

## †Details of Rate, Fee and Other Cost Information

Account terms are not guaranteed for any period of time. All terms, including fees and APRs for new transactions, may change in accordance with the Credit Card Agreement and applicable law based on information in your credit report, market conditions, business strategies, or for any reason. Please review all of these materials so that you are fully informed about the terms of this credit card offer.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>0%</b> Introductory APR for the first 15 Statement Closing Dates following the opening of your account.</p> <p>After that, your APR will be <b>13.99% to 23.99%</b>, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>0%</b> Introductory APR for the first 15 Statement Closing Dates following the opening of your account for transactions made within 60 days of opening your account.</p> <p>After that, your APR will be <b>13.99% to 23.99%</b>, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>16.99% to 26.99%</b>, based on your creditworthiness when you open your account, for Direct Deposit and Check Cash Advances, and <b>28.99%</b> for Bank Cash Advances.</p> <p><i>See footnote <sup>1</sup> for explanation.</i></p> <p>These APRs will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When it Applies</b>	<p>Up to <b>29.99%</b>, based on your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to new transactions on your account if you:</p> <ul style="list-style-type: none"> <li>• Make a late payment.</li> </ul> <p><b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased, the Penalty APR will apply indefinitely.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.</p>
<b>Minimum Interest Charge</b>	<p>If you are charged interest, the charge will be no less than \$1.50.</p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b></p>

Please see the next page for a continuation of the Details of Rate, Fee and Other Cost Information.

<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Purchase</li> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	Purchase of a wire transfer from a non-financial institution: Either <b>\$10</b> or <b>5%</b> of the amount of each transaction, whichever is greater.  Either <b>\$10</b> or <b>3%</b> of the amount of each transaction, whichever is greater.  Direct Deposit and Check Cash Advances: Either <b>\$10</b> or <b>3%</b> of the amount of each transaction, whichever is greater.  ATM, Over-the-Counter, Same-Day Online and Cash Equivalent Cash Advances: Either <b>\$10</b> or <b>5%</b> of the amount of each transaction, whichever is greater.  <b>3%</b> of the U.S. dollar amount of each transaction (1) made in a foreign currency, or (2) made in U.S. dollars if the transaction is made or processed outside of the United States. This fee will be in addition to any other applicable fee.
<b>Penalty Fee</b> <ul style="list-style-type: none"> <li>• Late Payment</li> </ul>	Up to <b>\$40</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).”

**Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.**

Balance Transfers and certain Cash Advances, such as Direct Deposits, are made available to you at our discretion.

<sup>1</sup> Bank Cash Advances include the following Cash Advance types: ATM, Over-the-Counter, Same-Day Online, Overdraft Protection and Cash Equivalent (money orders, foreign currency, travelers checks, or to obtain cash, each from a non-financial institution, or person-to-person money transfers, bets, lottery tickets purchased outside the United States, casino gaming chips and bail bonds).

More Information about the Penalty Fee and Penalty APR

Penalty Fee: If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee of \$29 will be assessed; \$40 for subsequent occurrences that are within 6 billing cycles of a previous occurrence. However, the Late Payment Fee will not exceed the total minimum payment that was due. If your balance is \$100 or less on the Payment Due Date, we will not assess a Late Payment Fee.

Penalty APR: Your Penalty APR will not exceed 29.99% on new transactions. There is no Penalty APR on existing balances.

Prime Rate: The Variable APRs above are based on the current Prime Rate of 3.25%.

**CONDITIONS**

By submitting this application, you: (1) acknowledge that you have reviewed the credit card Terms and Conditions; and (2) agree to submit your application for this credit card subject to those Terms and Conditions.

The words “you” and “your” apply to each person who submits the application. You have read the accompanying application, and affirm that everything you have stated is true and complete. You are at least 18 years of age or at least 21 years of age if a permanent resident of Puerto Rico. In order to be eligible for this offer, your residential address must be in one of the following locations: any of the 50 United States, Washington D.C., APO/FPO/DPO, Guam, Puerto Rico, Northern Mariana Islands, American Samoa or U.S. Virgin Islands. You authorize Bank of America, N.A. (hereinafter “we”, “us” or “our”) to obtain your credit report(s), employment history and any other information in order to approve or decline this application, service your account, and manage our relationship with you. If you ask, we will tell you the name and address of any consumer reporting agency that provided the report(s) to us. This card may not be available to you if you currently have or have had the card in the preceding 24 month period. You consent to our sharing of information about you and your account with the organization, if any, endorsing this credit card program. You authorize us to share with others, to the extent permitted by law, the information and our credit experience with you. You may as a customer later indicate a preference to exempt your account from some of the information-sharing with other companies (“opt-out”). If you accept or use an account, you do so subject to the terms of this application, the “Details of Rate, Fee and Other Cost Information” and the Credit Card Agreement, as it may be amended; you also agree to pay and/or to be held

