

# Get the right solution for your savings goals



Whether you're saving for your emergency fund, a car, a house, college or retirement, we have an account to help you achieve your financial goals.

Savings you may need immediately



Savings for your future

## Regular Savings account<sup>1</sup>

Choose a basic savings account to help you start saving and to prepare for unexpected expenses.

- Access to your accounts almost anywhere through Mobile,<sup>2</sup> Online<sup>3</sup> and Text Banking<sup>4</sup>
- Automatic transfers from checking to help make saving money easier
- Keep the Change<sup>®</sup> savings program to build your savings balance with everyday debit card purchases<sup>5</sup>

### Also, our Minor Savings<sup>6</sup> account has special pricing for children under 18

- A cost-effective account that can grow with the child
- Account converts to Regular Savings account when the minor turns 18
- Allows parents to start teaching money management

## Rewards Money Market Savings (RMMS)<sup>7</sup>

Choose this savings account for easy access to your funds and variable interest rates.<sup>8</sup>

- Access to your funds through financial centers, ATMs and Online Banking<sup>3</sup>
- With Preferred Rewards enrollment<sup>9</sup> you receive an interest rate booster that increases with your tier level<sup>10</sup>
- Optional Overdraft Protection<sup>11</sup> for your eligible checking account

## Certificate of Deposit (CD)

Select a CD when you want a rate guaranteed for a term and can plan for access to your funds.

- Earn a competitive interest rate
- Choose from a variety of terms for added flexibility
- Our Risk Free CD<sup>®</sup> provides competitive CD rates and the ability to access your funds without a penalty<sup>12</sup>

## Individual Retirement Account (IRA)

To receive tax advantages for long-term retirement savings, consider an IRA.

- Enjoy a guaranteed return for a fixed term with a CD IRA
- Open a Money Market IRA with a low minimum balance and set up automatic transfers to help build your retirement savings over time

## Your savings, protected and insured

Your Bank of America<sup>®</sup> deposit accounts are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per depositor, for each account ownership category.

To learn more, let's talk today. You can also visit [bankofamerica.com/SavingsSolutions](https://www.bankofamerica.com/SavingsSolutions).

# Savings simplified: Compare some of our most popular options

KEY FEATURES	Access your savings when you need it			Savings you want to grow for the future		
	Minor Savings <sup>6</sup>	Regular Savings	Rewards MMS	Risk Free CD <sup>12</sup>	CD IRA	Money Market IRA
<b>Minimum to open</b>	\$25	\$25	\$25	\$5,000	Starting at \$100 (See Personal Schedule of Fees)	\$100
<b>Interest rates</b>	Variable	Variable	Variable (Preferred Rewards clients receive an interest rate booster) <sup>9, 10</sup>	Fixed for the term	Fixed and variable rates available	Variable
<b>Access funds</b> (Please note transaction limits)	Any time (Withdrawal and transfer limitations apply) <sup>3, 13</sup>			After 6 days from opening or previous withdrawal	At maturity	Any time (Withdrawal and transfer limitations apply) <sup>3</sup>
<b>Automatic savings transfer</b>	Yes	Yes <sup>1</sup>	Yes			
<b>Keep the Change<sup>®</sup></b>	Yes <sup>5</sup>	Yes <sup>5</sup>	Yes <sup>5</sup>			
<b>Overdraft Protection</b>	Yes	Yes	Yes			
<b>Monthly maintenance fee</b> This fee provides you with access to Online and Mobile Banking, ATMs and financial centers and security protection on your accounts, such as fraud monitoring. (See fee waiver options below) <sup>1, 7</sup>	No monthly maintenance fee (under age 18) <sup>6</sup>	\$5 <sup>1</sup> (Preferred Rewards clients eligible for fee waiver) <sup>9</sup>	\$12 <sup>7</sup> (Preferred Rewards clients eligible for fee waiver) <sup>9</sup>			
<b>Daily minimum balance to avoid a monthly maintenance fee</b>		\$300	\$2,500			
<b>Fee for early withdrawal</b>				No, If withdrawal is after 6 days from opening or previous withdrawal <sup>12</sup>	Yes (IRS penalty may apply)	No (IRS penalty may apply)

<sup>1</sup> Regular Savings: To avoid the monthly maintenance fee, meet **one** of the following requirements during each statement cycle: maintain a minimum daily balance of \$300 or more in your account or link your account to your Bank of America Interest Checking account (first 4 savings accounts) or are enrolled in the Preferred Rewards program (waiver applies to first 4 savings accounts). To avoid the monthly maintenance fee you may also make combined monthly automatic transfers of \$25 or more from your Bank of America checking account to your savings account during the immediately preceding statement cycle.

