

Bank of America[®] Cash Rewards Program Rules

Rewards at a glance:		
Base Earn	Earn Base Cash Rewards of 1% of all Net Purchases.	
Bonus Earn	 Earn 2% at eligible grocery merchants and wholesale clubs.* Earn 3% on purchases in one of the eligible categories you choose*: gas (default), online shopping, dining, travel, drug stores or home improvement/furnishings. Choice category can be changed once per calendar month. Preferred Rewards/Banking Rewards for Wealth Management Bonus (if qualified & enrolled): Earn 25%–75% more Cash Rewards.** 	
Redeem	Cash Rewards One-time Redemption — no minimum for checking, savings, CMA[®] or statement credit redemptions; \$25 minimum for 529 contributions and check redemptions Automatic Redemption — \$25 minimum 	
Expiration	As long as your account remains in good standing, Cash Rewards do not expire.	
Forfeiture	Cash Rewards are subject to forfeiture. See page 7.	

* You will earn 2% and 3% cash back on up to \$2,500 in combined purchases in those categories each quarter, then 1% thereafter. Details on page 1.

** See page 5 for eligibility details.

Learn more about:

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The following Program Rules provide what you need to know about the Program. Please review this document and keep it for reference. If We make any changes to the Program, We will let you know on **bankofamerica.com** or by mail.

bankofamerica.com

Basic terms and definitions

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

Base Cash Rewards — The Cash Rewards you will earn with each purchase

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

Bonus Cash Rewards—The additional Cash Rewards you can earn with certain purchases, as described herein

Card—A Bank of America[®] Cash Rewards Visa[®] or Mastercard[®] credit card

Cardholder (also referred to as "you")— Individual Cardholders, Joint Cardholders and authorized users, if any, with a Card account and charging privileges (excluding corporations, partnerships or other entities)

Cash Rewards — Rewards earned through use of the Card

Choice Category — Purchases earn Bonus Cash Rewards made from one of the selected merchant types: gas (default), online shopping, dining, travel, drug stores, or home improvement/furnishings. Choice Category can be changed once per calendar month

Customer Service—The call center that provides Program information; you can call the number on the back of your Card

Eligible Account — A Bank of America® checking or savings account, a qualifying Cash Management Account® with Merrill Lynch Wealth Management® or Merrill Edge®, or a qualifying 529 account held at Merrill Lynch®

Joint Cardholder—Joint owner of the Card account who shares full responsibility of account with the Primary Cardholder; does not include authorized users

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

Preferred Rewards/Banking Rewards for Wealth Management Programs—

Optional benefits and rewards programs, separate from this Program, available to Bank of America customers/Merrill Lynch clients who have met certain deposit account and deposit/investment balance criteria. Qualification and enrollment requirements, and other program details, are available at **bankofamerica.com/ preferred-rewards**

Primary Cardholder — First-named Cardholder on the Card account

Program—The Bank of America[®] Cash 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 provided with your Card

Site — The Program website at bankofamerica.com which includes the Mobile Banking application when available

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

How do I earn Rewards?

There's no limit to how much Cash Rewards you can earn.

- Cash Rewards earnings are based on the Net Purchases charged to the Card during each Billing Cycle.
- Cash Rewards are calculated at each transaction.
- You earn Base Cash Rewards of 1% (equal to \$0.01 for every \$1) on all Net Purchases.
- You earn a total of 2% cash back (equal to \$0.02 for every \$1, consisting of 1% Bonus Cash Rewards and 1% Base Cash Rewards) on Net Purchases made at any eligible grocery store merchants and wholesale clubs. Excluded from this bonus category are superstores and smaller stores (like drug stores and convenience stores) that sell groceries and a variety of other products.

