

# Bank of America is at work for you.

## Save on accounts and services with Bank of America.

Your company has teamed up with Bank of America to bring you an exclusive package of benefits and other services through the Bank of America at Work<sup>®</sup> program. See below how the Bank of America at Work program can provide you valuable savings on your everyday banking needs and help prepare for your future.

Enjoy These Savings on Many Banking Products and Services		
Banking for Everyday	<b>Checking Accounts &amp; Additional Features</b> - You can get: MyAccess <sup>®</sup> Checking with qualifying monthly Direct Deposit · A second Regular Checking account · Option to enroll in Keep the Change <sup>®</sup> and begin saving effortlessly · A Bank of America Photo Security Visa <sup>®</sup> Check Card · Free first order of standard checks	<b>Checking Features</b> for you
	<b>BankAmericard<sup>®</sup> Power Rewards<sup>®</sup> Visa<sup>®</sup> card<sup>1</sup></b> - Enjoy practical rewards on everyday purchases with the BankAmericard <sup>®</sup> Power Rewards <sup>®</sup> Visa <sup>®</sup> card. Earn one point per dollar on everyday purchases and triple points on gas, grocery and drug store purchases for the first six months. And you get to choose how to redeem your points. Get cash back to pay down your balance or enjoy rewards you can use like gas cards, travel, restaurant gift cards, house wares and more. Cash back rewards can be redeemed as a statement credit to your card, deposited into your checking or savings account, applied towards an eligible Bank of America mortgage, or issued as a check.	<b>Flexible Rewards</b>
	<b>Home Equity Line of Credit and Loans<sup>2</sup></b> - No application fee · No closing costs · No balance transfer fee	<b>Rate Discount</b>
	<b>Add It Up<sup>™</sup></b> - Get up to 20% cash back when you shop at over 250 top retailers. To get started, simply enroll in Online Banking and register your Bank of America check card or credit card in the Add It Up program. <sup>3</sup>	<b>Up to 20% cash back</b>
	<b>Online Banking Service with Bill Pay</b> - Enjoy the convenience and security of online bill pay, account alerts and paperless statements with America's premier Online Banking service. Plus, Bank of America's array of safety features gives you greater peace of mind.	<b>FREE<sup>4</sup></b>
	<b>Safe Deposit Box Rental<sup>5</sup></b>	<b>Discounted Annual Fee</b>
Banking for Your Future	<b>Keep the Change<sup>®6</sup></b> - When you enroll in Keep the Change, we round up the amount of purchases with your Check Card to the next whole dollar and transfer the difference from your checking account to your savings account. We will match 100% of your Keep the Change transfers for the first three months to get you started, and then we will match 5% of your transfers thereafter. The maximum total match is \$250 per year.	<b>5% Match</b>
	<b>Savings Account</b> - You can get a Regular Savings account FREE of the monthly maintenance fee if you open a new personal checking account, a new Regular Savings account and enroll in our Keep the Change <sup>®</sup> service on the same day. After your first Check Card purchase, the free monthly maintenance fee will take effect.	<b>FREE<sup>7</sup></b> of monthly maintenance fee
	<b>Certificate of Deposit<sup>8</sup> and No-Fee IRAs<sup>9</sup></b>	<b>Competitive Rates</b>
Banking for Your Protection	<b>GEICO Auto Insurance<sup>10</sup></b> - Get a discount/premium reduction on GEICO car insurance when you pay directly from your Bank of America checking or savings account and enroll in GEICO's eServices. Learn more and get a free rate quote at <a href="http://geico.com/bankatwork">geico.com/bankatwork</a> or by calling 1.877.306.9210. Offer not available in CA.	<b>GEICO discount</b>
	<b>Bank of America Privacy Assist Premier<sup>® 11</sup></b> - Service providing complimentary copy of credit report and credit score. Help protect your identity with credit monitoring every business day and \$25,000 of identity theft insurance. Learn more at: <a href="http://bankofamerica.com/privacyassist/atwork">bankofamerica.com/privacyassist/atwork</a> or by calling 1.866.566.8613.	<b>90-day No-cost Trial</b>
	<b>Money Orders • Cashier's Checks</b>	<b>No Purchase Fee</b>

Sign up for a new checking account and enroll in direct deposit today and put Bank of America at Work to work for you.

To start enjoying all these benefits, visit your local Bank of America banking center, call 1.800.782.2265 or visit us online at [www.bankofamerica.com/bankatwork](http://www.bankofamerica.com/bankatwork).

