

Important Information Regarding Changes to Your Account*

- An overview of pricing changes
- Improvements we've made
- How to help prevent or minimize fees

Improvements we've made to serve you better

At Bank of America, we strive to give you better value for banking with us. Based on your feedback, we've made the following improvements.

You told us you want forgiveness for small mistakes. That's why we're **reducing our Overdraft Item Fee when we determine the total ending balance is less than \$5 overdrawn.**

We continue to **improve how quickly you have access to your deposits.** With our investments in technology and fraud detection, we're able to give you access to your deposit the next business day in most cases.

Fast, more convenient deposits. We continue to roll out our **new deposit image ATMs.** Unlike standard ATMs, you don't need envelopes or deposit slips – you simply feed your checks and cash directly into the machine and an image of your deposit will appear on-screen. Once you verify the deposit amount, an image of your check, along with a summary of any cash deposited, will print on your receipt so you have assurance it was received for processing. For your convenience, you don't have to go into a banking center to make a deposit.

With a **wide array of MyExpression® banking products,** we expand your options for showing your passion – plus many come with added benefits such as enhanced Keep the Change® or contributions to causes you care about.

For additional improvements or to see more benefits you receive with a Bank of America relationship, visit bankofamerica.com/pricingchanges

* This document has been updated to reflect our decision to suspend the increase of our Overdraft Item Fee and NSF: Returned Item Fee. These fees will remain at \$35.

How to help prevent or minimize fees

1. Sign up for Online and Mobile Banking:

Use Online and Mobile Banking and you will have greater confidence about how you spend. You can get account information on your computer or mobile phone anytime, anywhere. For example: You'll know if your deposit has cleared and the money is available, or if the check you wrote was cashed. That way, you can make smarter spending decisions. Plus, with services like Bill Pay, you can prevent late fees by using features such as automatic monthly payments and Alerts that tell you when a payment is due. To enroll in Online Banking, go to bankofamerica.com/online

2. Select Alerts

Once you've enrolled in Online Banking, choose from a variety of Alerts that can help you stay informed of important activity in your checking, savings, and credit card accounts. Alerts can help you avoid overdrawing your account, paying your bills late, or going over your credit limit. They are sent to you automatically via email or to your mobile device via text.¹ Here are some popular Alerts

- Your account balance is low
- Your direct deposit has posted
- A check you wrote has cleared
- Your credit card payment is due

3. Sign up for Overdraft Protection Service:

What it is: With Overdraft Protection Service, available funds from your savings account or credit card are automatically transferred to your checking account to help protect you when you are in an overdraft situation.

How to sign up: Call the number on your statement or visit your nearby banking center and an associate can help you. Remember, fees apply when you use the service.

An overview of pricing changes

Please refer to your statement if you are unsure which type of account you currently have.