- You earn a total of 3% cash back (equal to \$0.03 for every \$1, consisting of 2% Bonus Cash Rewards and 1% Base Cash Rewards) on Net Purchases made at eligible merchants in the one Choice Category you have selected.
- Transactions resulting in fractions of Cash Rewards will be rounded up to the nearest whole cent if equal to or greater than \$0.005 and rounded down if less than \$0.005.
- We calculate and round Base Cash Rewards, Bonus Cash Rewards and Preferred Rewards/Banking Rewards for Wealth Management Programs (if applicable) separately.
- Eligible merchants earning 3% Cash Rewards generally include merchants whose primary line of business falls under the following Choice Categories: Gas (default), Online Shopping, Dining, Travel, Drug Stores, Home Improvement/ Furnishings.
- When the new account is opened the default Choice Category is Gas. A new Choice Category selection can be made once per calendar month; however, if no change is made the category will remain the same. For example, if a category change is made on the 15th of the month, you must wait until the 1st day of the following month to change your category again.
- Only one Choice Category can be selected at a time.
- Choice Category changes may be made via the Site or the Mobile Banking application.
- Choice Category change will be effective the same day (based on Central Time).
- Choice Category Net Purchases in your new category made on the effective date will be eligible for Bonus Cash Rewards according to the terms herein.
- Choice Category Net Purchases in your new category that post to your account on the effective date but were made prior to

the effective date will not be eligible for Bonus Cash Rewards.

• Eligible merchant categories and the associated merchant category codes (MCCs) for the bonus categories are the following:

Grocery			
5411	Grocery Stores/Supermarkets		
5422	Freezer/Meat Lockers		
5441	Candy/Nut/Confection Stores		
5451	Dairy Product Stores		
5462	Bakeries		
5499	Misc. Food Stores		

Wholesale Clubs 5300 Wholesale Clubs Gas 4468 4468 Marinas 5541 Service Stations 5542 Automated Fuel Dispensers 5983 Fuel Dealers Dining 5812

Dining			
5812	Eating Places, Restaurants		
5813	Bars, Cocktail Lounges, Discotheques, Nightclubs, Taverns/ Drinking Places (Alcoholic Beverages)		
5814	Fast Food Restaurants		
Travel			
3000- 3350, 4511	Airlines, Air Carriers		
3351- 3500, 7512	Car Rental Agencies		
3501- 3999, 7011	Hotels, Motels, Resorts		
4111	Transportation—Suburban and Local Commuter Passenger, including Ferries		
4112	Passenger Railways		
4121	Taxicabs and Limousines		
4131	Bus Lines		

4411	Cruise Lines			
4457	Boat Leases and Boat Rentals			
4582	Airports, Airport Terminals, Flying Fields			
4722	Travel Agencies and Tour Operators			
4723	Package Tour Operators (for use in Germany only)			
4784	Toll and Bridge Fees			
4789	Transportation Services—Not Elsewhere Classified			
5962	Direct Marketing—Travel-Related Arrangements Services			
5971	Art Dealers and Galleries			
6513	Real Estate Agents and Managers—Rentals			
7012	Timeshares			
7033	Campgrounds and Trailer Parks			
7513	Truck & Trailer Utility Rentals			
7519	Motor Home and Recreational Vehicle Rental			
7523	Parking Lots and Garages			
7991	Tourist Attractions and Exhibits			
7996	Amusement Parks, Carnivals, Circuses, Fortune Tellers			
7998	Aquariums, Dolphinariums, Zoos and Seaquariums			
7999	Recreation Services—Not Elsewhere Classified			
Drug \$	Stores			
	Drugs, Drug Proprietors and			
5122	Druggist Sundries			
5912	Drug Store Pharmacies			
Home	Improvement and Furnishings			
0780	Landscaping and Horticultural Services			
1520	General Contractor/Residential Building			
1711	Heating, Plumbing, Air Conditioning Contractors			
1731	Electrical Contractors			
1740	Masonry, Stonework, Tile Setting, Plastering, Insulation Contractors			
1750	Carpentry			
1761	Roof, Siding and Sheet Metal Work Contractors			