See reverse side for important information.

**Enroll in the Bank of America at Work program now, and get a bonus.**

SIGN UP FOR PERSONAL CHECKING NOW AND YOU CAN GET

**\$50**

See back for details.<sup>12</sup>



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> For information about the rates, fees, other costs and benefits associated with these cards, please visit a banking center and speak to an associate.

This credit card program is issued and administered by FIA Card Services, N.A. Visa is a registered trademark of Visa International Service Association, and is used by the issuer pursuant to license from Visa U.S.A. Inc. Add It Up is a trademark and Bank of America at Work, BankAmericard, Power Rewards, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. © 2009 Bank of America Corporation

<sup>2</sup> The Variable Annual Percentage Rate (APR) is 4.49% (Prime plus 0.75%) for a new home equity line of credit of \$100,000 with a combined loan-to-value (CLTV) ratio of up to 70% on a 1- to 4-family owner-occupied primary residence. APR is based on *The Wall Street Journal* Prime Rate (3.25% as of 9/21/2009) plus or minus a margin, and will vary with changes in the Prime Rate, but will not exceed 24%. APR includes a 0.25% discount for maintaining automatic payment from a Bank of America account, a 0.25% discount for drawing or transferring a balance of \$25,000 or more at closing and maintaining the balance for 3 consecutive billing cycles, and a 0.25% discount for maintaining one of the following relationship accounts: Advantage,<sup>®</sup> Preferred,<sup>™</sup> Money Manager, Prima,<sup>®</sup> Tiered Interest Checking, FirstChoice Gold,<sup>™</sup> Master Relationship Account, Premier Banking,<sup>®</sup> Small Business Banking, 1st Mortgage with Bank of America, Bank of America At Work<sup>®\*</sup> or Bank of America Direct Benefits.<sup>®\*</sup> (\*Automatic payment from a Bank of America account is necessary for relationship discount.) Automatic payment and relationship discounts are also available on home equity loans. You are not required to have a relationship to obtain a home equity line of credit or loan at an undiscounted rate. APR will be higher if conditions for discounts not maintained. CLTVs, LTVs, margins, rates and payment amounts may vary based on certain factors such as state, occupancy status, loan amount, property value, debt ratios and credit history and are subject to change. Your actual rate and payment amount may be higher or lower than advertised rates and payment amounts. If the Prime Rate were to change by 0.25%, the APR would also change by 0.25%. Property insurance is required and flood insurance where necessary. Bank of America pays all closing costs on lines and loans of \$500,000 or less, and may pay up to \$300 toward attorney's fees in states where attorney closings are required. For lines and loans over \$500,000, customers may be responsible for paying closing costs, including attorney's fees. If you close your home equity line of credit account within 24 months of the opening date, we may require you to reimburse the bank for any third party fees we paid on your behalf. An annual fee of \$75 will be charged to your home equity line account on or after each anniversary date. We will waive this fee if you maintain an average daily balance of \$10,000 or more during the preceding 12-month period. Please contact Bank of America for current rate information and other details. Additional Information for Texas Collateral: Lines and loans secured by a primary residence homestead property in Texas for the purpose of obtaining cash, or refinancing a prior Texas (a)(6) lien, are subject to Section 50(a)(6) of the Texas Constitution; and the following exceptions apply:

- Bank of America cannot use a customer's home equity funds to pay (in part or in full) Bank of America ("on-us") non-homestead debt at closing.
- The minimum advance amount on the line of credit is \$4,000.
- The maximum CLTV is 80% and the maximum LTV for the home equity line is 50%.
- Bank of America pays all closing costs.
- The Annual Fee and Early Closure Fee do not apply.
- Access to the home equity line account using a home equity line Visa<sup>®</sup> access card or ATM card is not allowed.

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.

<sup>3</sup> Participating retailers and offers are subject to change. You must have either a Bank of America check card or credit card and be enrolled in Online Banking to be eligible for participation in the program. Redemption of accrued cash back rebates occurs in accordance with program Terms and Conditions, generally monthly when a minimum of \$5.00 cash back has

been earned. Program is not available to Online banking customers in WA or ID and select military bank customers. Select MyExpression<sup>®</sup> credit cards, co-brand check cards, Business credit cards and other accounts are not eligible for participation in the program. Additional restrictions apply. For complete program Terms and Conditions visit [www.bankofamerica.com/additup](http://www.bankofamerica.com/additup)

<sup>4</sup> Online Banking service is free, but other account-related fees still apply.

