

FINANCIAL LIFE BENEFITS®

Employee Banking and Investing Program

Supporting your employees through every stage of their financial lives



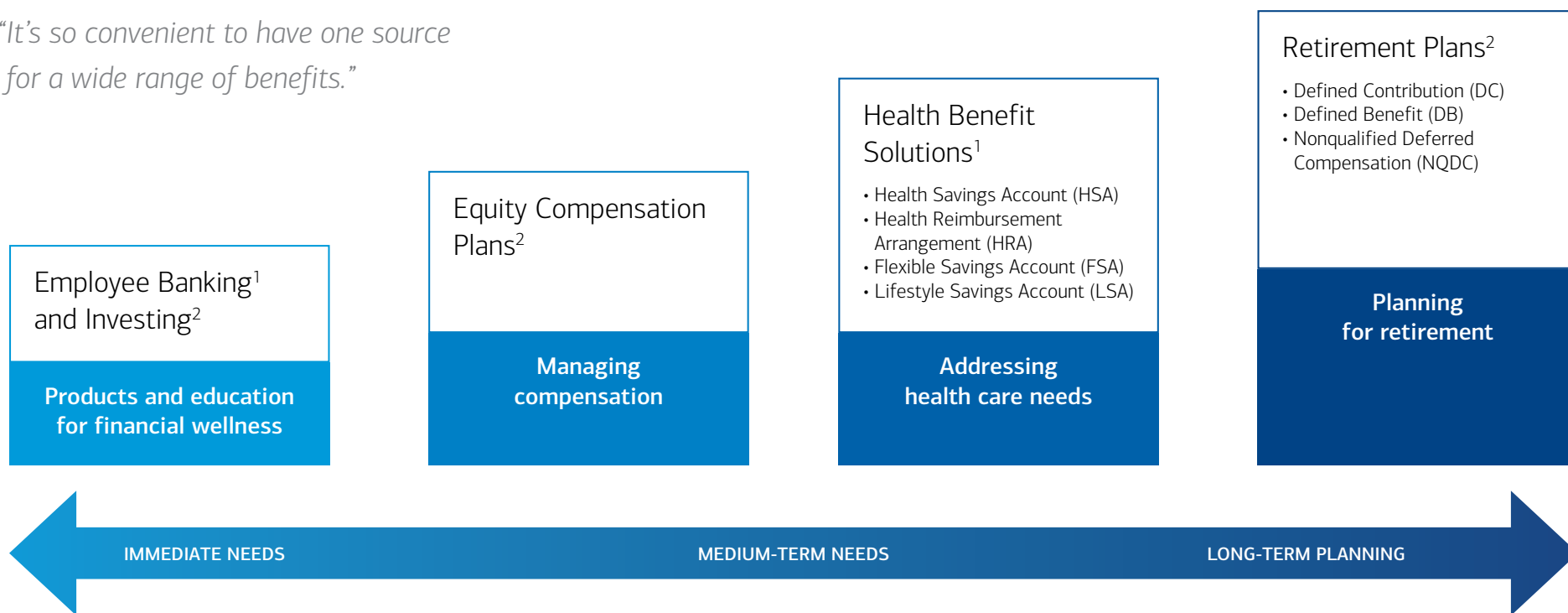
FINANCIAL LIFE BENEFITS

What we deliver

Financial Life Benefits® addresses a continuum of needs, from everyday banking with Bank of America and investing with Merrill to long-term retirement planning.



“It’s so convenient to have one source for a wide range of benefits.”



¹ Bank products are available from Bank of America, N.A., and affiliated banks. Member FDIC.

² Investment products are available from Merrill Lynch, Pierce, Fenner & Smith Incorporated.

PROGRAM OVERVIEW

Meeting the financial needs of your employees, wherever they may be

The Employee Banking and Investing Program is designed to support financial wellness for your employees.

That includes a range of educational options, industry-leading solutions and tools. Plus, employees have special access to enroll in the Bank of America Preferred Rewards program with the **\$20,000 minimum balance requirement waived**.

“Life is so much less stressful when I’m not worried about my finances.”



More than 8 in 10 employers agree¹

Financial wellness programs result in:

- Greater employee productivity
- More engaged employees
- More satisfied employees
- More loyal employees

¹Bank of America, 2021 Workplace Benefits Report
See pages 11 –16 for important disclosures.



Exceptional value for employees

- **Banking solutions** from Bank of America
- **Investing solutions** from Merrill
- **Benefits and rewards** for banking and more
- **Financial wellness education** in person or online
- **Digital tools** help to make it easy to manage finances

Easy to implement for employers

- No technology development
- No firm-to-firm data transfer
- No exclusivity or program cost for employer
- Bank provides collateral
- Bank co-develops marketing plan
- Bank assigns a dedicated Relationship Manager

EDUCATION BENEFITS

Pursuing financial goals

Our resources can help clients get the information they need, no matter where they are in their financial life.

