

Understanding your eBanking Checking® Account

A basic account for those who want self-service banking (electronic banking)

An overview of key policies and fees

Your eBanking account		
Monthly Maintenance Fee	\$8.95	Each month, or no Monthly Maintenance Fee when you do both of the following each statement period: <ul style="list-style-type: none"> • Sign up for Paperless Statements, AND • Use self-service options (such as: ATMs) to complete deposits and withdrawals
ATM fees		
Bank of America ATMs	No ATM fee	For deposits, withdrawals, transfers or balance inquiries
Non-Bank of America ATMs	\$2.00	In the U.S., plus any fee charged by the ATM's operator
	\$5.00	Outside the U.S., plus any fee charged by the ATM's operator
Overdraft policy		
<ul style="list-style-type: none"> • To help you avoid fees, we won't authorize ATM withdrawals or everyday debit card purchases when you don't have enough money in your account • We offer two overdraft setting options for how you want us to process your other transactions, such as checks and scheduled payments 		
Overdraft settings and fees		
Option 1: Standard	\$35.00 per overdraft or declined/returned transaction	We may approve checks or scheduled payments that cause an overdraft. Use this setting if you want transactions to be completed, despite having to pay a fee. <ul style="list-style-type: none"> • You pay a \$35 Overdraft Item fee for each payment that goes through, or a \$35 NSF: Returned Item fee for each one that doesn't (except recurring debit card payments). No more than 4 Overdraft or Returned Item fees are charged per day.
Option 2: Decline-All	\$35.00 per declined/returned transaction	We won't authorize any transactions that will cause an overdraft. <ul style="list-style-type: none"> • You pay a \$35 NSF: Returned Item fee. There's no Returned Item fee for declined recurring debit card payments. No more than 4 Returned Item fees are charged per day.
Emergency cash at the ATM	\$35.00 per overdraft transaction	You may be able to authorize an overdraft and access cash at a Bank of America ATM. You'll pay a \$35 Overdraft Item fee unless you deposit money to cover your overdrafts by the end of the business day.
Extended Overdrawn Balance charge	\$35.00	Additional fee when your account stays overdrawn for 5 consecutive business days (excludes Saturday and Sunday).
Overdraft Protection ¹ transfer fee	\$10.00 per day	With Overdraft Protection, if you're about to overdraw your account, we'll automatically transfer available funds from your linked savings, credit card or second checking account. Only 1 transfer fee charged per day.

Additional services

Online Bill Pay	No fee	For access to this service
Statement copies	No fee	Online, by phone or at a banking center
Check images	\$3.00	For each monthly statement that includes a printed check image
	No fee	Printable check images from the last 18 months are available online
Ordering checks	Varies	Depending on the style you choose
Card replacement fee	\$5.00	To replace an ATM or debit card; additional \$20 for rush delivery
Stop payment fee	\$30.00	Each check request
Cashier's checks	\$10.00	Per check
Incoming wire transfer fee	\$12.00	Each domestic wire transfer
	\$16.00	Each foreign wire transfer
Outgoing wire transfer fee	\$25.00	Each domestic wire transfer
	\$35.00	Each foreign wire transfer sent in foreign currency
	\$45.00	Each foreign wire transfer sent in U.S. Dollars
Deposited item returned fee	\$12.00	Each domestic item
	\$15.00	Each foreign item
Account closing fee	No fee	

Deposits and withdrawals

When your deposits are available:

- **Cash:** Immediately
- **Checks:** Usually the next business day, if deposited before the banking center or ATM cutoff time. If we place a hold on your deposit, we'll let you know the hold reason and when your funds will be available. This is typically provided at the time of deposit but may also be mailed later. Checks deposited within the first 30 days of account opening may be held longer.
- **Direct deposits/wire transfers:** The day we receive the payment

Keep in mind that we process transactions in a different order than you made them. At the end of the business day:

- *Your deposits and credits are added to your account first*
- *Your withdrawals and debits are generally subtracted from your account from largest to smallest dollar amount*

Remember, while there's a hold on a check, that money will not be available to you.

Get started with your account

You can open this account with \$25 or more. After you do, visit bankofamerica.com/getstarted to make sure you're taking full advantage of your new account, including signing up for online banking.

If you have any questions, please call us at **1.800.432.1000** or visit a nearby banking center.

This Clarity Statement summarizes key policies and fees for this account. For more information about the terms that govern your account, please review your Personal Schedule of Fees and Deposit Agreement.

Information is current as of 7/2012 and is subject to change.

ASSOCIATE:

CONTACT NUMBER:

DATE:

1. Overdraft Protection transfers from your credit card are Bank Cash Advances and will accrue interest at the Bank Cash Advance APR stated in your Credit Card Agreement. Please refer to your Credit Card Agreement for additional details.

Additional fee waivers may be available to U.S. Trust and qualified Merrill Lynch clients. Please contact your financial advisor to learn more.

Banking products are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation.

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