jointly and severally liable for all charges incurred under such terms. Any changes you make to the terms of this application will have no effect. You understand that the Annual Percentage Rate you receive will be determined based on your creditworthiness. You understand that only a portion of your Total Credit Line will be available for Bank Cash Advances. **You also understand that if you have existing credit card accounts with Bank of America, we may use the available credit on the existing account(s) to approve your new credit card which could include moving credit from an account with a lower annual percentage rate and/or fee structure to a higher annual percentage rate and/or fee structure without increasing your overall credit limit.** You accept that on a periodic basis your account may be considered for automatic upgrade at our discretion. You consent to and authorize us, any of our affiliates, or our marketing associates to monitor and/or record any of your phone conversations with any of our representatives. You further consent to our use of automatic dialers, text, or prerecorded messages for servicing your account even if the telephone number is a mobile telephone number for which the called party is charged. If additional development is necessary based on the application information provided, we will make every attempt to contact you. You may receive different Bank of America promotional credit card offers by various methods, i.e. mail, in person or email/online. These promotional offers may have different terms based on how Bank of America introduces them. To ensure you respond to the correct offer, please apply using the options described in the original offer received.

## FEATURES

**Bank of America® Customized Cash Rewards Program Information. *How You Earn Cash Rewards:*** Earn cash rewards when you use your card to make purchases, minus returns, credits and adjustments (“Net Purchases”). The following transactions are not considered purchases and will not earn cash rewards: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. **1% Base Cash Rewards:** Earn 1% cash back (equal to \$0.01 for every \$1) on Net Purchases charged to the card each billing cycle. **2% Bonus Category:** Earn a total of 2% cash back (equal to \$0.02 for every \$1, consisting of 1% bonus cash rewards and 1% base cash rewards) on Net Purchases made at eligible grocery store merchants and wholesale clubs, which include supermarkets, freezer/meat lockers, candy, nut or confection stores, dairy product stores, and bakeries. Excluded from this Bonus Category are superstores and smaller stores (like drug stores and convenience stores) that sell groceries and other products. **3% Bonus Category:** Earn a total of 3% cash back (equal to \$0.03 for every \$1, consisting of 2% bonus cash rewards and 1% base cash rewards) on Net Purchases made at eligible merchants in the one Choice Category you have selected. Eligible merchants would include merchants whose primary line of business falls under the following Choice Categories: Gas (default), Online Shopping, Dining, Travel, Drug Stores, or Home Improvement/Furnishings. When the new account is opened the default Choice Category is Gas. Gas and fuel merchants include merchants whose primary line of business is the sale of automotive gasoline that can be purchased inside the service station or at the automated fuel pump and gasoline purchased at boat marinas, as well as fuel dealers whose primary line of business is the sale of heating oil, propane and other fuels, such as kerosene. To change your Choice Category for future purchases, you must go to Online Banking or use the Mobile Banking App. A new Choice Category selection can be made once per calendar month; however, if no change is made the category will remain the same. Additional information can be found at [bankofamerica.com/choosemycategory](http://bankofamerica.com/choosemycategory). **Bonus Category Cap:** Grocery store, wholesale club and Choice Category Net Purchases earn bonus cash rewards on the first \$2,500 of combined Net Purchases made each calendar quarter. Once the \$2,500 quarterly limit is reached, additional Net Purchases will earn base cash rewards of 1%. **Bonus Category Processing:** Merchants are assigned a merchant category code (MCC) based on the merchant’s primary line of business. We do not determine which MCC a merchant chooses to classify itself. Not all merchants accept all credit cards. **Rewards Redemption:** Redeem cash rewards for statement credits, deposits made directly into a Bank of America® checking or savings account, for credit to a qualifying Cash Management Account® with Merrill or qualifying 529 account with Merrill, or checks. Cash rewards shall be issued for a U.S. dollar sum and may be requested on demand. Certain cash rewards are eligible for automatic redemption. Redemptions for an electronic deposit into a Bank of America checking or savings account, or credit to a qualifying Cash Management Account® with Merrill, or for a statement credit do not have a minimum redemption amount. One-time redemptions for a contribution to a qualifying 529 account with Merrill, redemptions for a check or automatic redemptions for an electronic deposit into a Bank of America checking or savings account, or credit into a qualifying Cash Management Account® with Merrill have a \$25 minimum redemption amount. **Rewards Expiration:** As long as your account remains open with active charging privileges, cash rewards do not expire. **Rewards Forfeiture:** If the owner(s) of the card account voluntarily closes the card account, or if for any reason we close the card account, any unredeemed cash rewards associated with the account are subject to immediate forfeiture, unless specifically authorized by us. **Rewards Program Rules:** Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change.

