewards

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 ***Effective February 19, 2027,*** *the fee amount will be $3.00.*
	$5.00	Outside the U.S., plus any fee charged by the ATM's operator

Ways to make payments[2]

Pay individuals and businesses using:

- **Your Debit Card:** Make purchases and payments at millions of locations.
- **Online and Mobile Bill Pay:** Pay your bills through Bank of America's Online Banking or Mobile Banking app.[3]
- **Online or Mobile Banking transfers:** Send money to friends, family or coworkers.[4]

You can't write personal checks. Any check you write will be returned unpaid, even if you have enough money in your account.

No bank overdraft item fees

We don't charge overdraft item 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 won't be charged a bank overdraft item 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.
- An owner can set up email or mobile alerts - these alerts let you know when there's a low balance in your account or when items aren't paid. (We don't 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 won't charge an overdraft fee. This could happen in the following ways:

- When your debit card is authorized for one amount but the final amount is higher (for example, adding a tip at a restaurant)
- A scheduled bill payment is deducted when you have insufficient funds in your account for the payment
- When you get charged a fee, such as a monthly maintenance fee, and the current balance is less than the fee

When your deposits are available

- **Cash, direct deposits and wire transfers:** On the day we receive them.[5]
- **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.
- **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 $6,725 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. Keep in mind that transactions that are still processing may lower your available balance.

- **Deposits:** Added from highest to lowest dollar amount.
- **Many debit transactions:** Subtracted based on the date and time you made them. If our system doesn't receive date and time of the transaction, they are posted and subtracted from highest to lowest dollar amount. 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 these accounts.

Additional fees

Statement copies	**No fee**	Paper copies available upon request. Printable statements are available in Online Banking.
Card replacement	**No fee**	For each ATM or debit card
	$15.00	For rush delivery
Stop payment	**$30.00**	For each request; WAIVED for requests on debit card or Bill Pay transactions
Cashier's checks	**$15.00**	For each check
Domestic wire transfers	**$15.00**	For each incoming wire transfer
	$30.00	For each outgoing wire transfer
International wire transfers	**$15.00**	For each incoming wire transfer: If received in a foreign currency, it will be converted into U.S. Dollars using the applicable exchange rate determined solely by us.
	No wire fee	For each outgoing wire transfer sent in foreign currency. Please be advised, exchange rate markups will apply. See below.
	$45.00	For each outgoing wire transfer sent in U.S. Dollars

For international wire transfers, other fees may also apply, including those charged by recipient's financial institution, foreign taxes, and other fees that are part of the wire transfer process. We profit from markups associated with the currency conversion included in our exchange rate (determined solely by us). Before sending in foreign currency, you should consider factors that impact the total cost or the amount available after transfer.

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/quickstart**

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* and *Deposit Agreement and Disclosures* for your account terms. The *Personal Schedule of Fees* has more information about additional restrictions on the SafeBalance® for Family Banking account.

1. 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. When you add an owner under the age of 25 to an existing Advantage SafeBalance Banking account, it may take 3 business days before your account meets the requirement to have the monthly maintenance fee waived. Please refer to the *Personal Schedule of Fees* for more information.
2. Some payment options are unavailable for the owner and child of a SafeBalance® for Family Banking account.
3. Fees may apply to certain transfers. See the Online Banking Service Agreement for details. Data connection required. Carrier fees may apply.
4. Fees apply to wires and certain transfers. See the Online Banking Service Agreement at bankofamerica.com/serviceagreement for details.
5. Direct deposit isn't available for SafeBalance® for Family Banking.

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