BankAmericard Travel Rewards®
Program Rules

It’s easy to earn Points—simply use your credit card for everyday purchases.

There’s no additional cost to participate in the Program, and you and your authorized users are automatically enrolled.

Your rewards at a glance:

| Earn                     | • Earn 1.5 base Points per $1 spent in Net Purchases  
|                         | • Earn 3 Points per $1 spent in qualifying purchases made through the Bank of America® Travel Center* |
| Redeem                  | • Travel Credit  
|                         | • Cash Back  
|                         | • Gift Cards |
| Redemption              | Redemptions start at 2,500 Points |
| Points Expiration       | As long as your account remains in good standing, Points do not expire |
| Forfeiture              | Points are forfeited if account is closed by Cardholder or by us |

*On up to $6,000 in airline purchases each year.

Learn more about:

| Travel Credit Rewards | page 3 |
| Cash Rewards          | pages 4 - 7 |
| Gift Card Rewards     | page 7 |

The following Program Rules provide what you need to know about the BankAmericard Travel Rewards program. Please review this document and keep it for reference. If we make any changes to the Program, we'll let you know on bankofamerica.com/travelrewards, or by mail.
Basic terms and definitions

**Account in Good Standing**—An account that is open and has charging privileges

**Billing Cycle**—The period of time between monthly bills or billing statements, as defined in your Credit Card Agreement

**Card**—A BankAmericard Travel Rewards® Visa® credit card

**Cardholder (also referred to as “you”)**—Individual credit card customers, joint credit card customers and authorized users, if any, with a BankAmericard Travel Rewards credit card account and charging privileges (excluding corporations, partnerships or other entities)

**Cash Rewards**—An electronic (ACH) deposit into a checking or savings account, a contribution to an eligible IRA, 529 Plan Account or Merrill Lynch Cash Management Account® (CMA®), a payment on an eligible mortgage loan, a check or a charitable donation, obtained by redeeming Points; Cash Rewards are issued in U.S. dollars

**Co-Applicant**—Joint owner of the Card account who shares full responsibility of account with the Primary Applicant; does not include authorized users

**Continental U.S.**—The 48 states and Washington, D.C. (not Alaska and Hawaii)

**Customer Points Bonus**—A 10% bonus added to the base Points you earn on new Net Purchases when you have a Qualifying Relationship with us

**Net Purchases**—The amount of purchases less any credits, returns and adjustments

**Points**—Points that are earned or redeemed through the Program; we calculate Points based on your Net Purchases in each billing cycle, subject to verification

**Primary Applicant**—First-named Cardholder on the Card account

**Program**—The BankAmericard Travel Rewards program

**Program Rules**—Refers to the terms and conditions in this document, which govern the Program; these Program Rules are separate from the terms of the Credit Card Agreement issued with your credit card

**Qualifying Account**—An open consumer (non-business) checking, savings or individual retirement account with Bank of America, N.A that is active (a month-end balance greater than $0)

**Qualifying Relationship**—A primary customer or co-applicant who has a Qualifying Account, or who is a client of Merrill Edge®, Merrill Lynch, Pierce, Fenner & Smith Incorporated or U.S. Trust

**Redemption Center**—The call center that provides Rewards Program information and redemption for Gift Cards and Cash Rewards; you can call toll-free at 1.888.268.7800

**Rewards**—Rewards that you can receive by redeeming Points

**Site**—The Program website at bankofamerica.com/travelrewards

**Travel Center**—The Bank of America Travel Center site used to book travel

**Travel Credit**—A statement credit in U.S. dollars to offset qualifying travel purchases

**We/Us/Our**—Bank of America, N.A., the sponsor, administrator and issuer of the Program

How do I earn Points?