<sup>2</sup> Mobile Banking requires enrollment through the Mobile Banking app, Mobile website or Online Banking. Enrollment through the Mobile Banking app is not available on all devices. View the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](http://bankofamerica.com/serviceagreement) for more information. Data connection required. Wireless carrier fees may apply.

<sup>3</sup> Important Notice: Federal regulations and the Deposit Agreement and Disclosures limit the number of the following types of withdrawals and transfers from a savings account to a total of six each monthly statement cycle (each month for savings accounts with a quarterly statement cycle): automatic or pre-authorized transfers, telephone transfers, Online Banking transfers or payments, or, if checks or debit cards are allowed on the account, check, draft and point of sale transactions. If you exceed these limits on more than an occasional basis, we convert your account to another type of account and your account may no longer earn interest.

<sup>4</sup> Bank of America does not charge for Text Banking. However, your mobile service provider may charge for sending and receiving text messages on your mobile phone. Check with your service provider for details on specific fees and charges that may apply.

<sup>5</sup> Upon enrollment, we will round up your MasterCard<sup>®</sup> or Visa<sup>®</sup> debit card purchases to the nearest dollar and transfer the difference from your checking account to your Bank of America<sup>®</sup> savings account. If your savings account enrolled in Keep the Change is converted to a checking account, Keep the Change transfers will continue to be made into that account. We may cancel or modify the Keep the Change service at any time without prior notice. Keep the Change is not available for Small Business debit cards.

<sup>6</sup> Requires joint ownership for children under 16. Account converts to Regular Savings account when the minor turns 18.

<sup>7</sup> Rewards Money Market Savings. No monthly maintenance fee when you meet **one** of the following requirements during each statement cycle: Maintain a minimum daily balance of \$2,500 or more or link your account to your Bank of America Interest Checking account. This fee waiver applies to the first 4 linked savings accounts of all types (regular savings and money market savings accounts) or enroll in the Preferred Rewards program and qualify for a Gold, Platinum or Platinum Honors level (first 4 savings accounts).

<sup>8</sup> This account earns interest at a variable rate.

<sup>9</sup> You are eligible to enroll in the Preferred Rewards program if you have an active, eligible Bank of America<sup>®</sup> personal checking account and maintain a three-month average combined balance in your qualifying Bank of America<sup>®</sup> deposit accounts and/or your qualifying Merrill Edge<sup>®</sup> and Merrill Lynch<sup>®</sup> investment accounts of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier. The combined balance is calculated based on your average daily balance for a three calendar month period. SafeBalance Banking<sup>®</sup> accounts do not count toward the account or balance requirements, and do not receive the fee waivers and other benefits of the program. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements. For details on employee qualification requirements, please call Employee Banking & Investments or visit EB&I on the Bank of America intranet site. The Preferred Rewards Gold tier does not include the \$0 online equity and ETF trades via Merrill Edge<sup>®</sup>, a benefit that is currently available at the Platinum and Platinum Honors tiers of Preferred Rewards. Platinum Privileges<sup>®</sup> clients who enroll in Preferred Rewards and qualify for the Gold tier could potentially lose this benefit.

Merrill Lynch clients with a three-month average combined balance of at least \$250,000 and an active, eligible Bank of America personal checking account or eligible Merrill Lynch account and all U.S. Trust<sup>®</sup> clients are eligible for the Banking Rewards for Wealth Management program. Please speak with your Merrill Lynch financial advisor or U.S. Trust advisor for more information.

<sup>10</sup> The Rewards Money Market Savings interest rate booster is only available to customers enrolled in the Preferred Rewards program. Your enrollment in Preferred Rewards will not automatically convert any existing money market savings account to a Rewards Money Market Savings account without your request. If your enrollment in the Preferred Rewards program is discontinued, the interest rate booster may be discontinued. Visit the Rewards Money Market Savings page on [bankofamerica.com](http://bankofamerica.com) for current rates.

<sup>11</sup> Overdraft Protection Transfer fees may apply. Please refer to your Personal Schedule of Fees available at [bankofamerica.com/feesataglance](http://bankofamerica.com/feesataglance) for details.

<sup>12</sup> With a Risk Free CD<sup>®</sup>, we will waive the early withdrawal penalty after the first six days of the account term (or the first six days following any partial withdrawal).

<sup>13</sup> Transaction limits apply to the number of withdrawals and/or transfers from a savings account. Please see the Personal Schedule of Fees available at [bankofamerica.com/feesataglance](http://bankofamerica.com/feesataglance) for more details. Some accounts, services, and fees vary from state to state. Please review the Personal Schedule of Fees for your state, available at [bankofamerica.com/feesataglance](http://bankofamerica.com/feesataglance) and your local financial center.

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