

Bank of America 

Bank of America Merrill Lynch U.S. Bank of America Trust Merrill Lynch

Brought to you by Bank of America at Work[®]

Bank on your schedule

Get secure access to your accounts anytime, almost anywhere.

“I don’t have time to run to the bank every payday.”



Use thousands of Bank of America ATMs and Banking Centers, or access your account 24-7 from almost anywhere online, by mobile phone¹ or even text.² Get a \$100 bonus with a new personal checking account and qualifying direct deposits through the Bank of America Bank at Work[®] program.³ Here’s how:

1. Stop by your local Bank of America or go to bankofamerica.com/bankatwork (see tab: managing daily finances) to open a new personal checking account by 12/31/2015
2. Use offer code **BAW100N** when opening the new account through the Bank of America at Work[®] program
3. Set up and receive qualifying direct deposits totaling \$2,000 every 30 days from account opening date for 90 days³

Visit bankofamerica.com/bankatwork for more information.

Important note for Bank of America associates:

Offer Code: **BAW100N**

Please use the Marketing Online Redemption Systems (MORS) or call the Redemption Hotline via OneCall to process a request for an offer fulfillment on the customer's behalf.

¹Mobile banking requires enrollment through the Mobile App, Mobile Web or Online Banking. View the Online Banking Service Agreement at bankofamerica.com/serviceagreement for more information. Data connection required. Wireless carrier fees may apply. Enrollment not available through the Mobile App on all devices.

²Bank 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.

³\$100 bonus offer expires 12/31/2015. Bank of America may terminate the offer before that date without notice. To be eligible for this offer, you must not currently have a personal checking account with Bank of America. You are not eligible for this offer if you were a signer on or owner of a Bank of America personal checking account within the last 6 months. Bank of America Associates are not eligible for this offer. To receive the offer, you must (1) open a qualifying new personal checking account through the Bank of America at Work[®] program with offer code BAW100N, and (2) set up and receive qualifying direct deposits into the new checking account totaling \$2,000 every 30 days from account opening date for 90 days. A "qualifying direct deposit" is an electronic deposit of periodic payments — such as salary, pension, Social Security and other benefits or regular monthly income — made into your checking account by your employer or other payer. We will make every attempt to deposit the incentive directly into your Bank of America personal checking account within 90 days of meeting all of the qualifications; if unable to do so, a check will be issued. New personal checking account must be open and in good standing in order to receive the cash incentive. Your account does not qualify for the cash incentive until you provide all of the information we require in connection with opening the account by the promotion end date. This includes information we require to identify each account owner and to report the cash incentive to the Internal Revenue Service (IRS), including a validly completed IRS Form W-9 or Form W-8 (as applicable). Offer cannot be combined with any other offer and is limited to one cash incentive per new personal checking customer and account. Offer does not apply to business or second or multiple personal checking accounts. All account applications are subject to our normal approval process. The minimum deposit required to open a new Bank of America personal checking account and receive this offer is subject to normal opening deposit requirements of the specific account being opened. We offer a variety of interest-bearing and non-interest-bearing personal checking accounts. For example, the minimum opening deposit for some non-interest-bearing Bank of America checking accounts is \$25. For Tiered Interest personal checking accounts, the minimum balance to open is \$100 and the Annual Percentage Yields (APYs) are as follows: less than \$10,000, 0.01%; \$10,000-\$99,999, 0.02% and \$100,000 and over, 0.03% as of 12/2014. The rate may change after the account is opened or anytime after this date and may vary by state. Fees could reduce the earnings on the account. The value of this reward may constitute taxable income to you. Bank of America may issue an IRS Form 1099 (or other appropriate form) to you that reflects the value of such reward. To the extent required by law, Bank of America may withhold tax or other amounts from the payment. Please consult your tax advisor, as neither Bank of America, its affiliates, nor their employees provide tax advice. Please consult a banking center Associate, visit bankofamerica.com or see our Personal Schedule of Fees for more information. Reproduction, purchase, sale, transfer or trade of this offer is prohibited. Some accounts, services, and fees vary from state to state. Please review the Personal Schedule of Fees for your state, available at www.bankofamerica.com/feesataglance and your local Banking Center.

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