**Use your credit card**

- Earn 1.5 base Points for every dollar in Net Purchases. $1 = 1.5 Points.
- Fractions of Points greater than .50 are rounded up and less than or equal to .50 are rounded down.
- Earn 3 Points for every dollar in Net Purchases (consisting of 1.5 base Points and 1.5 Bonus Points) for the first $6,000 in airline purchases (up to 9,000 Bonus Points) made at the Travel Center per calendar year. You will earn base Points for airline purchases in excess of that amount per year.
• Earn 3 Points for every dollar in Net Purchases, with no limit on the number of Bonus Points, for all other purchases made through the Travel Center, excluding insurance purchases.
• There’s no limit to how many base Points you can earn.
• From time to time, special promotions may feature the ability to earn Bonus Points; details will accompany the offer.

How Do I Earn the Customer Points Bonus?

Customer Points Bonus
• A 10% bonus will be added to the base Points you earn on every purchase when you have a Qualifying Relationship with us. For example, if your purchase earned 100 base Points, you will earn an additional 10 Points with the Bonus.
• If you are enrolled in Preferred Rewards or Banking Rewards for Wealth Management, the rewards bonus you receive under those programs will replace the Customer Points Bonus. Please refer to the terms of your program for details.
• Your Qualifying Account must maintain an average daily balance greater than $0 or have had a deposit within 90 days to be considered “active” and therefore eligible to earn the Customer Points Bonus.
• We will review the balance on your Qualifying Account at the end of every month to determine if the average daily balance of your Qualifying Account for that month was greater than $0 and/or if you made a deposit within the last 90 days.
• If your account qualifies as “active” all transactions made with your Card on or after the 5th business day of the current month through the 5th business day of the following month will earn the Points Bonus.
• Upon new account opening of a Qualifying Account, it may take up to 35 days to begin earning the Points Bonus. For example, if you open and fund your Qualifying Account on the 1st of the month or later, only transactions made with your Card made after the 5th business day of the following month will qualify to earn the Points Bonus.

Transactions not eligible for Points
You won’t earn Points for:
• Balance Transfers and Cash Advances, including, but not limited to, travelers checks, money orders and other cash equivalents
• Fees, interest charges and credit insurance
• Fraudulent transactions

What are the types of Rewards?
Use your Points to enjoy a wide variety of Rewards, including:
• Travel Credit
• Cash
• Gift Cards

How do I redeem my Points?
Just go to bankofamerica.com/travelrewards, or call the Redemption Center at 1.888.268.7800.

What you need to know
• Travel Reward redemptions start at 2,500 Points.
• Points are available for redemption as soon as they appear on your statement.
• Points cannot be redeemed if the account is not in good standing, or is closed, at the time of redemption.
• Points accrued during any Billing Cycle in which the account is two cycles or greater past due at the end of the Billing Cycle will not be awarded.
In order to redeem for Rewards, you must be an individual (no corporations, partnerships, or entities).

If a Cardholder voluntarily closes the account, or if we close the account, any unused Points will be immediately forfeited unless specifically authorized by us.

When you request a Reward, Points will be deducted from your account based on the Point value of the specific Reward on the date of the request.

All redemptions are final once processed. Rewards can’t be returned, refunded, exchanged or credited, unless otherwise specified.

You can’t transfer or sell Points to another person. However, you may be able to transfer Points from one Bank of America account to another. Call for more information to see if your account qualifies.

Points are non-negotiable and have no cash value except when redeemed for Cash Rewards.

For new customers, accrual of Points may begin on the date we mail the Card and the Credit Card Agreement to you. If you are an existing credit card customer and your account is converted to the Program, you may not earn Points until the first day of the Billing Cycle, beginning after you receive the Card(s).

Expiration date for Points
There is no expiration date on your Points, as long as your account remains in good standing.

Travel Credit Rewards
You can redeem Points for a statement credit in U.S. dollars to offset qualifying travel purchases.

Visit the Site or call us to redeem for a Travel Statement Credit.

