

# Find the checking account that fits your banking needs



	Bank of America Core Checking®	Bank of America Interest Checking®
Direct Deposit – Your recurring deposits will be made electronically	✓	✓
Debit card with lock/unlock <sup>1</sup> – If you have misplaced your ATM/debit card and need time to find it, you can temporarily lock your card	✓	✓
Mobile, <sup>2</sup> Online, Text <sup>3</sup> and ATM Banking – Monitor your accounts from almost anywhere	✓	✓
BankAmeriDeals® <sup>4</sup> Get cash back deals in Mobile and Online Banking	✓	✓
Keep the Change® <sup>5</sup> – Build your savings when you use your debit card	✓	✓
No monthly maintenance fees on up to 3 additional eligible checking accounts and 4 savings accounts		✓
No fees for select additional products and services such as Overdraft Protection transfers <sup>6</sup> from an eligible linked deposit account, inbound domestic wires and check orders (certain styles)		✓
	<p><b>To avoid the monthly maintenance fee, meet one of the following requirements during each statement cycle:</b></p> <ul style="list-style-type: none"> <li>– Have at least one qualifying direct deposit of \$250 or more</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>– Maintain a minimum daily balance of at least \$1,500</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>– Enroll in Preferred Rewards<sup>7</sup> (waiver applies to first 4 checking accounts)</li> </ul> <p><b>Otherwise, \$12 monthly maintenance fee</b> (Students under age 24 may be eligible for a waiver while enrolled in a high school or in a college, university or vocational program)</p>	<p><b>To avoid the monthly maintenance fee, either:</b></p> <ul style="list-style-type: none"> <li>– Maintain a combined balance of at least \$10,000 during each statement cycle in eligible linked accounts. Combined balances include: <ul style="list-style-type: none"> <li>• Average daily balance in checking, savings and money market savings accounts, <i>and</i></li> <li>• Current balances in CDs and IRAs at the end of the Interest Checking statement cycle, <i>and</i></li> <li>• Current balances 2 days before the end of the Interest Checking statement cycle in Merrill Edge® and Merrill Lynch® investment accounts</li> </ul> </li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>– Enroll in Preferred Rewards<sup>7</sup> (waiver applies to first 4 checking accounts)</li> </ul> <p><b>Otherwise, \$25 monthly maintenance fee</b></p>
(See the Personal Schedule of Fees for more information about these accounts.)		



To open an account, let's talk today and get started.

<sup>1</sup> When you place a lock on your debit or ATM card via Online or Mobile Banking, it will prevent most types of card transactions from being processed until you take action to unlock your card. Any virtual cards linked to the locked card will also be locked. However, the lock will not stop card transactions presented as a new recurring or a previously scheduled recurring transaction by the merchant, transactions using other cards linked to your deposit account, or the posting of refunds or credit adjustments to your account. Additionally, transactions that occurred prior to locking the card will not be affected. Locking your card is not a replacement for reporting your card lost or stolen. This feature is available on the Mobile Banking app for iPad, iPhone and Android devices. Data connection required. Wireless carrier fees may apply.

<sup>2</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data fees may apply.

<sup>3</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>4</sup> You must be enrolled in Online Banking or Mobile Banking to participate in the BankAmeriDeals<sup>®</sup> program and have either an eligible Bank of America<sup>®</sup> debit or credit card or Merrill Lynch<sup>®</sup> credit card. Select co-brand credit cards are not eligible. Earned cash back will be credited into an eligible checking, savings, money market or credit account within 30 days following redemption. For more information, please read the program terms of use: [bankofamerica.com/serviceagreement](http://bankofamerica.com/serviceagreement). Data connection required. Wireless carrier fees 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> 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>7</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 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.

Bank of America Core Checking, Bank of America Interest Checking, Keep the Change, Merrill Lynch, BankAmeriDeals, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

Please review the Personal Schedule of Fees, available at [bankofamerica.com/feesataglance](http://bankofamerica.com/feesataglance) and your local financial center.

Merrill Lynch makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and member SIPC, and other subsidiaries of Bank of America Corporation ("BofA Corp.")

Merrill Edge is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center (investment guidance) and self-directed online investing.

Banking products are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
----------------------	-------------------------	----------------

Bank of America, N.A. Member FDIC.  Equal Housing Lender

Bank of America credit cards are issued and administered by Bank of America, N.A.

© 2017 Bank of America Corporation. PCH-03-17-0428.A | AR6MVDWD

95-53-6089NSB | 04/2017