1771	Contractors, Concrete		
1799	Special Trade Contractor—Not Elsewhere Classified		
5021	Office and Commercial Furniture		
5065	Electrical Parts and Equipment		
5072	Hardware Equipment and Supplies		
5074	Plumbing and Heating Equipment and Supplies		
5193	Florist Suppliers, Nursery Stock and Flowers		
5198	Paints, Varnishes and Supplies		
5200	Home Supply Warehouse Stores		
5211	Building Materials, Lumber Stores		
5231	Glass, Paint, Wallpaper Stores		
5251	Hardware Stores		
5261	Lawn and Garden Supply Stores		
5712	Equipment, Furniture and Home Furnishings Stores (except Appliances)		
5713	Floor Covering Stores		
5714	Drapery, Upholstery and Window Coverings Stores		
5718	Fireplace, Fireplace Screens and Accessories Stores		
5719	Miscellaneous House Furnishing Specialty Shops		
5722	Household Appliance Stores		
5932	Antique Shops—Sales, Repairs and Restoration Services		
5950	Crystal and Glassware Stores		
7217	Carpet and Upholstery Cleaning		
7394	Equipment, Tool, Furniture and Appliance Rental and Leasing		
7623	Air Conditioning and Refrigeration Repair Shops		
7641	Furniture—Reupholster, Repair and Refinishing		
8911	Architectural, Engineering and Surveying Services		

Online Shopping

The Online Shopping Choice Category includes eligible Net Purchases through an eCommerce website or mobile application. Unlike the MCC listings for the other Choice Categories, the following list of MCCs is a list of exclusions in which Net Purchases under these MCCs will not earn Bonus Cash Rewards in the Online Shopping Choice Category. The ineligible MCCs generally include Insurance, Utilities, Colleges/Universities/Schools, Government Services & Taxes, and Other non-retail services. Net Purchases under these ineligible MCCs will only earn the 1% Base Cash Rewards (equal to \$0.01).

Online Exclusions			
Insura			
5960	Direct Marketing—Insurance Services		
6300	Insurance Sales, Underwriting, and Premiums		
Utilitie	Utilities		
4812	Telecommunications Equipment Including Telephone Sales		
4814	Telecommunications Services/ Credit Card Activated		
4899	Cable, Satellite, and other Pay Television and Radio Services		
4900	Utilities — Electric, Gas, Sanitary, Water		
Colleges, Universities, Professional Schools and Junior Colleges			
8211	Schools, Elementary and Secondary		
8220	Colleges, Universities, Professional Schools and Junior Colleges		
8241	Schools, Correspondence		
8244	Schools, Business and Secretarial		
8249	Schools, Trade and Vocational		
8299	Schools and Education Services—Not Elsewhere Classified		
Membership Organizations			
7997	Clubs, Country Clubs, Membership (Athletic, Recreation, Sports), Private Golf Courses		

	Associations Civia Casial and		
8641	Associations, Civic, Social and Fraternal		
8651	Organizations, Political		
8661	Organizations, Religious		
Docto	rs and Hospitals		
4119	Ambulance Services		
8011	Doctors and Physicians—Not Elsewhere Classified		
8021	Dentists and Orthodontists		
8031	Osteopathic Physicians		
8041	Chiropractors		
8042	Optometrists and Ophthalmologists		
8043	Opticians, Optical Goods and Eyeglasses		
8049	Podiatrists and Chiropodists		
8050	Nursing and Personal Care Facilities		
8062	Hospitals		
8071	Medical and Dental Laboratories		
8099	Medical Services Health Practitioners—Not Elsewhere Classified		
Gover	mment Services and Taxes		
7276	Tax Preparation Service		
7800	Gambling—Government-Owned Lotteries		
9211	Court Cost Including Alimony and Child Support		
9222	Fines—Government Administrative Entities		
9311	Tax Payments		
9399	Government Services—Not Elsewhere Classified		
9402	Postage Services—Government Only		
9405	Intra-Government Purchase— Government Only		
-	etail Services		
0742	Veterinary Services		
4214	Motorfreight Carriers, Trucking, Local/Long Distance, Moving/ Storage Company, Local Delivery Services		
4215	Courier Services—Air and Ground, Freight Forwarders		
4225	Public Warehouse — Farm Products, Refrigerated Goods, Household Goods Storage		