What you should know

- The redemption value for Points redeemed for Travel Credits may vary and is subject to change. Go to the Site to see current redemption values.
- The minimum redemption value for a Travel Credit is $25 or multiple individual credits that total at least $25 redeemed in 1 event.
- Purchases will be available for redemption for a Travel Credit on the Site and by phone for a period of up to 12 months from the posting date of the transaction.
- Redeemed Points will be deducted from your Points balance on the date you request the Travel Credit, which will be applied to your existing balance with the highest priced Annual Percentage Rate (APR).
- Receipt of a Travel Credit does not affect your responsibility to pay your Total Minimum Payment.
- A Travel Credit will only be available to redeem for purchases from the Travel Center or for qualifying travel purchases made elsewhere as defined by the following merchant category codes ("MCC"):
  - Airlines, Air Carriers (MCC 3000-3299, representing individual major airline carriers, and 4511- Airlines/ Air Carriers)
  - Lodging—Hotels, Motels, Resorts (MCC 3501-3999 – representing individual major hotel/motel chains and 7011-Hotels/Motels/Resorts)
  - Car Rental Agencies (MCC 3351-3441 – representing individual major agencies; and 7512-Automobile Rental Agency)
  - Cruise Lines (MCC 4411)
  - Taxicabs and Limousines (MCC 4121)
  - Travel Agencies and Tour Operators (MCC 4722)
  - Passenger Railways (MCC 4112)
- Transportation—Suburban and Local Commuter Passenger, including Ferries (MCC 4111)
- Bus Lines (MCC 4131)
- Transportation Services—not elsewhere classified (MCC 4789)
- Real Estate Agents and Managers—Rentals (MCC 6513)
- Timeshares (MCC 7012)
- Campgrounds and Trailer Parks (MCC 7033)
- Motor Home and Recreational Vehicle Rental (MCC 7519)
- Tourist Attractions and Exhibits (MCC 7991)
- Art Dealers and Galleries (MCC 5971)
- Amusement Parks, Carnivals, Circuses, Fortune Tellers (MCC 7996)
- Aquariums, Dolphinariums, Zoos, and Seaquariums (MCC 7998)
- Boat Leases and Boat Rentals (MCC 4457)
- Recreation Services—not elsewhere classified (MCC 7999)

Cash Rewards

You can redeem Points for an electronic deposit into a checking or savings account of your choice; a contribution to an eligible IRA account, 529 Plan account or Merrill Lynch Cash Management Account; a payment on an eligible mortgage loan; a check or a charitable donation.

Current Cash Reward values, and their Points requirements, are available on the Site and are subject to change.

Requesting an electronic deposit into a checking or savings account

Please check with your financial institution to make sure they will accept the electronic deposit before redeeming your Points for deposit into an account at a financial institution other than Bank of America.

If an electronic transfer is rejected, your Points will be returned to your account. We will notify you within 15 days of your request at the email address provided at the time of redemption.

When you redeem, an electronic deposit will be sent by us to your designated account within 5 business days.

Requesting a check

When you request a check, we’ll mail it (first-class) to the billing address on the account within 14 business days. If you request multiple checks, we’ll mail each one separately. The check is payable to the primary cardholder, not to joint or authorized users.

The check is valid for 90 days from the date it was issued. After the printed expiration date, the check will be void, and you’ll get a statement credit for the amount within two billing cycles. This will appear on your account as a retail credit adjustment.

We are not responsible for lost, stolen, or undelivered checks.

Requesting a Charitable Donation

Redeem your Points for a cash donation to a charitable organization.

Consult your tax advisor to see if your donation qualifies with the IRS as a charitable donation.

Redeeming for Contributions into an Eligible IRA

You can redeem your Points towards a contribution (“IRA Reward”) to an eligible IRA account in your name with Bank of America, N.A. or Merrill Lynch (“eligible IRA account”).

Your Points can only be redeemed for deposit into an eligible IRA account in increments of $15, with a $30 minimum deposit.

Your Points are not automatically redeemed for contribution to an IRA account. Points are only redeemed for contribution to an eligible IRA account when you request that they are.
• All redemptions must follow the terms of the Program Rules and the agreements and terms and conditions of the IRA account.

