



# Bank wherever, whenever, however you want

## Start with the Bank of America at Work<sup>®</sup> program

To learn more about the Bank of America at Work<sup>®</sup> program, stop by your local Bank of America or visit [bankofamerica.com/bankatwork](http://bankofamerica.com/bankatwork).

### Banking Solutions

We offer a wide array of secure and convenient banking solutions that let you manage your money, achieve your savings goals, pay bills and transfer funds. Bank online, at banking centers nationwide, and right on your own phone.

#### Checking

- **Promotional cash incentives** for eligible employees<sup>1</sup>
- **Direct Deposit** gives you access to your paycheck the day it's deposited
- An optional **debit card** comes with our **\$0 Liability Guarantee**, so there's less hassle if fraudulent charges occur<sup>2</sup>
- Optional **Overdraft Protection** helps you reduce overdraft fees and avoid declined debit card transactions<sup>3</sup>
- **Access** to more than 18,000 ATMs, with one likely near you, and 5,900 banking centers coast-to-coast
- **Online Banking** gives you secure access to your money wherever you are
- Optional **Bill Payer** service helps you pay your bills in minutes

#### Savings

- **Keep the Change<sup>®</sup>** program makes it easy to save automatically with every debit card purchase you make<sup>4</sup>

### Credit Solutions

Bank of America offers a range of helpful credit solutions, including a choice of credit cards to meet your needs. And we don't make you jump through hoops to earn rewards.<sup>5</sup>

#### The BankAmericard Cash Rewards<sup>™</sup> credit card

- Earn 1% cash back on all your purchases
- No limit to how much cash back you can earn, and rewards won't expire as long as your account remains open
- Earn cash rewards quickly — you can start redeeming at \$25, which means money back in your wallet sooner
- You decide how you want your cash back — deposited into your checking or savings account, as a statement credit or check, or as a payment toward your eligible home loan

#### Home Equity Loan or Line of Credit

- Make home repairs, finance education, consolidate debt or pay for other expenses<sup>6</sup>
- Interest payments are usually tax deductible<sup>7</sup>
- Optional loan protection, Borrowers Protection Plan<sup>®</sup> or Line Protection Plan<sup>®</sup> may help provide peace of mind<sup>8</sup>

### Investment Solutions from Merrill Edge<sup>™</sup>



Whether you choose to make your own financial decisions or prefer the guidance from professionals, you now have access to the combined resources, value and convenience that Merrill Edge<sup>™</sup> delivers. It's designed to help you make the most of your money, giving you more control, confidence and financial potential than ever before.

#### Merrill Edge<sup>™</sup> Self-Directed Investing

If you want to manage your finances on your own, a Self-Directed account from Merrill Edge gives you the tools, resources and research to help you pursue your goals with confidence.

#### Merrill Edge Advisory Center

Professional guidance to help you manage your investments with Merrill Lynch is more accessible than ever, either via phone or in select banking centers. A Financial Solutions Advisor is ready to help investors with more than \$20,000 in assets seize their full financial potential.

**Check out more details at [merrilledge.com](http://merrilledge.com) or call 1.888.609.4650.**

See reverse side for important information

Investment Products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation.

### Home Financing Solutions

Whether you're buying a home or looking to refinance your existing mortgage, we're here to help you find a home loan solution you can comfortably afford. Plus, Bank of America provides a one-page Clarity Commitment<sup>®</sup> loan summary, written in easy-to-understand language that highlights key terms of your loan.<sup>9</sup>

#### Mortgages

- A mortgage loan specialist will help you through the home loan process
- A variety of loan options are available, including mortgages with flexible, lower down payment options for qualified borrowers
- Optional loan protection, Borrowers Protection Plan<sup>®</sup>, may help provide peace of mind<sup>8</sup>

#### Refinancing

- Lower your monthly mortgage payment by refinancing to a lower interest rate<sup>10</sup>
- Switch from an adjustable rate to a fixed rate and enjoy the stability of a predictable monthly payment

Eligibility for Bank of America at Work® terminates when (a) you terminate your relationship with the sponsoring company or organization or (b) the sponsoring company's or organization's Bank of America at Work plan is terminated by either the company or organization or Bank of America, at which time rates and fees will revert to the current rates and fees as stated in the Personal Schedule of Fees.