7032	Recreational and Sporting Camps		
1032			
7210	Cleaning, Garment and Laundry Services		
7277	Debt, Marriage, Personal Counseling Service		
7311	Advertising Services		
7321	Consumer Credit Reporting Agencies		
7342	Exterminating and Disinfecting Services		
7349	Cleaning and Maintenance, Janitorial Service		
7361	Employment Agencies, Temporary Help Service		
7372	Computer Programing, Data Processing and Integrated Systems Design Services		
7392	Consulting, Management and Public Relations Service		
7393	Detective Agencies, Protective Agencies, Security Services Including Armored Car		
8111	Attorneys, Legal Services		
8351	Child Care Services		
8931	Accounting, Auditing and Bookmaking Services		
8999	Professional Services—Not Elsewhere Classified		
Miscellaneous			
6540	POI Funding Transactions		

- Purchases made at a merchant that does not process transactions under an eligible MCC or with the accurate online transaction classification or purchases processed through a third-party payment account, mobile/wireless card reader, digital wallet not supported by Bank of America or similar technology where the technology does not support transmission of MCCs will not qualify and you will not receive the Bonus Cash Rewards.
- Earn 3% and 2% Cash Rewards on the first \$2,500 in combined Choice Category, grocery store and wholesale club Net Purchases each calendar quarter.
- Once Choice Category, grocery store and wholesale club Net Purchases exceed

\$2,500 in a calendar quarter, further applicable Net Purchases will not be eligible to receive Bonus Cash Rewards and you will earn only Base Cash Rewards of 1% on Net Purchases until the first day of the next calendar quarter.

- If you return a purchase that earned Bonus Cash Rewards, it may result in a full or partial deduction of those Bonus Cash Rewards. If the deduction causes your Choice Category, grocery store and wholesale club cumulative Net Purchase amount to fall below the quarterly cap, you may receive Bonus Cash Rewards on those Net Purchases until exceeding the quarterly cap.
- The calendar quarters are: January 1 through March 31, April 1 through June 30, July 1 through September 30 and October 1 through December 31 of each year.
- Cash Rewards are subject to verification.
- From time to time, special promotions may feature Bonus Cash Rewards; details will accompany the offer.
- Not all merchants accept all credit cards.
- · Additional restrictions may apply.

If I'm a Bank of America customer or Merrill Lynch client who has qualified for and enrolled in the Preferred Rewards/Banking Rewards for Wealth Management Program, how do I earn the Preferred Rewards/Banking Rewards for Wealth Management Bonus ("Preferred Rewards/ Banking Rewards Bonus")?

What you should know

 To be qualified for enrollment in the Preferred Rewards/Banking Rewards for Wealth Management Programs, you must own certain Bank of America deposit accounts and maintain specific balances

in Bank of America deposit accounts and/or in Merrill Lynch investment accounts. Details are available at **bankofamerica.com/preferred-rewards**.

- After enrolling in the Preferred Rewards/ Banking Rewards for Wealth Management Programs, or if you are already enrolled and open a new Card, it may take up to 45 days for the Preferred Rewards/Banking Rewards Bonus to become active on your Card.
- If you move to a higher (or lower) reward tier, it may take up to five days for the higher (or lower) Preferred Rewards/ Banking Rewards Bonus to become active on your existing Card.
- For enrolled clients who change their card type, as long as the new Card is an eligible credit card, it may take up to five days for the Preferred Rewards/Banking Rewards Bonus to become active on the new Card. A complete list of ineligible cards is available at bankofamerica.com/ preferred-rewards.
- If more than one Cardholder on a Card account (Primary Cardholder and Joint Cardholder) is enrolled in the Preferred Rewards/Banking Rewards for Wealth Management Program, the account will receive the Preferred Rewards/Banking Rewards Bonus level based on the Cardholder with the higher tier.
- If a Joint Cardholder with a higher tier is added to a Card account, it may take up to 45 days for the higher Preferred Rewards/Banking Rewards Bonus to become active on that Card.
- Your Preferred Rewards/Banking Rewards for Wealth Management Program enrollment status and tier can change depending on the balance you maintain in your qualifying deposit/ investment account(s).