How you redeem into an eligible IRA account
• Sign in to the Site by visiting bankofamerica.com/travelrewards.
• Select the IRA Reward option.
• Enter your eligible IRA account number and all other requested information in the fields shown.
• Within fifteen (15) business days, we will send your contribution to the eligible IRA account you selected, either electronically or by check.

Rejections of Contributions
• If Merrill Lynch or Bank of America, N.A. refuses to accept a contribution for any reason, we will notify you by email at the address you provided at the time of redemption and will reinstate the Points to your Card account. We cannot guarantee that Bank of America, N.A. or Merrill Lynch will accept contributions on your behalf.
• If your contribution is rejected for any other reason or does not clear within ninety (90) days from the date it was issued by us, it will be considered void, and the Points used to get the IRA Reward will be reinstated to you or to your Card account. If your Card is closed before the Points can be reinstated to your account, then the Points will be forfeited (except if your Card has been reported lost or stolen, subject to verification).
• It’s important to remember that receiving a BankAmericard Travel Rewards credit card with Points does not establish an IRA account at either Bank of America, N.A. or Merrill Lynch, nor does it guarantee that Bank of America, N.A. or Merrill Lynch will establish or maintain an IRA account for you.

Contribution limits and eligibility requirements
• Points redeemed for contribution to your eligible IRA account will be treated as a contribution for the year in which it is made and will be subject to the IRS contribution limits that apply to your eligible IRA account.
• The IRS also imposes limits on who is eligible to make contributions to an IRA account.
• You are solely responsible for calculating your contribution limits and your eligibility to make IRA contributions.
• We don’t impose limits on the number of IRA Reward redemptions you may complete each year. If an adjustment to your Points total, whether due to error, refund, credit, or other form of rescission causes you to receive more credit to your IRA account than you were otherwise entitled to, you agree you may owe us the value of such excess.
• Neither Bank of America, N.A. nor Merrill Lynch is providing you with tax advice. You should consult with your tax advisor regarding your eligibility to make contributions to an IRA account.
• To learn about IRS contribution limits and eligibility requirements for IRA accounts, visit ira.bankofamerica.com.

What you need to know
• Questions about the accrual of Points and the sending of contributions to Merrill Lynch or Bank of America, N.A. are resolved by us. After the transfer of your IRA Rewards contribution from us to Merrill Lynch or Bank of America, N.A., we are not responsible or liable for the administration of this contribution or items associated with your IRA account. It’s your responsibility to ensure that contributions made by us to your eligible IRA account on your behalf don’t violate the terms of that account.
• We are not responsible or liable for any taxes or penalties resulting from contributions.
• We reserve the right to change or cancel this redemption option at any time.
• Amounts, including IRA Rewards, contributed to the Bank of America, N.A. or Merrill Lynch eligible IRA account that are ineligible contributions or that exceed applicable annual contribution limits can result in excess contributions. When they aren’t timely corrected, they may cause the account owner to owe IRS excise taxes.
• The owner of an eligible IRA account is responsible for ensuring that excess contributions don’t occur. If an excess contribution does occur, the account owner remains responsible for correcting the excess according to applicable IRS requirements along with any resulting taxes and penalties.
• Remember, Merrill Lynch and Bank of America, N.A. have the right, but aren’t required, to reject a deposit for redeemed Points. This includes, but is not limited to, situations where information in Bank of America, N.A. or Merrill Lynch’s records shows that the deposit will result in an excess contribution to a tax advantaged retirement account.
• Establishment or ownership of a Bank of America, N.A. or Merrill Lynch IRA account (or other relationship with Bank of America, N.A. or Merrill Lynch) is not required to obtain the Card or to be eligible to use Points to obtain any Rewards offered under the Program other than IRA Rewards.

Redeeming for Contributions to a 529 Plan Account
• You can redeem Points for contributions to a Merrill Lynch Section 529 Account: NextGen College Investing Plan®, which requires a minimum investment amount.
• Points will be debited from your Points balance and a corresponding credit will be posted to your 529 Account upon redemption.
• No returns or refunds are allowed.