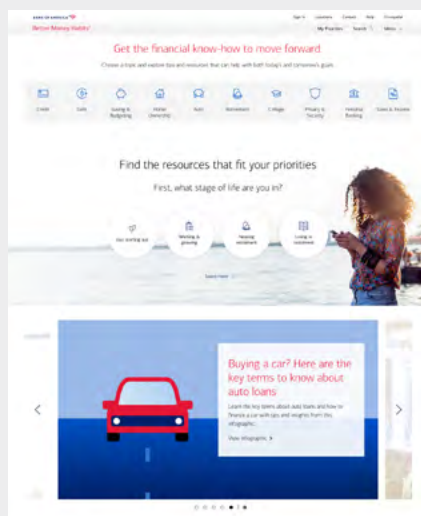
To help make financial lives better, your Bank of America Relationship Manager will connect you to a wide range of resources that can help employees learn about finances and make it easier to pursue their financial goals.

“It’s so convenient to have access to resources that I can use whenever I need them.”



Bank of America is certified by J.D. Power for providing outstanding customer satisfaction with financial health support.¹

BetterMoneyHabits.com Engaging online content



Videos

Connect to key insights and information

Sample video topics



Credit



Debit



Retirement



College



Home Buying

Workshops and webinar options In person or virtually

Employee benefit presentations

- The Banking and Investing Program

Financial education webinars

- Financial Fundamentals
- Financial Wellness for changing times
- Financial matters for women
- Investing Basics
- Financial Tips for your 20s and 30s
- Financial Tips for your 30s and 40s
- Financial Tips for your 50s and 60s
- Education Planning
- Teaching kids about money
- Plan for the Retirement You Want
- Journey of caregiving
- Health care costs in retirement: A closer look at Medicare
- Social Security
- Homeownership

Note: Workshop and webinar topics may change.

¹J.D. Power 2022 Financial Health Support CertificationSM is based on exceeding customer experience benchmarks using client surveys and a best practices verification. For more information, visit [jdpower.com/awards](https://www.jdpower.com/awards).

ADVICE AND GUIDANCE

Putting goals into action

Dedicated specialists plus sophisticated digital tools help employees take the step from planning to action.

Employees can work one-on-one with our team of Employee Relationship Managers, who can provide ongoing advice and guidance.

“I like being able to talk to a real person when I have questions.”

Our team can:

- Help employees decide on next steps based on their needs and priorities
- Introduce them to digital tools that make it easier to save, spend or borrow
- Connect them to financial products that support their goals



Plus, our team will show employees how the Bank of America Preferred Rewards program is key to helping them make the most of what we have to offer.



Preferred Rewards

OVERVIEW

Benefits and Rewards

When you participate in the Employee Banking and Investing program, your employees will have special access to enroll in the Bank of America Preferred Rewards program with the **\$20,000 minimum balance requirement waived**.

With Preferred Rewards, they'll enjoy benefits and rewards designed around the ways they save, spend and borrow with Bank of America and invest with Merrill. Plus, benefits can increase depending on their qualifying balances.

It's easy to activate benefits

There is no fee to enroll or participate in Preferred Rewards. All employees need to do is:

- 1 Have a new or existing eligible Bank of America checking account
- 2 Set up payroll direct deposit into that or another eligible account
- 3 Enroll in Preferred Rewards and begin receiving benefits

On average, Preferred Rewards members increased their overall benefits to **\$500** a year.

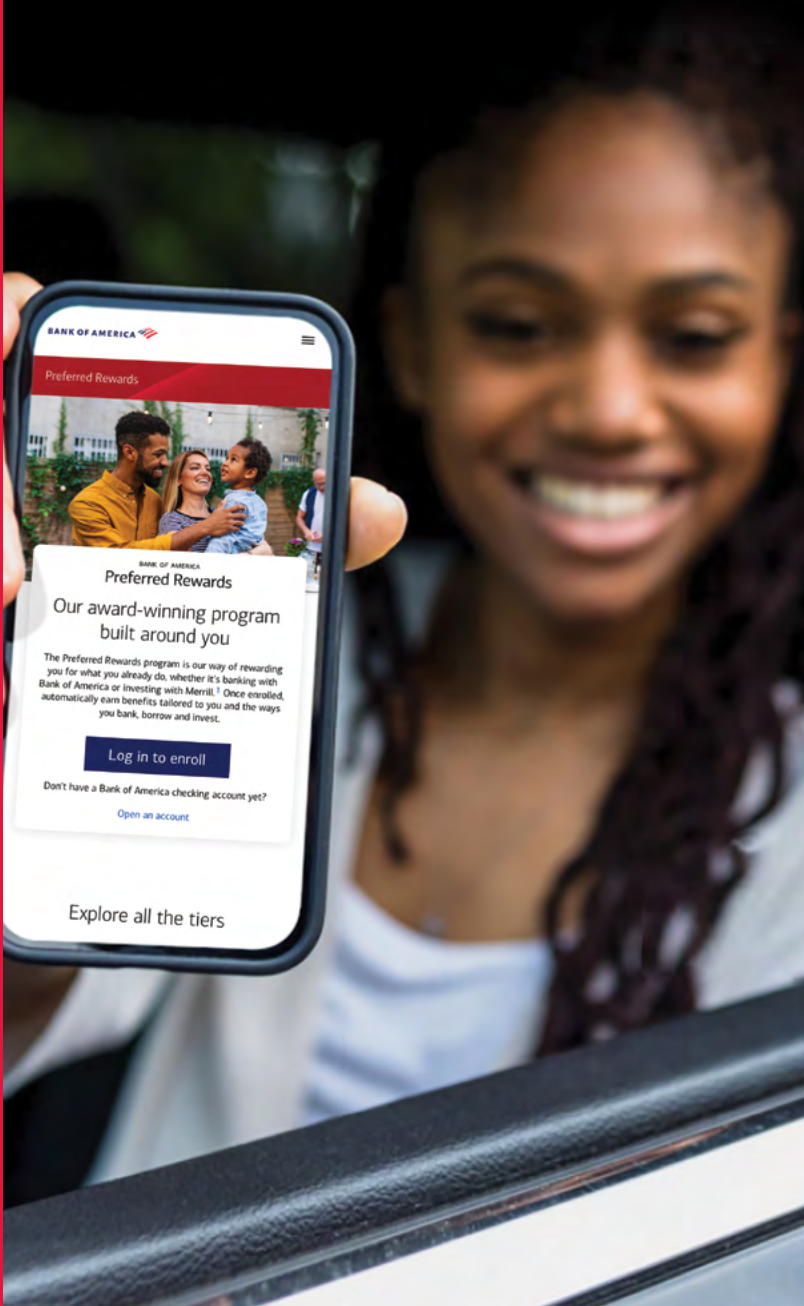
Employees who have a Bank of America direct deposit:

