

Brought to you by Bank of America at Work®

Bank of America  
Preferred  
Rewards

Get more rewards with  
your everyday banking™

You are eligible to enroll in the Preferred Rewards program if you have an active, eligible Bank of America® personal checking account. Existing employees during the limited-time offer do not have to meet the three-month average combined balances or the balance requirement of \$20,000 to qualify for the Gold tier. Employees can qualify for higher tiers based on three-month average combined balance \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier. SafeBalance Banking® accounts do not count towards 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. The Preferred Rewards Gold tier does not include the \$0 online equity and ETF trades via Merrill Edge®, a benefit that is currently available at the Platinum and Platinum Honors tiers of Preferred Rewards. Platinum Privileges® clients who enroll in Preferred Rewards and qualify for the Gold tier could potentially lose this benefit.

<sup>1</sup> Enrolled clients with eligible credit cards can receive the Preferred Rewards Bonus in one of two ways: 1) For BankAmericard Cash Rewards™ credit cards, the Preferred Rewards Bonus will be applied when you redeem cash rewards into a Bank of America® checking or savings account or an eligible Merrill Lynch Cash Management Account®. For example, if you redeem \$100 in cash rewards, we will add \$25, \$50 or \$75 to your redemption amount, based on your tier when you redeem. Redemptions for a statement credit or personal check will not receive the Preferred Rewards Bonus. 2) For all other eligible credit cards (such as BankAmericard Travel Rewards®), the Preferred Rewards Bonus will be added to the base rewards you earn with each purchase. For example, if you earn 100 base rewards, we will add 25, 50, or 75 bonus rewards, based on your tier when the purchase posts to your account. The Preferred Rewards Bonus will **replace** the 10% customer bonus you may receive with your card(s). Any other bonus rewards (e.g. account-opening bonuses and merchant-based bonuses) will not receive the Preferred Rewards Bonus. Visit [bankofamerica.com/preferred-rewards](http://bankofamerica.com/preferred-rewards) for a complete list of ineligible cards.

<sup>2</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.

<sup>3</sup> Preferred Rewards Platinum and Platinum Honors tier clients using a Bank of America debit or ATM card will not be charged the non-Bank of America ATM fee and will receive a refund of the ATM operator or network fee for withdrawals, balance inquiries and balance transfers (1 each per statement cycle for Platinum tier clients, unlimited for Platinum Honors tier clients) from non-Bank of America ATMs in the U.S. and U.S. territories.

<sup>4</sup> The mortgage origination fee reduction is available to clients who are enrolled in Preferred Rewards at the time of application for a new purchase or refinance loan (for co-borrowers, at least one applicant must be enrolled). Amount of the reduction (\$200 for Gold tier, \$400 for Platinum tier and \$600 for Platinum Honors tier) is based on your tier at the time of mortgage application and is not subject to adjustment. This reduction will not exceed the amount of the Lender Origination Fee. Eligibility will be available three or more business days after the end of the calendar month in which you satisfy the requirements. For details on requirements, visit the Preferred Rewards section of the *Personal Schedule of Fees*, available at [bankofamerica.com/feesataglance](http://bankofamerica.com/feesataglance). Benefit is non-transferable.

<sup>5</sup> Home Equity Line of Credit (HELOC) interest rate discounts are available to clients who are enrolled in Preferred Rewards at the time of home equity application (for co-borrowers, at least one applicant must be enrolled). Amount of discount (0.125% for Gold tier, 0.250% for Platinum tier and 0.375% for Platinum Honors tier) is based on your tier at the time of home equity application and is not subject to adjustment. Eligibility will be available three or more business days after the end of the calendar month in which you satisfy the requirements. For more information, visit the Preferred Rewards section of the *Personal Schedule of Fees*, available at [bankofamerica.com/feesataglance](http://bankofamerica.com/feesataglance). Benefit is non-transferable. Preferred Rewards home equity benefit can be combined with certain other home equity interest rate discounts. Some clients may have access to preferred pricing in lieu of the interest rate discount; ask for details.

<sup>6</sup> Auto loan preferred interest rate discount of 0.25% to 0.50% is valid only for customers who are enrolled in Preferred Rewards or Banking Rewards for Wealth Management at the time of auto loan application and 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 new auto loans through a financial center or online and are not available on dealer financing. Benefit is non-transferable. Subject to credit approval. Standard underwriting guidelines and credit policies apply.

<sup>7</sup> Visit [bankofamerica.com/preferred-rewards](http://bankofamerica.com/preferred-rewards) for a list of no-fee banking services.

<sup>8</sup> **Eligibility:** Commissions are only waived for online equity and ETF trades and conducted via an individual or jointly owned self-directed personal CMA® or IRA account.

**MLPF&S waives its commission fee for:**

- 30 monthly online & ETF equity trades for **Platinum tier clients**
- 100 monthly online & ETF equity trades for **Platinum Honors tier clients**

For details about commissions, transaction fees and any other fees that may apply, visit [merrilledge.com/pricing](http://merrilledge.com/pricing). Certain account types are not eligible. Other restrictions may apply. Relationship requirements and pricing are subject to change and/or termination without advance notice. For full details about ways to qualify for \$0 trades, call **1-888-MER.EDGE (1.888.637.3343)** or visit [merrilledge.com/\\$0detail](http://merrilledge.com/$0detail).