Redeeming for Contributions to a Merrill Lynch Cash Management Account
• You can redeem Points for contributions to a Merrill Lynch Cash Management Account (CMA®).
• To complete your redemption, you must provide your CMA Account number and your authorization to send the Points electronically through the Automated Clearinghouse System (ACH).
• Once processed, your contribution will be deposited into your CMA Account within fourteen (14) business days of the request.
• Your Points are considered fully redeemed once an ACH deposit is made to your CMA Account.
• We are not responsible for lost, stolen or undelivered ACH deposits, and substitute ACH deposits won’t be made available.
• Once an ACH deposit is complete and the value of any transaction(s) forming all or part of the Points used to get the ACH deposit is refunded, credited or otherwise rescinded, we may, at our discretion:

Before you invest in the NextGen plan, request a NextGen College Investing Plan Program Description by calling toll-free 1.877.4.NEXTGEN (463.9843) and read it carefully. The Program Description contains more complete information, including investment objectives, charges, expenses and risks of investing in the NextGen plan which you should consider carefully before investing.

Also consider whether your home state or your designated beneficiary’s home state offers any state tax or other benefits that are only available for investments in such state’s 529 plan. Section 529 plans are not guaranteed by any state or federal agency.
• Merrill Lynch is the program manager, underwriter and distributor.
• The NextGen plan is a Section 529 plan administered by the Finance Authority of Maine. Investment oversight is provided by the Maine State Treasurer.
- Stop payment on the ACH deposit.
- Withhold subsequent Points.
- Collect any amount you owe, in any appropriate manner. This includes, but is not limited to, the posting of an equivalent dollar debit in the form of a cash advance transaction to your Card.

Redeeming for Payments on a Mortgage

- When you redeem Points as a payment on an eligible mortgage, they are applied in accordance with the terms of your loan and may be rejected if your mortgage is not being paid as agreed.
- We will send the payment to the designated mortgage account either electronically or by check within three (3) business days of your request.
- If we or another Mortgage Lender refuses to accept an electronic transfer for any reason, or the check does not clear within ninety (90) days from the date it was issued by us, we will void the payment, reinstate the Points to your account, and notify you at the email address provided at the time of redemption.
- We will resolve any questions regarding the accrual of Points and the sending of payments to your mortgage.
- We are not responsible for how the payment is applied to your mortgage account and cannot control whether payments will be applied to the principal balance on your loan or any outstanding interest or loan fees.
- It is your responsibility to ensure that payments we make on your behalf do not violate the terms of your agreement with us or any other Mortgage Lender that you designate as payee during the redemption process.
- We are not responsible or liable for any prepayment penalties that we or your Mortgage Lender may charge to your mortgage account.
- If an adjustment to your Points total for any reason causes you to receive more credit to your mortgage account than you were otherwise entitled to, you agree you may owe the value of such excess to us.
- We have the right to reduce your Points balance accordingly, withhold any subsequent Points and/or credits to your mortgage account, and/or collect any amount(s) you owe, in any appropriate manner. This includes, but is not limited to, the posting of an equivalent debit in the form of a cash advance transaction to the Card.

Gift Card Rewards

Use your Points for gift cards from a variety of retailers.

Shopping online

- Browse the Site for gift card options which are updated regularly.

About gift cards

- Rewards may be issued as gift cards or gift certificates.
- Gift cards and gift certificates are subject to each individual retailer’s policies. For details, see the information that comes with your gift card.

Shipping

- Gift cards can be sent to a P.O. Box or street address.
- Check the Site for gift card shipping terms.

Additional Terms

Program changes

Changes to the Program and the Program Rules may occur from time to time. When any change is made, we’ll post revisions on the Site. In some cases, we may notify you of changes by mail. However, it’s your responsibility to review the Site or any correspondence to stay aware of any changes.
We may choose to:

- Discontinue or replace any Reward with a similar one of lesser, equal or greater value.
- Change any part of the Program, Program Rules or participating partners, Rewards or special offers.
- Terminate the Program, or discontinue your participation in it for any reason. For example, we may disqualify you from earning and redeeming Points if we find that you or someone else used your account in a way that breaks the Program Rules.

