

\*A qualifying direct deposit is a recurring direct deposit of your paycheck, pension, Social Security or other regular monthly income electronically deposited by an employer or an outside agency. Please note, this does not include transfers done via ATM, online or teller, or transfers from a bank or brokerage account.

## LIFE / BETTER CONNECTED®

<sup>1</sup> This offer is limited to those individuals who receive the offer via a direct communication from Bank of America. Offer is intended for new checking customers only; you are not eligible if you were a signer on or owner of a Bank of America personal checking account within the last six (6) months. Offer expires on **December 31, 2018**. Bank of America may change or discontinue this offer at any time before this date without notice.

**Requirements to Receive the \$100 Checking Account Bonus:** (1) Open a new eligible Bank of America checking account by December 31, 2018, in a financial center, online, or via phone **AND** (2) set up and receive two Qualifying Direct Deposits of \$250 or more each to your new personal checking account within 90 days from account opening. SafeBalance Banking® Accounts are not eligible for this offer. A "Qualifying Direct Deposit" is a recurring direct deposit of a paycheck, pension, Social Security or other eligible regular monthly income, electronically deposited by an employer or an outside agency into your new checking account. A transfer done via ATM, online, or teller, or a transfer from a bank or brokerage account, Merrill Edge® or Merrill Lynch® account is not a Qualifying Direct Deposit. Please see the [Personal Schedule of Fees](#) for further explanation of eligible regular monthly income.

After you meet all of the requirements, we will attempt to deposit the earned bonus directly into your new personal checking account within sixty (60) days; if unable to do so, a check will be issued. The new personal checking account must be open up to and including the date any earned bonus is paid in order to receive the bonus.

**Additional Terms and Conditions:** All account applications are subject to approval. The minimum deposit required to open a Bank of America Core Checking account is \$25. The minimum deposit required to open a Bank of America Interest Checking account is \$100, and the Annual Percentage Yields (APYs) for this account accurate as of today's date, can be found at <https://www.bankofamerica.com/deposits/bank-account-interest-rates.go>. Rates may change at any time without prior notice, before or after the account is opened, and may vary by state. Fees may reduce earnings. Please consult a financial center, visit [bankofamerica.com](http://bankofamerica.com) or see the [Personal Schedule of Fees](#) for account fees and additional information.

Your account does not qualify for the bonus 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 bonus to the Internal Revenue Service (IRS), including a validly completed IRS Form W-9 or Form W-8 (as applicable). **The value of this bonus 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 bonus. 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.

Reproduction, purchase, sale, transfer or trade of this offer is prohibited. Offer cannot be combined with any other offer and is limited to one bonus per new personal checking customer and account. Offer does not apply to business or second or multiple personal checking accounts.

<sup>2</sup> The \$0 Liability Guarantee covers fraudulent transactions made by others using your Bank of America consumer debit and ATM cards. To be covered, report transactions 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.