If all eligible employees participate, then the sum of their average benefits for the year could increase to:

Your benefits will depend on your Preferred Rewards tier and which products and services you use. The average benefit value is based on earnings by Preferred Rewards members at all tiers and includes benefits that don't require enrollment in Preferred Rewards and that may be available without maintaining Preferred Rewards eligibility.

See pages 12 –15 for important Preferred Rewards disclosures.

Preferred Rewards



OVERVIEW

Benefits and Rewards


When your employees choose to enroll in Preferred Rewards, they'll be eligible for a wide range of rewards and benefits, including:

| BANKING SERVICES | CREDIT CARD | MERRILL GUIDED INVESTING | AUTO LOAN |
|-------------------------------------|--|--|--|
| No Fees | 25% | 0.05% | 0.25% |
| On select everyday banking services | Rewards bonus on eligible Bank of America credit cards | Annual program fee discount Other fees may apply* | Interest rate discount for new loan applications submitted directly to Bank of America |

Additional Preferred Rewards benefits

- **No monthly maintenance fee** on up to 4 eligible checking and 4 savings accounts
- **No ATM/Debit card rush replacement fees**, check image service fee or stop payment fee
- **Savings rate booster** on a Bank of America Advantage Savings account
- **1% discount** on foreign currency exchange rates
- **\$200 reduction** on the mortgage origination fee (purchase or refinance)
- **0.125% interest rate discount** on a home equity line of credit

See **page 12** for complete requirements to qualify and enroll.



Best Bank Customer Loyalty Programs
Loyalty360

*Sales of ETFs are subject to a transaction fee of between \$0.01 and \$0.03 per \$1,000 of principal. There are costs associated with owning ETFs and mutual funds. To learn more about Merrill pricing, visit merrilledge.com/pricing.

Investment products:

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

See pages 12 –15 for important Preferred Rewards disclosures. See page 15 for Preferred Rewards Accolades information.

BANKING SOLUTIONS

Programs and solutions that make banking better

As Bank of America customers, your employees can take advantage of a wide range of programs.

“I was excited to see the wide range of benefits with Preferred Rewards.”

Solutions to help manage money



SafeBalance Banking® — This account features no overdraft fees and no paper checks to track, which can help keep employees from spending more than they have.



\$0 Liability Guarantee — Customers are not liable for unauthorized transactions made using their Bank of America debit card, when reported promptly.



Debit card controls — Temporarily lock a misplaced card quickly and easily to help prevent unauthorized use.

Affordable mortgage and home equity options



Grants up to \$17,500 for homebuyers through our America's Home Grant® and Down Payment Grant programs.



Reduction in the mortgage interest rate when borrowers transfer eligible balances to Bank of America.



Rate discounts on a home equity line of credit when borrowers set up automatic payments and withdraw a minimum amount at account opening.

See pages 14 –15 for important disclosures.



CUSTOMER EXPERIENCE

Convenient, secure banking from almost anywhere

Employees can take advantage of powerful features to help them bank on their schedule from a computer, tablet or smartphone.

Plus, it's easy to connect with personalized help. Specialists are available by phone or video chat to answer questions or discuss goals.



"There are no physical offices near me, but I don't need one. I can do what I need to do with the mobile app."

Bank on the go

Set custom alerts, track spending, make mobile check deposits and more.