Changes may also affect outstanding transactions and Points, including:

- The earnings rate for Points
- The number of Points required to redeem Rewards
- The types of transactions that qualify for Points
- The type or value of Rewards
- The expiration date of Points, and the maximum number of Points that may be earned per month, year or other time period

The Program is not scheduled to end on a predetermined date.

Disputes regarding Points

- Discrepancies about Point earnings are not treated as credit card billing disputes. Please refer to your Credit Card Agreement or the annual Your Billing Rights notice for details about billing disputes.
- All decisions regarding Point disputes shall be final.

Refunds on credit card transactions

If you earn Points with a credit card transaction that is later refunded—and you redeem those Points for a Reward—we may:

- Stop payment on any checks
- Withhold subsequent Points
- Collect any amounts you owe; this may include charging an equivalent dollar amount to your Card (in the form of a Bank Cash Advance)

Combining Points, Rewards and other special promotions

Unless specifically authorized by us, Points and Rewards may not be combined:

- With other discounts, special rates, promotions or other reward programs offered by us
- With any other entity, including airline frequent flier, hotel frequent guest or other travel-related or membership reward charge, or credit card programs

Program administration

- Bank of America, N.A. manages the Cash Rewards portion of the Program.
- Bank of America, N.A. is the exclusive issuer and administrator of this credit card program.
- Independent third parties manage the gift card and certificate rewards portions of the Program.
- An independent third-party travel agency manages the travel portion of the Program.
- State Seller of Travel registration numbers for Loyalty Travel Agency LLC in the states that require registration are: California 2097389-50 (Registration as a seller of travel does not constitute approval by California. Loyalty Travel Agency LLC is not a participant in the Travel Consumer Restitution Fund.); Florida ST38239; Hawaii TAR-6750; Iowa 987; and State of Washington 602 868 200.

General liability

You agree to release Bank of America, N.A., and any of its affiliates from all liability, including:

- Any injury, accident, loss, claim, expense or damages you or anyone with you experience when using any Reward. If at all, the sole extent of any liability will not exceed the actual value of the Reward.
• Any claims, expenses and legal fees arising from or related to any violation of the Program Rules by you or anyone using your Card account.
• Any typographical errors or omissions in any Program-related document.
• The use of any personal or other information you provide to any merchants in connection with processing your Reward.
• Delayed or lost correspondence sent by U.S. mail or any other form of delivery, including email.
• Any error, omission, interruption, deletion, defect, delay, theft, destruction, or unauthorized access to, or alteration of, Points you earn or redeem.

Third-party suppliers are independent contractors; they aren’t employees of Bank of America, N.A., Visa U.S.A., Inc., or any of their affiliates.

We do not endorse or guarantee any of the goods, services or information provided by the Program’s third-party suppliers.

You agree that to process your transactions, the information you provide will be disclosed to merchants and other parties involved in your transaction. Examples of such information include your shipping address, credit card number and billing information.

Rewards may constitute taxable income to you and you are responsible for any tax liability that may arise from redeeming Rewards. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of Rewards. Please consult your tax advisor, as neither Bank of America, N.A., its affiliates, nor their employees provide tax advice.

All aspects of the Program are governed by the laws of the State of North Carolina. In states that don’t allow the disclaimer of warranties or exclusion of liability, the above limitations may not apply.

For information about our rights and your responsibilities regarding the online portion of the Program, see the Terms of Use at the Site.

Investment products:
• Are Not FDIC Insured
• Are Not Bank Guaranteed
• May Lose Value

Service marks and trademarks
BankAmericard Travel Rewards, Cash Management Account, CMA, Merrill Edge, Merrill Lynch, Merrill Lynch Cash Management Account, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

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.

All other company, product and service names may be trademarks or service marks of others and their use does not imply endorsement or an association with this Program.

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