What's changing/When	What this change means	How to help prevent these fees
Reduced Overdraft Item Fee For accounts overdrawn less than \$5 June 5, 2009 – Updated	For overdraft items, when we determine your account is overdrawn by a total amount less than \$5, rather than being charged a \$35 Overdraft Item Fee, you will automatically be charged a reduced fee of \$10 for each overdraft item that day. If any item is returned unpaid, the standard \$35 NSF Returned Item Fee applies.	We have a variety of tools to help you prevent these fees. <ul style="list-style-type: none">Stay on top of your available balance with Online Banking.Use Mobile Banking to get your available balance on the go.Sign up for a Low Balance Alert and be notified by email or text message when your balance drops below a certain amount.Sign up for Overdraft Protection Service from a savings account or a credit card to pull available funds into your checking account in case of an overdraft.Sign up for an Insufficient Funds Alert. If you are overdrawn, this Alert will send you an email or text message to let you know. When you receive this Alert, be sure to make a deposit to bring your account back to a positive balance to avoid the Extended Overdrawn Balance Charge.
Overdraft Item Fee/ NSF: Returned Item Fee Updated	This document has been updated to reflect our decision to suspend the increase of our Overdraft Item Fee and NSF: Returned Item Fee. These fees will remain at \$35. Overdraft Item Fee: \$35 each item. NSF: Returned Item Fee: \$35 each item. When you do not have enough funds in your account to cover an item, we may either pay the item and overdraw your account (an overdraft item), or we may decline or return the item unpaid (a non-sufficient funds returned item). In either case, a fee is assessed.	<ul style="list-style-type: none">Sign up for an Insufficient Funds Alert. If you are overdrawn, this Alert will send you an email or text message to let you know. When you receive this Alert, be sure to make a deposit to bring your account back to a positive balance to avoid the Extended Overdrawn Balance Charge.
Overdraft Protection Transfer Fee – Credit Card June 5, 2009	Previously, we waived transfer fees for customers with an Advantage or Preferred checking account; however, credit card transfer fees will not be waived for these accounts beginning June 5.	Visit bankofamerica.com/pricingchanges to learn more.
Extended Overdrawn Balance Charge June 5, 2009	For each time we determine your account is overdrawn by any amount and continues to be overdrawn for five or more consecutive business days, we will charge one fee of \$35. This fee is in addition to applicable Overdraft Item Fees and NSF Returned Item Fees.	
MyAccess® Checking: Monthly Maintenance Fee For statement cycles starting on or after June 5, 2009	The fee per statement cycle will be \$8.95. You can waive the Monthly Maintenance Fee by maintaining an average daily balance of at least \$1,500, or with a qualifying direct deposit each statement cycle. Note: This change applies to you if you currently pay a Monthly Maintenance Fee for statement cycles when we do not receive a qualifying direct deposit to your account.	Have at least one qualifying direct deposit made to your account each statement cycle, or maintain an average daily balance of at least \$1,500.
Regular Checking: Monthly Maintenance Fee For statement cycles starting on or after June 5, 2009	The fee per statement cycle will be \$12. This fee will no longer be discounted with direct deposit. You can waive this fee by maintaining one of the following minimum daily balances: <ul style="list-style-type: none">\$750 in your checking account\$2,000 in linked Regular Savings accounts\$5,000 in linked Money Market Savings accounts Or, you can waive this fee by maintaining an average daily balance of \$5,000 in checking with linked combined savings, CD, and IRA.	Meet any one of several balance requirement options as listed in the "What this change means" column. Ask your banking center associate to link your accounts. Remember, Low Balance Alerts are a great way to know if your account drops below \$750.

Other pricing changes effective June 5, 2009

Stop Payment Fees

Bank of America customers will pay a \$30 fee for each Stop Payment Request or Renewal to extend the Stop Payment beyond the initial period.²

Check Copies

For customers with Check Safekeeping who request a copy of a check, the first two check copies per statement cycle are free. After that, each additional request will be \$3 per copy.^{2,3} For customers who do not have Check Safekeeping, each request for a check copy will be \$3 per copy.

Check Enclosure Fees

There will be a Check Enclosure Fee of \$3 for each statement cycle. This fee will also apply to Advantage®, Advantage for Seniors, and Preferred accounts.⁴ This is the fee to return cancelled checks with your statement.

- With Online Banking, you can view and print copies of checks that posted to your account within the last 180 days for free.

Copies of Deposit Slips and Other Credit Items

Customers requesting copies of deposit slips and other credit items will be charged \$3 per copy.

IRA and Coverdell ESA Direct Custodian Transfer Processing Fee

When you have an IRA or a Coverdell ESA (Education Savings Account) and you wish to transfer your account to another financial institution, there will be a \$50 fee for each plan you transfer and for each time you make a transfer.

¹Your mobile access provider may charge you for Alerts received as text messages on your mobile access device. ²We waive these fees for Advantage®, Advantage for Seniors, and Preferred checking accounts. ³In MA and NH, the check copy fee does not apply. ⁴Also applies to MyAccess® Checking accounts in OR. For more information about the terms that apply to the fees and services described in this notice, please review the Deposit Agreement and Disclosures, Personal Schedule of Fees, and Credit Card Agreement for your account. If you would like a copy of these agreements, visit a nearby banking center and ask an associate. Plus, you can visit bankofamerica.com/pricingchanges to obtain a copy of your Schedule of Fees, and you can call the number on your credit card statement to obtain a copy of your Credit Card Agreement.
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