Pay the way you want

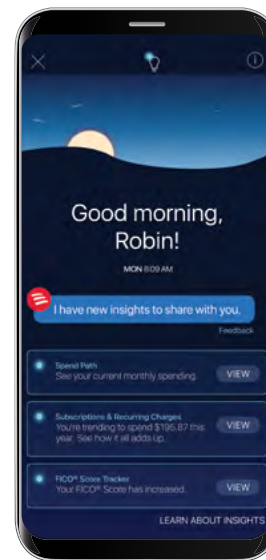
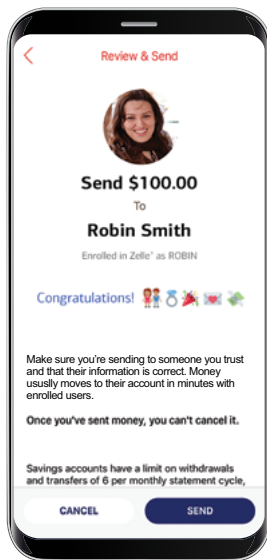
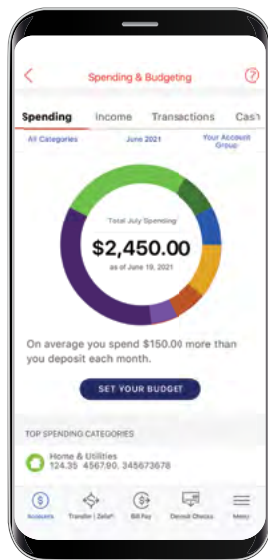
Use a debit card, a digital wallet or pay with Zelle®.

Get help from Erica®

Our virtual financial assistant is available 24/7 (in our mobile app).

Set and track goals

Bank of America Life Plan® offers helpful next steps and personalized advice.



Explore these and other Mobile Banking features at bankofamerica.com/mobilebanking.

See pages 15 –16 for important disclosures.

PROGRAM SUPPORT

Customized employee engagement

Your dedicated Relationship Manager will work with you to offer multiple ways to build employee awareness. This personalized service starts with a mobile-optimized webpage that is specific to your company, plus emails, intranet banners and more.

“Our relationship manager is extremely responsive and willing to work with us to make sure the program meets our needs.”

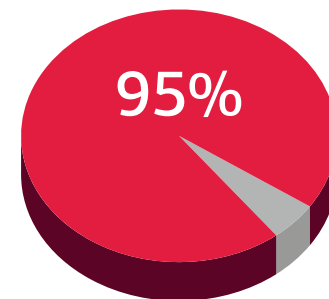


PROMO WEBPAGE

MARKETING SUPPORT

REPORTING DASHBOARD

| | |
|-------------------------|-----------------------|
| 1) North Carolina (942) | 5) Not Reported (2) |
| 2) New York (655) | 6) California (2) |
| 3) Massachusetts (476) | 7) New York (2) |
| 4) California (407) | 8) North Carolina (2) |
| 9) Not Reported (276) | 10) Massachusetts (2) |



95% of employers agree they should provide workplace financial benefits, and more than half (56%) say they feel an extreme responsibility to do so.¹

Assets shown are for example only and may be updated at any time.

¹Bank of America, 2021 Workplace Benefits Report. See pages 11 –16 for important disclosures.



Program next steps

1 Sign agreement

2 DAY 1

Dedicated Relationship Manager onboarding

- Confirm payroll information
- Confirm number of employees
- Develop and agree on marketing and communication plan

3 DAY 90

Launch program

- Begin confirming employee eligibility for Preferred Rewards
- Preferred Rewards welcome letter sent after employees enroll
- Discuss schedule for in-person and virtual events

4

Ongoing program support

- Review Monthly Dashboard
- Discuss other communication channels
- Plan events such as benefits fairs

Disclosures

Bank of America and Merrill

These materials have been prepared by one or more subsidiaries of Bank of America Corporation for the client or potential client to whom such materials are directly addressed and delivered (the “Company”) in connection with an actual or potential mandate or engagement and may not be used or relied upon for any purpose other than as specifically contemplated by a written agreement with us. These materials are based on information provided by or on behalf of the Company and/or other potential transaction participants, from public sources or otherwise reviewed by us. We assume no responsibility for independent investigation or verification of such information (including, without limitation, data from third-party suppliers) and have relied on such information being complete and accurate in all material respects. To the extent such information includes estimates and forecasts of future financial performance prepared by or reviewed with the managements of the Company and/or other potential transaction participants or obtained from public sources, we have assumed that such estimates and forecasts have been reasonably prepared on bases reflecting the best currently available estimates and judgments of such managements (or, with respect to estimates and forecasts obtained from public sources, represent reasonable estimates). No representation or warranty, express or implied, is made as to the accuracy or completeness of such information and nothing contained herein is, or shall be relied upon as, a representation, whether as to the past, the present or the future. These materials were designed for use by specific persons familiar with the business and affairs of the Company and are being furnished and should be considered only in connection with other information, oral or written, being provided by us in connection herewith. These materials are not intended to provide the sole basis for evaluating, and should not be considered a recommendation with respect to, any transaction or other matter. These materials do not constitute an offer or solicitation to sell or purchase any securities and are not a commitment by Bank of America Corporation or any of its affiliates to provide or arrange any financing for any transaction or to purchase any security in connection therewith. These materials are for discussion purposes only and are subject to our review and assessment from a legal, compliance, accounting policy and risk perspective, as appropriate, following our discussion with the Company. We assume no obligation to update or otherwise revise these materials. These materials have not been prepared with a view toward public disclosure under applicable securities laws or otherwise, are intended for the benefit and use of the Company, and may not be reproduced, disseminated, quoted or referred to, in whole or in part, without our prior written consent. These materials may not reflect information known to other professionals in other business areas of Bank of America Corporation and its affiliates.