How the Preferred Rewards/Banking Rewards for Wealth Management Bonus works

• If either the Primary Cardholder or Joint Cardholder on the account is enrolled in

the Preferred Rewards or Banking Rewards for Wealth Management Programs, the Preferred Rewards/ Banking Rewards Bonus will be awarded with each purchase as additional Cash Rewards after the Base Rewards and Bonus Rewards have been calculated.

- The amount of additional cash you earn depends on your Preferred Rewards/ Banking Rewards for Wealth Management Program enrollment status and tier at the time the purchase posts to your account.
 - Gold tier: Adds 25% more to your Cash Rewards earned with each purchase.
 - Platinum tier: Adds 50% more to your Cash Rewards earned with each purchase.
 - Platinum Honors tier: Adds 75% more to your Cash Rewards earned with each purchase.
 - Banking Rewards for Wealth Management: Adds 75% more to your Cash Rewards earned with each purchase.
- The Preferred Rewards/Banking Rewards Bonus amount also depends on whether the purchase is included in the 1%, 2% or 3% earn rate as follows:

Earn Rate	Gold Tier	Platinum Tier	Platinum Honors/ Banking Rewards Tier
3%	3.75%	4.50%	5.25%
2%	2.50%	3.00%	3.50%
1%	1.25%	1.50%	1.75%

For example:

- If you make a \$100 purchase that earns 3% (\$3.00), you will actually earn \$3.75 if you are in the Gold Tier, \$4.50 if you are in the Platinum Tier or \$5.25 if you are in the Platinum Honors or Banking Rewards Tier when the purchase posts to your account.
- If you make a \$100 purchase that earns 2% (\$2.00), you will actually earn \$2.50

if you are in the Gold Tier, \$3.00 if you are in the Platinum Tier or \$3.50 if you are in the Platinum Honors or Banking Rewards Tier when the purchase posts to your account.

 If you make a \$100 purchase that earns 1% (\$1.00), you will actually earn \$1.25 if you are in the Gold Tier, \$1.50 if you are in the Platinum Tier or \$1.75 if you are in the Platinum Honors or Banking Rewards Tier when the purchase posts to your account.

Visit the Site or refer to your monthly billing statement to see how much Cash Rewards you've earned.

Transactions not eligible for Cash Rewards

You won't earn Cash Rewards 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 you need to know

 For new customers, accrual of Cash Rewards 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 start earning rewards immediately.

How do I redeem my Rewards?

Go to **bankofamerica.com**, the Mobile Banking application, or call the number listed on the back of your Card.

What you need to know

- Cash Rewards are available for redemption as soon as they appear on your monthly billing statement.
- Cash Rewards cannot be redeemed if the account is not in good standing at the time of redemption.
- · Cash Rewards 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.