<sup>5</sup> Discounts and pricing vary depending on the state where the account is opened. Ask an associate at your nearest Banking Center for details.

<sup>6</sup> Purchases with rewards or ATM cards are not eligible for matching. We will match 100% of your Keep the Change transfers for the first three months, and 5% thereafter. The maximum total match is \$250 per year. Matching funds are paid annually after the anniversary of enrollment on accounts that remain open and enrolled. Eligible savings accounts include Regular Savings, which requires a minimum opening balance of \$25 and pays a variable annual percentage yield that is 0.20% as of 9/21/09. Money Market Savings accounts are also eligible. Matching funds will be reported to the IRS on Form 1099. Fees may reduce earnings. Patent pending.

<sup>7</sup> This offer applies to new accounts only. You must open a new personal checking account, a new Regular Savings account (referred to as Unlinked Market Rate Savings in ID and WA) and sign up for our Keep the Change<sup>®</sup> service on the same day. The monthly maintenance fee (referred to as monthly service charge in CA) waiver on your Regular Savings account begins the statement cycle after your first Keep the Change transfer from your new personal checking account to your new Regular Savings account. We may change or terminate this offer at any time. Excess transaction fees on Regular Savings still apply. See our Personal Schedule of Fees for information about these accounts and our Keep the Change service.

<sup>8</sup> As a Bank of America at Work customer, you receive a bonus of 0.25% added to our standard rate for the initial term of a new CD. Bonus does not apply to CD renewals or CD accounts opened in CA, WA, ID as the bonus rate is already reflected in the stated rates for these states.

<sup>9</sup> Banc of America Investment Services, Inc. and Bank of America, N.A. currently charge no annual IRA custodial fee or maintenance fee, however, fees and expenses are subject to change. Please note that other fees and expenses may apply, including early withdrawal penalties and trustee transfer fees and standard brokerage fees. **For more information on Banc of America Investment Services, Inc.'s standard brokerage fees, please see the Self-Directed Fees and Commissions section on [www.bankofamerica.com/investments](http://www.bankofamerica.com/investments) or speak with a Financial Advisor for full-service. See your Personal Schedule of Fees for more information about Bank of America, N.A.'s fees.**

<sup>10</sup> Offer not available in CA. A premium reduction is available in NY. Insurance products are offered through Bank of America N.A., a licensed insurance agency located at 7455 High Market Street, Sunset Beach, NC 28468.

Insurance products are:

Not A Deposit	Not Guaranteed By The Bank	Not Insured By Any Federal Government Agency
Not FDIC Insured		Not A Condition To Any Banking Or Service Activity

<sup>11</sup> \$12.99 per month following 90-day no-cost trial. Insurance underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, Connecticut 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on underwriting qualifications and state regulations. Insurance coverage not available for residents of New York.

Information is accurate as of 9/21/2009

Bank of America, N.A., Member FDIC.

 Equal Housing Lender

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## Because we know direct deposit is the easiest, most convenient way to bank, for a limited time we're giving you \$50 to get started.

Claiming your bonus is as easy as 1-2-3.

1. Present this form to a Bank of America associate at your local Bank of America banking center or at a Bank of America event at your workplace (where applicable).
2. Open a new Bank of America personal checking account through the Bank of America at Work program.
3. Have your paycheck direct deposited into your new checking account within 60 days of account opening.

Once your direct deposit begins and we qualify your account, we'll deposit \$50 directly to your new checking account within 90 days.

<sup>12</sup> Offer expires 2/28/2010 and 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 90 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 can not be combined and is not eligible with other offers. The minimum deposit required to open a new personal checking account and receive this offer are subject to normal opening deposit requirements of the specific account being opened. For example, the minimum opening deposit for a MyAccess Checking<sup>®</sup> account is \$25. Account must be in good standing at the time of qualification. We generally direct deposit the incentive into the new Bank of America checking account within 90 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, 0.25% and \$100,000 and over, 0.40% as of 9/21/2009. 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 [www.bankofamerica.com](http://www.bankofamerica.com) or see our Personal Schedule of Fees for more information. Reproduction, purchase, or sale of this offer is prohibited.

### REDEMPTION PROCESS FOR BANK OF AMERICA ASSOCIATES

Offer Code: OBD

#### IMPORTANT NOTE FOR PERSONAL BANKERS:

Please use the Online Redemption Form or call the Redemption Hotline via OneCall to request the offer fulfillment on the customer's behalf.