Bank of America Corporation and its affiliates (collectively, the “BAC Group”) comprise a full service securities firm and commercial bank engaged in securities, commodities and derivatives trading, foreign exchange and other brokerage

activities, and principal investing as well as providing investment, corporate and private banking, asset and investment management, financing and strategic advisory services and other commercial services and products to a wide range of corporations, governments and individuals, domestically and offshore, from which conflicting interests or duties, or a perception thereof, may arise. In the ordinary course of these activities, parts of the BAC Group at any time may invest on a principal basis or manage funds that invest, make or hold long or short positions, finance positions or trade or otherwise effect transactions, for their own accounts or the accounts of customers, in debt, equity or other securities or financial instruments (including derivatives, bank loans or other obligations) of the Company, potential counterparties or any other company that may be involved in a transaction. Products and services that may be referenced in the accompanying materials may be provided through one or more affiliates of Bank of America Corporation. We have adopted policies and guidelines designed to preserve the independence of our research analysts. These policies prohibit employees from offering research coverage, a favorable research rating or a specific price target or offering to change a research rating or price target as consideration for or an inducement to obtain business or other compensation. We are required to obtain, verify and record certain information that identifies the Company, which information includes the name and address of the Company and other information that will allow us to identify the Company in accordance, as applicable, with the USA Patriot Act (Title III of Pub. L. 107-56 (signed into law October 26, 2001)) and such other laws, rules and regulations as applicable within and outside the United States.

We do not provide legal, compliance, tax or accounting advice. If any person uses or refers to any such tax statement in promoting, marketing or recommending a partnership or other entity, investment plan or arrangement to any taxpayer, then the statement expressed herein is being delivered to support the promotion or marketing of the transaction or matter addressed and the recipient should seek advice based on its particular circumstances from an independent tax advisor. Notwithstanding anything that may appear herein or in other materials to the contrary, the Company shall be permitted to disclose the tax treatment and tax structure of a transaction (including any materials, opinions or analyses relating to such tax treatment or tax structure, but without disclosure of identifying information or any nonpublic commercial or financial information (except to the extent any such information relates to the tax structure or tax treatment)) on and after the earliest to occur of the date of (i) public announcement of discussions relating to such transaction, (ii) public announcement of such transaction or (iii) execution of a definitive agreement (with or without conditions) to enter into such transaction; provided, however, that if such transaction is not consummated for any reason, the provisions of this sentence shall cease to apply.

Financial Life Benefits is a registered trademark of Bank of America Corporation.

Disclosures

Preferred Rewards

Program Eligibility

As an employee of a company participating in the Bank of America Employee Banking and Investing Program, you are eligible to enroll in the Preferred Rewards program if you:

- Have an active, eligible Bank of America personal checking account, and
- Receive all or part of your payroll direct deposit from the participating company into an eligible Bank of America checking or savings account.

Employees qualify for the Gold tier of Preferred Rewards without meeting the balance requirement, and may qualify for higher tiers on the standard program terms. The standard program terms require an eligible Bank of America personal checking account and a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, \$100,000 for the Platinum Honors tier, \$1,000,000 for the Diamond tier and \$10,000,000 for the Diamond Honors tier in your combined qualifying Bank of America deposit accounts (such as checking, savings, certificate of deposit) and/or your Merrill investment accounts (such as Cash Management Accounts, 529 Plans). The qualifying balance is calculated based on your average daily balance for a three calendar month period. Employee benefit plans (such as 401(k)) will not count toward the combined balance requirement. If you are no longer an employee, standard program terms apply. New employees may have to wait up to one month before they can enroll to allow for their employee status to be identified. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements. For more information, visit the Preferred Rewards section of the Personal Schedule of Fees, available at bankofamerica.com/fees.

No-fee Banking Services

Visit bankofamerica.com/preferred-rewards for a list of no-fee banking services.

Credit Card Preferred Rewards Bonus

Certain credit cards are eligible to receive a Preferred Rewards bonus. Enrolled Preferred Rewards members with eligible Bank of America® credit cards can receive a Preferred Rewards bonus of 25% for the Gold tier, 50% for the Platinum tier, or 75% for the Platinum Honors, Diamond or Diamond Honors tier on each purchase. If your product receives the 10% customer bonus, the Preferred Rewards bonus will replace the 10% customer bonus. You will not receive the Preferred Rewards bonus when you redeem your Cash Rewards or Points. The Preferred Rewards bonus for eligible cash rewards credit cards will be applied after all base and bonus cash rewards have been calculated on a purchase. For example, a \$100 purchase that earns 3% (\$3.00) will actually earn \$3.75, \$4.50 or \$5.25 based on your tier when the purchase posts to your account. For all other eligible card types, a purchase that

earns 100 base points will actually earn 125, 150, or 175 points, based on your tier when the purchase posts to your account. The Preferred Rewards bonus is not applied to any account opening bonus, if applicable. The Preferred Rewards bonus also does not apply to the bonus earned for certain programs. This information can be found in the Program Rules associated with those credit cards. Other terms and conditions apply. Please refer to your card's Program Rules for details about how you will receive the Preferred Rewards Bonus. Program Rules are mailed upon account opening and are accessible through the rewards redemption site via Online Banking or by calling the number on the back of your card. Visit bankofamerica.com/preferred-rewards for a complete list of ineligible cards.