<sup>1</sup> Offer expires 09/30/2011. Bank of America may terminate the offer before that date. To receive the offer, you must open a qualifying new personal checking account through the Bank of America at Work® program and set up qualifying direct deposit into your checking account within 60 days of account opening. This offer is available in any Bank of America banking center or at a tabling event when this form is presented at the time of account opening. Limit one incentive per customer. The new customer must not be a current personal checking customer and the new checking account must remain open until we can verify its eligibility, which generally takes no more than 120 days. The new customer is not eligible for this offer if they were a signer on a Bank of America checking account that was closed within the last three months. All accounts are subject to our normal approval process. Offer does not apply to second or multiple accounts. This offer cannot be combined and is not eligible with other offers. The minimum deposit required to open a new Bank of America checking account and receive this offer is subject to normal opening deposit requirements of the specific account being opened. For example, the minimum opening deposit for some non-interest bearing Bank of America checking accounts is \$25. Account must be in good standing at the time of qualification. Customer will receive \$50 after verification of qualification in the incentive program. We generally direct deposit the incentive into the new Bank of America checking account within 120 days of account opening. If for any reason we are unable to successfully direct deposit the funds, a check will be issued. We may report to the IRS the value of any premium and applicable taxes are the responsibility of the recipient. We offer a variety of interest-bearing and non-interest-bearing personal checking accounts. 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, 0.05%; \$10,000-\$99,999, 0.08% and \$100,000 and over, 0.10% as of 04/01/2011. The rate may change after the account is opened or anytime after this date. Fees could reduce the earnings on the account. Please consult a banking center associate, visit bankofamerica.com or see our Personal Schedule of Fees for more information. Reproduction, purchase or sale of this offer is prohibited.

<sup>2</sup> The \$0 Liability Guarantee covers fraudulent purchases and payments made by others using your Bank of America debit card[s]. To be covered, report purchases made by others promptly, and don't share personal or account information with anyone. Access to funds next business day in most cases, pending resolution of claim. Consult customer and account agreements for full details.

<sup>3</sup> Overdraft Protection transfer fees may apply. Please see your Personal Schedule of Fees for details. If you enroll in Overdraft Protection with your credit card, overdraft transfers will be Cash Advances under your Credit Card Agreement and will accrue interest at the APR stated in your Credit Card Agreement. A fee may apply to each transfer. Please refer to your Credit Card Agreement for additional details.

<sup>4</sup> Keep the Change® patent pending.

<sup>5</sup> For more information about rates, fees, other costs and benefits associated with the use of these accounts, please see an associate.

<sup>6</sup> The relative benefits of a loan for debt consolidation depend on your individual circumstances and your actual debt payments. You will realize interest payment savings when you make monthly payments toward the new, lower interest rate loan in an amount equal to or greater than what you previously paid toward the higher rate debt(s) being consolidated.

<sup>7</sup> Please consult your tax advisor regarding deductibility of interest.

<sup>8</sup> Bank of America offers two optional loan protection plans for home financing. Borrowers Protection Plan® is available on many first mortgages used for home purchase and home equity loans, less than \$500,000. Line Protection Plan® is available on many home equity lines of credit. Your purchase of a loan protection plan is optional. Whether or not you purchase a loan protection plan will not affect your application for credit or the terms of any existing credit agreement you have with Bank of America. Additional information will be provided to you before you are required to pay for your loan protection plan. This information will include a copy of the Addendum, which is the contract containing the terms of the loan protection plan. There are eligibility requirements, conditions and exclusions that may prevent you from receiving benefits under your loan protection plan. Carefully review the Addendum for a full explanation of the terms of the loan protection plan. These loan protection plans are not available for all loan types or amounts.

<sup>9</sup> The Clarity Commitment® summary is provided as a convenience, does not serve as a substitute for a borrower's actual loan documents and is not a commitment to lend. Borrowers should become fully informed by reviewing all of the loan and disclosure documentation provided.

<sup>10</sup> Refinancing or taking out a home equity loan or line of credit may increase the total number of monthly payments and/or the total amount paid when compared to your current situation.

This credit card program is issued and administered by FIA Card Services, N.A. BankAmericard Cash Rewards is a trademark, and Add It Up, MyExpression, Bank of America at Work, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

Information is accurate as of 04/01/2011.

Merrill Edge is the marketing name for two businesses: Merrill Edge Advisory Center™, which offers team-based advice and guidance brokerage services; and a self-directed online investing platform. Both are made available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S).

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