- If your account loses charging privileges but regains its good standing before the point of account closure, your Cash Rewards will be available for redemption once the charging privileges are restored.
- In order to redeem for Cash Rewards, you must be an individual (no corporations, partnerships or entities).
- If the owner(s) of the Card account voluntarily closes the Card account, or if for any reason We close the Card account, any unredeemed Cash Rewards associated with the account are subject to immediate forfeiture, unless specifically authorized by Us within 90 days of the closure.
- · However, if the Card account is closed in connection with a death or incapacity of the Card account owner, Cash Rewards eligible for redemption may be redeemed if an authorized representative of the estate, as determined by Us, requests Cash Rewards redemption within 57 days of an account closure. Whether Cash Rewards are eligible for redemption depends on the final status of the account, is subject to the account being closed and paid in full, and is in Our sole discretion. Cash Rewards will only be issued upon request and in the name of the deceased Primary Cardholder. In the event redemptions are mailed, they are sent in the name of the deceased Primary Cardholder and to the address We have in Our system of record for that person. These redemption provisions do not apply to jointly held accounts where there is at least one surviving owner of an account.
- · All redemptions are final once processed.
- Cash Rewards are non-negotiable, and cannot be redeemed for any benefit except those Cash Rewards designated by Us.
- Cash Rewards are not property of any Cardholder or other person, and may not

be brokered; bartered; attached; pledged; gifted; sold; or unless specifically authorized by Us, transferred to anyone else under any circumstances, including, but not limited to: disability; death; upon operation of law, or in connection with any domestic relations dispute and/or legal proceeding.

- We shall have no liability for disagreements between Cardholders regarding Cash Rewards.
- Unless specifically authorized by Us, Cash Rewards may not be combined with other discounts, special rates, promotions or other reward programs offered by Us.
- Unless specifically authorized by Us, Cash Rewards cannot be transferred between any credit card accounts issued by Us.
- Cash Rewards may not be combined with any other entity, including airline frequent flier, hotel frequent guest or other travel-related or membership reward charge or credit card programs, whether in the U.S. or abroad.
- There is no expiration date on your Cash Rewards, as long as your account remains in good standing.

Redemption of Cash Rewards

- You can redeem Cash Rewards in U.S. dollars. You can request an electronic deposit to an Eligible Account, a statement credit, or a check.
- One-time redemptions for a contribution to a qualifying 529 account or redemptions for a check have a \$25 minimum redemption amount.
 Redemptions for an electronic deposit into a Bank of America® checking or savings account, qualifying Cash Management Account® with Merrill Lynch Wealth Management® or Merrill Edge® or for a statement credit have no minimum redemption amount.
- Automatic redemptions for an electronic

deposit into a Bank of America checking or savings account or into a qualifying Cash Management Account[®] with Merrill Lynch Wealth Management[®] or Merrill Edge[®] have a \$25 minimum redemption amount.

- We deduct the Cash Rewards you redeem from your Cash Rewards balance on the date you request a redemption.
- Either you, as the Cardholder, or any authorized user may request to redeem Cash Rewards.
- We have no liability for fulfilling Cash Rewards requests in good faith in response to any person claiming authority on your behalf.
- Once We issue Cash Rewards, if any transaction contributing to the value of those Cash Rewards is refunded or credited, or otherwise rescinded, We may, at Our discretion, reverse a statement credit to your Card, stop payment on any check, and/or withhold subsequent Cash Rewards, or 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.
- A 529 plan contribution resulting from rewards redemption is treated as any other plan contribution, and may be subject to gift tax and/or generationskipping tax. You are responsible for any tax liability and any related tax-return reporting obligations that may result from your rewards redemption, so please consult your tax advisor to understand the tax consequences as Bank of America does not provide tax advice.
- 529 contributions made by individuals with an international address will be rejected and returned.
- If you are considering redeeming for a contribution to a 529 account held at Merrill Lynch, please refer to the 529 account's Program Description for additional details about the plan, including maximum lifetime contribution limits.