Most Bank of America® branded consumer credit cards (such as the **Unlimited Cash Rewards**, **Customized Cash Rewards**, **Travel Rewards**, **Premium Rewards**® and **Premium Rewards**® **Elite** credit cards) are eligible to receive the Preferred Rewards bonus as long as the card account is open with active charging privileges. If your credit card receives the 10% customer bonus, the Preferred Rewards bonus will replace the 10% customer bonus.

Cards not eligible for the rewards bonus:

- Non-rewards credit cards
- Business purpose credit cards
- BankAmericard® Better Balance Rewards®
- AAA® Gas Rebate
- Air France KLM World Elite Mastercard®
- Alaska Airlines®
- Allegiant World MasterCard®
- Amtrak Guest Rewards®
- Amway™
- Celebrity Cruises®
- Royal Caribbean International®
- Sonesta World MasterCard®
- Spirit Airlines®
- Virgin Atlantic Airways®

This list is subject to change without prior notice.

Disclosures

Preferred Rewards (continued)

Merrill Guided Investing

Please review the applicable [Merrill Guided Investing Program Brochure](#) (PDF) or [Merrill Guided Investing with Advisor Program Brochure](#) (PDF) for information including the program fee, rebalancing, and the details of the investment advisory program. Your recommended investment strategy will be based solely on the information you provide to us for this specific investment goal and is separate from any other advisory program offered with us. If there are multiple owners on this account, the information you provide should reflect the views and circumstances of all owners on the account. If you are the fiduciary of this account for the benefit of the account owner or account holder (e.g., trustee for a trust or custodian for an UTMA), please keep in mind that these assets will be invested for the benefit of the account owner or account holder. Merrill Guided Investing is offered with and without an advisor. Merrill, Merrill Lynch, and/or Merrill Edge investment advisory programs are offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (“MLPF&S”) and Managed Account Advisors LLC (“MAA”) an affiliate of MLPF&S. MLPF&S and MAA are registered investment advisers. Investment adviser registration does not imply a certain level of skill or training.

Clients enrolled in Preferred Rewards receive a Preferred Rewards discount off the Merrill Guided Investing program’s annual asset-based fee of 0.45%, and the Merrill Guided Investing with Advisor and Merrill Edge Advisory Account programs’ annual asset-based fee of 0.85% for any of their accounts enrolled in the respective advisory programs. Preferred Rewards enrolled clients receive a discount of 0.05% off of the annual rate for the Gold tier, 0.10% for the Platinum tier, or 0.15% for the Platinum Honors, Diamond and Diamond Honors tiers based on their Preferred Rewards tier effective at the time the applicable advisory program fee is calculated. Bank of America Private Bank clients will also receive a discount of 0.15% off of the annual rate. It may take up to 30 calendar days for changes to your Preferred Rewards status or tier to be associated with and effective for your accounts in the advisory programs. This fee is charged monthly in advance. In addition to the annual program fee, the expenses of the investments will vary based on the specific funds within each portfolio. Actual fund expenses will vary; please refer to each fund’s prospectus.

Savings Booster

The Bank of America Advantage Savings interest rate booster is only available to enrolled Preferred Rewards members. Your enrollment in Preferred Rewards will not automatically convert any existing savings account to a Bank of America Advantage Savings account without your request. If your enrollment in the Preferred Rewards program is discontinued, the interest rate booster may be discontinued. Visit bankofamerica.com/savings for current rates.

Mortgage

The origination fee reduction and/or interest rate reductions are offered to clients who are enrolled or are eligible to enroll in Preferred Rewards, based on their rewards tier at the submittal of a loan application for a new purchase or refinance loan (for co-borrowers, at least one applicant must be enrolled or eligible to enroll). The tier is not subject to adjustment after the application is submitted. The origination fee reduction (\$200 for Gold tier, \$400 for Platinum tier and \$600 for Platinum Honors tier) will not exceed the amount of the Lender

Origination Fee. In order to receive the full Diamond and Diamond Honors tier interest rate reduction (0.250% for Diamond tier and 0.375% for Diamond Honors tier) you must have an eligible loan (most conforming and nonconforming loans) and enroll in PayPlan, our automatic payment service, designating an eligible Bank of America checking or savings account at least 10 days prior to loan closing. If PayPlan enrollment is not completed 10 days prior to loan closing, or if the loan is a product ineligible for PayPlan (like FHA loan products the Diamond and Diamond Honors tiers receive a 0.125% interest rate reduction benefit. For adjustable rate mortgages (except PrimeFirst®), the discounts are applied to the interest rate only during the initial fixed-rate period. For PrimeFirst® adjustable rate mortgages, the discount is applied to the margin and cannot reduce the margin below 0%. Eligibility will be determined three or more business days after the day the requirements are satisfied. Some reward benefits cannot be combined with other offers. All mortgage interest rate reduction offers are subject to a maximum interest rate reduction limit. For details on requirements, visit the Preferred Rewards section of the [Personal Schedule of Fees](#). Benefit is non-transferable. Preferred Reward benefits are not available with Custom Residential Real Estate Financing.