<sup>9</sup> Merrill Edge MarketPro® is available to clients who maintain a Merrill Edge self-directed relationship. To qualify, you must be a Preferred Rewards Platinum or Platinum Honors tier client, or maintain total combined balances of \$50,000 or more in your Merrill Edge and Merrill Lynch investment accounts and Bank of America, N.A., deposit accounts, or make at least 15 self-directed trades per quarter. Not available to investment professionals or for trust accounts and business accounts. Relationship requirements and pricing are subject to change. See [merrilledge.com](http://merrilledge.com) for details.

Please speak with a Financial Solutions Advisor for more information about Merrill Edge. Merrill Lynch clients with an active, eligible Bank of America personal checking account and a three-month average combined balance of at least \$20,000 can enroll in Preferred Rewards. 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 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.

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. MLPF&S is a registered broker-dealer, member SIPC and a wholly owned subsidiary of Bank of America Corporation ("BoFA Corp.").

Banking, mortgage and home equity products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BoFA Corp. Bank of America, N.A. Equal Housing Lender. Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

Credit card programs are issued and administered by Bank of America, N.A.

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.

"Get more rewards with your everyday banking" and BankAmericard Cash Rewards are trademarks and Bank of America at Work, BankAmericard Travel Rewards, the Bank of America Preferred Rewards logo, Merrill Edge, Merrill Lynch, the Bull symbol, Merrill Lynch Cash Management Account, U.S. Trust, Platinum Privileges, SafeBalance Banking, Bank of America and the Bank of America logo are registered trademarks of BoFA Corp.

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Extra  
Interest

on a Rewards Money  
Market Savings account

25% or more  
Rewards Bonus

No  
Fees

on select everyday  
banking services

Merrill Edge®  
online investing

Preferred  
Pricing

Platinum and Platinum  
Honors tier clients only

See inside for additional information

Enroll in Preferred Rewards today and enjoy Gold tier benefits for a full year with no balance requirement by calling 855.332.5854

## Everyday banking benefits and rewards that grow with you

Preferred Rewards gives you benefits and rewards that help you get more with your everyday Bank of America® banking and Merrill Edge® investment accounts. And as your balances grow, so do your benefits.

Your qualifying Bank of America® checking and savings balances and/or Merrill Edge® and Merrill Lynch® investment balances determine your Preferred Rewards tier. No need to worry if your balance dips now and then — once you enroll, you keep your program benefits for a full 12 months.

Now for a limited time you can enjoy Gold tier benefits of the Preferred Rewards program for a full year with the balance requirement waived. After the first year, you can continue to get the benefits of Preferred Rewards if you meet the balance requirements.

## A limited-time offer for Bank of America at Work® participants

There's no fee to enroll or participate. Here's all you need:

- An active, eligible Bank of America personal checking account

	<b>GOLD</b> \$20K–\$50K three-month average combined balance Balance requirement waived for Bank of America at Work participants.	<b>PLATINUM</b> \$50K–\$100K three-month average combined balance	<b>PLATINUM HONORS</b> \$100K+ three-month average combined balance
<b>Bank of America credit card rewards bonus<sup>1</sup></b> <small>For eligible cards</small>	25%	50%	75%
<b>Rewards Money Market Savings interest rate booster<sup>2</sup></b> <small>For example, if the interest rate on a Rewards Money Market Savings account is 1.00%, a 10% rate booster would increase the interest rate to 1.10%. This interest rate is for illustration only. Visit the Rewards Money Market Savings page on bankofamerica.com for current rates.</small>	5% rate booster	10% rate booster	20% rate booster
<b>No-fee transactions at non-Bank of America ATMs in the U.S. – withdrawals, balance inquiries and balance transfers<sup>3</sup></b>	None	One each per statement cycle	Unlimited
<b>Mortgage purchase or refinance reduced origination fee<sup>4</sup></b>	\$200 fee reduction	\$400 fee reduction	\$600 fee reduction
<b>Home Equity Line of Credit interest rate discount<sup>5</sup></b>	0.125%	0.250%	0.375%
<b>Auto loan interest rate discount<sup>6</sup></b>	0.25%	0.35%	0.50%
<b>Up to 4 eligible checking and 4 savings accounts with no monthly maintenance fee</b>	●	●	●
<b>No fees on select banking services – standard check orders, stop payments and more<sup>7</sup></b>	●	●	●
<b>Priority client service</b> through the Preferred Rewards Center – 888.888.RWDS (888.888.7937)	●	●	●
<b>Merrill Edge online investing – \$0 online equity and ETF trades<sup>8</sup> Other fees may apply*</b>		Up to 30 per month + Merrill Edge MarketPro <sup>9</sup>	Up to 100 per month + Merrill Edge MarketPro <sup>9</sup>

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

\*Other fees may apply. Sell trades 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. To learn more about Merrill Edge pricing, visit [merrilledge.com/pricing](https://www.merrilledge.com/pricing).