**Bonus Cash Rewards Offer.** You will qualify for \$200 bonus cash rewards if you use your new credit card account to make any combination of purchase transactions totaling at least \$1,000 (exclusive of any fees, returns and adjustments) that post to your account within 90 days of the account open date. Limit 1 bonus cash rewards offer per new account. This one-time promotion is limited to customers opening a new account in response to this offer and will not apply to requests to convert existing accounts. Your account must be open with active charging privileges in order to receive this offer. Other advertised promotional bonus cash rewards offers can vary from this promotion and may not be substituted. Allow 8-12 weeks from qualifying for the bonus cash rewards to post to your rewards balance. The value of this reward may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such reward. Please consult your tax advisor, as neither we, nor our affiliates, provide tax advice.

**Mobile Banking.** Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

**Alerts.** You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier’s message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier’s coverage.

**\$0 Liability Guarantee.** The \$0 Liability Guarantee covers fraudulent transactions made by others using your account. To be covered, don’t share personal or account information with anyone. Claims may only be filed by the accountholder against posted and settled transactions subject to dollar limits and verification, including providing requested information supporting fraudulent use claim.

**FICO® Score Program.** The FICO® Score Program is for educational purposes and for your non-commercial, personal use. This benefit is available only for primary cardholders with an open and active consumer credit card account who have a FICO® Score available. The feature is accessible through Online Banking, the Mobile website, and the Mobile Banking app for iPhone and Android devices. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. Data connection required. Wireless carrier fees may apply.

**Card Benefits.** Certain restrictions apply to each benefit. Details accompany new account materials.

**Overdraft Protection.** Transfers through our Balance Connect™ for overdraft protection service to your eligible Bank of America deposit account from your credit card account will be Bank Cash Advances under your Credit Card Agreement. Transfers will be subject to the terms of both your Credit Card Agreement and the account agreement(s) and disclosures governing your Bank of America deposit account. Overdraft Protection transfers may not be available for up to 14 days from account opening. If you link your Bank of America deposit account to your credit card for Overdraft Protection, we will automatically transfer funds from your credit card account to cover overdrafts on your deposit account, as long as the portion of credit available for cash on your credit card account is sufficient and you are not in default under your Credit Card Agreement. Overdraft Protection transfers from a linked credit

card will be made up to the amount required to cover the overdraft and any applicable transfer fee to the covered account. Overdraft protection transfers may be subject to a fee to your linked deposit account for each transaction, as set forth by the terms of your deposit account. The Overdraft Protection Cash Advance will accrue interest at the APR stated in your Credit Card Agreement, which may be greater than the rate charged for overdraft protection transfers from other eligible accounts to your deposit account. Overdraft Protection transfers incur interest charges from the transaction date. If the portion of credit available for cash on your credit card account is insufficient to cover the amount required by the overdraft (in the multiple of funds stated above), we may advance the funds even if it causes your credit card account to exceed your Cash Credit Line. Please see your Credit Card Agreement for additional details.

### BALANCE TRANSFERS

If the total amount you request exceeds your Total Credit Line, we may send full or partial payment to your creditors in the order you provide them to us. Allow at least 2 weeks from account opening for processing. Continue paying each creditor until the transfer appears as a credit. Balance Transfers incur interest charges from the transaction date. If you revolve your balance to take advantage of a promotional or introductory offer, all transactions and balances, including purchases, will be charged interest. The Balance Transfer fee is 3% of the amount of the transaction (min. \$10). If you have a dispute with a creditor and pay that balance by transferring it to your new account, you may lose certain dispute rights. Balance Transfers may not be used to pay off or pay down any account issued by Bank of America, N.A. or its affiliates.

The information in this offer is updated regularly, but may have changed since the last update.

The Bank of America<sup>®</sup> Privacy Notice is available at [bankofamerica.com/privacy](https://bankofamerica.com/privacy) and accompanies the Credit Card Agreement.

This credit card program is issued and administered by Bank of America, N.A. Any account opened in response to this application shall be governed by the laws of the State of North Carolina. Deposit products and services are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. Visa and Visa Signature are registered trademarks of Visa International Service Association, and are used by the issuer pursuant to license from Visa U.S.A. Inc. Bank of America, Cash Management Account and the Bank of America logo are registered trademarks of Bank of America Corporation. The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.  
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