Home Equity

Home Equity Line of Credit (HELOC) interest rate discounts are offered to clients who are enrolled or are eligible to enroll in Preferred Rewards, based on their rewards tier at the submittal of home equity application (for co-borrowers, at least one applicant must be enrolled or eligible to enroll). Amount of discount (0.125% for Gold tier, 0.250% for Platinum tier, 0.375% for Platinum Honors tier, 0.625% for Diamond tier and 0.750% for Diamond Honors tier) is based on the rewards tier at the submittal of home equity application and is not subject to adjustment after the application is submitted. Eligibility will be determined three or more business days after the requirements are satisfied. For details on requirements, visit the Preferred Rewards section of the [Personal Schedule of Fees](#). Benefit is non-transferable. Preferred Rewards home equity benefit can be combined with certain other home equity interest rate discounts.

Disclosures

Preferred Rewards (continued)

Auto Loans

Auto loan preferred interest rate discount of 0.25% to 0.50% is based on reward tier and valid only for enrolled Preferred Rewards members at the time of auto loan application who obtain a Bank of America auto purchase or refinance loan. The maximum preferred interest rate discount on a Bank of America auto loan is 0.50%. This preferred interest rate discount is not reflected in our published rates on our website but will be reflected in the interest rate quoted upon loan approval. Discounts are only available on auto loan applications submitted by you to Bank of America and not applications submitted through dealerships. Benefit is non-transferable. Subject to credit approval. Standard underwriting guidelines and credit policies apply.

Average \$500 benefit

Your benefits will depend on your Preferred Rewards tier and which products and services you use. The average benefit value is based on earnings by Preferred Rewards members at all tiers and includes benefits that don't require enrollment in Preferred Rewards and that may be available without maintaining Preferred Rewards qualifying balances.

Preferred Rewards Accolades

Loyalty360

This award recognizes the brands with the best overall weighted average finishes across multiple categories, as well as the suppliers that had the highest weighted average with single or multiple clients across categories.

Loyalty360 is the only objective community for customer loyalty, which seeks to enable and encourage dialogue among industry leaders. Through a unique blend of content, collaboration and diverse learning opportunities, we've created a network of brands and technology providers that represent some of the best voices that the customer loyalty industry has to offer.

SafeBalance Banking®

No paper check writing available with this account setting.

While this account prevents you from overdrawing in most cases, there may still be times when your account could have a negative balance. This could happen if a transaction is approved for one amount, but the actual charge is more than the amount of money in your account. For example, when you use your debit card for a meal and then add a tip. In this situation, the full payment may go through and result in a negative balance on your account, but we will not charge you an overdraft fee.

\$0 Liability Guarantee

Notify us within a reasonable time of the unauthorized use or the loss or theft of your card, card number, or PIN. Certain restrictions apply. Consult your account documents for details.

Debit lock/unlock

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.

America's Home Grant®

Qualified borrowers must meet eligibility requirements including, but not limited to, being owner occupants, meeting certain qualifying income limitations and purchasing a home within a certain geographical area. Minimum combined loan-to-value must be greater than or equal to 80%. The America's Home Grant Program is a lender credit. Program funds can only be used for nonrecurring closing costs including title insurance, recording fees, and in certain situations, discount points may be used to lower the interest rate. The grant cannot be applied toward down payment, prepaid items or recurring costs, such as property taxes and insurance. Borrowers cannot receive program funds as cash back. Maximum income and loan amount limits apply. The home loan must fund with Bank of America. Bank of America may change or discontinue the America's Home Grant Program or any portion of it without notice. Not available with all loan products, please ask for details.

Disclosures

Down Payment Grant

Qualified borrowers must meet eligibility requirements such as being owner-occupants and purchasing a home within a certain geographical area. Maximum income and loan amount limits apply. Minimum combined loan-to-value must be greater than or equal to 80%. Program funds can be applied toward down payment only. Borrowers cannot receive program funds as cash back in excess of earnest money deposits. Down Payment Grant program may be considered taxable income, a 1099-MISC will be issued, consult with your tax advisor. May be combined with other offers. The home loan must fund with Bank of America. Down Payment Grant may only be applied once to an eligible mortgage/property, regardless of number of applicants. Homebuyer education is required. Bank of America may change or discontinue the Bank of America Down Payment Grant Program or any portion of it without notice. Not available with all loan products, please ask for details.

Mortgage balance transfer offer

How this “transferred balance” rate reduction works: (1) have or open a new personal Bank of America checking account, (2) after you apply for an eligible Bank of America mortgage, transfer \$250,000-\$999,999 (0.125% rate reduction), or \$1,000,000-\$2,999,999 (0.250% rate reduction), or \$3,000,000 or more (0.375% rate reduction) (“New Balance(s)”) from another financial institution into one or more qualifying personal Bank of America account(s), Bank of America Private Bank account(s), or Merrill investment account(s), and (3) close a mortgage loan in first lien position with Bank of America. One transferred balance rate reduction per loan. Relationship pricing is limited to a maximum 0.375% interest rate reduction. Eligible transferred balances must be transferred and receipt verified by Bank of America prior to loan closing. These benefits are not available on custom residential real estate solutions. Enrollment in PayPlan prior to loan closing is required for certain mortgage products. PayPlan enrollment is available in Home Loan Navigator® via Bank of America Mobile and Online Banking after submitting a mortgage application.