Automatic Redemption

- To turn on automatic redemption, go to the Site, Mobile Banking application or call the number on the back of your Card to designate a Bank of America[®] checking or savings account, a qualifying Cash Management Account[®] with Merrill Lynch Wealth Management[®] or Merrill Edge[®]. Statement credits, checks and contributions to a 529 account are not eligible for automatic redemption enrollment.
- After you turn on automatic redemption, at the end of each calendar month during the month in which your Cash Rewards balance meets or exceeds the minimum \$25 required for redemption, all of your available Cash Rewards will be automatically redeemed.
- Automatic redemptions for an electronic deposit into a Bank of America[®] checking or savings account or into a qualifying Cash Management Account[®] with Merrill Lynch Wealth Management[®] or Merrill Edge[®] have a \$25 minimum redemption amount.
- The Cash Rewards cash value will be deposited within five business days via electronic transfer into the Bank of America checking or savings account or qualifying Cash Management Account[®] with Merrill Lynch Wealth Management or Merrill Edge that you selected as long as your account is an Account in Good Standing.
- You can turn off automatic redemption any time through the Site, Mobile Banking application or by telephone. If you do, you will need to request any future Cash Rewards.

Redemption for Electronic Deposit to an Eligible Account

- When you redeem for an electronic deposit into an Eligible Account, We will send it to the account you have indicated within five business days of your request.
- If an electronic deposit is rejected for any reason, We will void the deposit and reinstate the Cash Rewards to your Card account.
- If an electronic transfer is rejected, We will notify you within 15 business days of your request at the email address on file.

Redemption for Statement Credits

- Cash Rewards redeemed for a statement credit to your Card will post to your account within three business days of the date of redemption.
- Statement credits will generally be applied to your existing balance with the highest priced Annual Percentage Rate (APR).
- If you receive a statement credit, you are still responsible for paying your Minimum Payment Due shown on each monthly billing statement you receive from Us.

Redemption for Checks

- Cash Rewards checks will only be made payable to the individual designated by Us as the Primary Cardholder.
- · Check redemptions start at \$25.
- We will mail each check to the Primary Cardholder's billing address via first-class U.S. mail within 14 business days of the redemption.
- Checks can only be sent within the 50 United States and U.S. territories.
- We are not responsible for lost, stolen, or undelivered checks.
- Requests for multiple checks are processed and mailed separately.

- Checks are valid for 90 days from date of issue. An expiration date will appear on each check.
- We will void any check that is not presented for payment before the expiration date. In such cases, We will award the Cash Rewards as a statement credit posting to your Card within two Billing Cycles following the expiration date. This will appear on your account as a retail credit adjustment.
- There is no limit to the number of checks you can receive.

Additional Terms

Program changes

Changes to the Program and the Program Rules may occur from time to time. When any change is made, We will 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 type of Cash Rewards with a similar one of equal or greater value.
- Change any part of the Program or Program Rules.
- Terminate the Program, or discontinue your participation in it for any reason.
 For example, We may disqualify you from earning and redeeming Cash Rewards 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 Cash Rewards, including, but not limited to:

- The earnings rate for Cash Rewards
- The types of transactions that qualify for Cash Rewards
- The type or value of Cash Rewards

• The minimum amount of Cash Rewards required for redemption

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

Disputes regarding Rewards

- Discrepancies about Cash Rewards are not treated as 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 Cash Rewards disputes shall be final.

Refunds on Card transactions

If you earn Cash Rewards with a Card transaction that is later refunded and you redeem the Cash Rewards, We may:

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

Program administration

- Bank of America, N.A. manages the Program.
- Bank of America, N.A. is the exclusive issuer and administrator of this Program.

General liability

The Card is separate and distinct from any accounts you may have with Bank of America and its affiliates.

Approval of this Card account does not mean that any other account will be established for you.

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

 Any loss, claim, expense or damages you experience in connection with Cash Rewards. If at all, the sole extent of any liability will not exceed the actual value of the Cash Rewards.

- 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.
- 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 Cash Rewards accrued and redeemed or other Program activities.

Cash Rewards may constitute taxable income to you and you are responsible for any tax liability that may arise from receiving Cash Rewards. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of Cash Rewards. Please consult your tax advisor, as neither We, nor Our affiliates, 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.

Service marks and trademarks

Merrill Lynch, Merrill Lynch Wealth Management, Merrill Edge, Cash Management Account, CMA, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

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