Information you’ll need to provide: (1) two months of the most recent statements or most recent quarterly statement from the transfer account(s), including current balance, (2) a deposit or transfer receipt from Bank of America, Bank of America Private Bank or Merrill.

Additional information and requirements: Interest rate reductions are not available on FHA or VA loans, conforming loan investment properties or custom residential real estate solutions. Bank of America may modify or terminate this offer at any time without notice. This benefit is non-transferable. New Balances must be transferred after the mortgage application date and must be in excess of any down payment or settlement charges you will be paying from a Bank of America, Bank of America Private Bank or Merrill account. Settlement charges include costs you will be paying on or before closing for the mortgage loan transaction. New Balances can be transferred from personal checking, savings, Certificates of Deposit (CDs) or brokerage

accounts at a financial institution other than Bank of America, Merrill or Bank of America Private Bank. Borrowed or gifted funds, such as from a Home Equity Line of Credit or other line of credit, do not count toward the New Balance transfer requirement. The New Balances must be transferred to a qualifying personal account, which includes: Bank of America personal checking, savings, CDs, and personal Merrill or Bank of America Private Bank accounts. Only personal accounts on which you are an Owner or Co-Owner count toward your transferred balances. New Balances transferred to business banking accounts are not eligible. To be eligible for this reduction, you must have, or open prior to completion of New Balance transfers, a personal Bank of America checking account. The pre-closing disclosures we provide you may not reflect the reduced interest rate. New Balance Transfers will be verified no fewer than 10 calendar days prior to your estimated closing date. If all the eligibility criteria are met, we will apply the interest rate reduction and the lower interest rate will be reflected on your mortgage Note and other closing documents. New Balances transferred less than 10 calendar days before the anticipated mortgage closing date may delay your actual mortgage closing date if you desire to take advantage of the reduced interest rate offer. If you are already eligible to receive the maximum 0.375% interest rate reduction, there would not be an additional reduction benefit to transferring funds as described in this offer. If you are already eligible to receive a 0.125% interest rate reduction, then the maximum benefit you could receive, regardless of whether you transferred more than \$3,000,000 as described in this offer, is an additional 0.250% interest rate reduction, resulting in meeting the maximum 0.375% interest rate reduction cap. Additional documentation may be required, such as additional account statements or other documentation, explaining the source of transferred funds. When transferring new balances, carefully consider any associated fees, penalties, taxes, or costs associated with funds withdrawal.

HELOC rate discounts

The following discounts are available on a new home equity line of credit (HELOC): (1) an “auto pay” discount of 0.25% for setting up automatic payment (at or prior to HELOC account opening) and maintaining such automatic payments from an eligible Bank of America deposit account; (2) an “initial draw” discount of 0.10% for every \$10,000 initially withdrawn at account opening (up to 1.50% for initial draws of \$150,000 or more). This initial draw minimum balance must be maintained for at least the first 3 billing cycles (less any required principal payments); and (3) a 0.25% discount for HELOCs in first lien position at account opening.

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.

Disclosures

Erica®

Erica, is only available in the English language. The feature requires that you download the latest version of the Mobile Banking app and is only available in the Mobile Banking app for select iOS and Android devices. Message and data rates may apply. Your chat may be recorded and monitored for quality assurance.

Life Plan

To view or use Life Plan, you must be enrolled in Online Banking or 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.

Bank of America Life Plan is a registered trademark of the Bank of America Corporation.

Transfers

Fees apply to wires and certain transfers. See the [Online Banking Service Agreement](#) for details. Data connection required for online and mobile transfers. Wireless carrier fees may apply.

Mobile Check Deposit

Mobile check deposits are subject to verification and not available for immediate withdrawal. Other restrictions apply. In the Mobile Banking app menu, select Menu > Help > Browse More Topics > Mobile Check Deposit for details and other terms and conditions. Message and data rates may apply.

Zelle®

Zelle® should only be used to send money to friends, family or others you trust. We recommend that you do not use Zelle® to send money to those you do not know. Transfers require enrollment in the service with a U.S. checking or savings account and must be made from an eligible Bank of America consumer or business deposit account. Transactions between enrolled users typically occur in minutes and transactions between enrolled consumers do not typically incur transaction fees. We will send you an email alert with transaction details after you send money using Zelle®. Dollar and frequency limits apply. See the Online Banking Service Agreement at bankofamerica.com/serviceagreement for further details. Data connection required. Message and data rates may apply. Neither Bank of America nor Zelle® offers a protection program for any authorized payments made with Zelle®. Regular account fees apply.

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Alerts

Device must support ability to receive push notifications. Mobile app alerts are not available for all devices or in our web-based Mobile Banking. Message and data rates may apply.

Spending & Budgeting tool

The Spending & Budgeting tool is currently available to clients with a personal checking or savings account, credit card, a linked Merrill investment account, as well as a Small Business checking or savings account.

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Please review the Personal Schedule of Fees, available at bankofamerica.com/fees and at your local financial center.

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