

Bank of America[®] Travel Rewards Program Rules

It's easy to earn Points— simply use your Card for everyday purchases.

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

Rewards at a glance:	
Base Earn	Earn 1.5 Base Points for every \$1 spent on Net Purchases
Bonus Earn	<p>Customer Points Bonus: Earn 10% more Points*</p> <p>Travel Center bonus: Earn 1.5 Bonus Points for every \$1 spent**</p> <p>Preferred Rewards/Banking Rewards for Wealth Management Bonus (if qualified & enrolled): Earn 25%–75% more Points (replaces Customer Points Bonus)**</p>
Redeem	• Travel Credit • Cash Back • Gift Cards
Minimum Redemption	Redemptions start at 2,500 Points
Expiration	As long as your account remains in good standing, Points do not expire
Forfeiture	Points are subject to forfeiture. See page 5.

* See page 2 for eligibility details.

** See page 3 for eligibility details.

Learn more about:

Travel Credit Rewards	page 5
Cash Rewards	page 6
Gift Card Rewards	page 7

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.

Basic terms and definitions

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

Base Points—The number of Points 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 Points—The number of additional Points you can earn with each purchase, subject to the terms of certain bonus offers or enrollment-based programs

Card—A Bank of America® Travel Rewards Visa® 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—An electronic Automated Clearing House (ACH) System deposit into a checking or savings account with Bank of America, N.A., a contribution to an eligible Cash Management Account® with Merrill Lynch Wealth Management® or Merrill Edge®, or a check; Cash Rewards are issued in U.S. dollars

Customer Points Bonus—A 10% bonus added to the Base Points you earn on Net Purchases when you have a Qualifying Relationship with Us

Eligible Account—A Bank of America® checking or savings account and/or a qualifying Cash Management Account® with Merrill Lynch Wealth Management® or Merrill Edge®; Eligible Accounts are determined by Bank of America, N.A.

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

Points—Points that are earned or redeemed through the Program

Preferred Rewards/Banking Rewards for Wealth Management Programs—

Optional benefits and rewards programs, separate from this Card 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 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 provided with your Card

Qualifying Account—An open consumer (non-business) checking, savings or individual retirement account with Bank of America, N.A. that is active (an average daily balance greater than \$0 or has had a deposit within 90 days)

Qualifying Relationship—A Primary Cardholder or Joint Cardholder who has a Qualifying Account, or who is a client of Merrill Edge®, Merrill Lynch, Pierce, Fenner & Smith Incorporated or U.S. Trust (excluding 401K or other employee sponsored plans) 529 plans are included only if they appear on your Merrill Lynch or Merrill Edge statement, except that 529 plans owned in UGMA/UTMA form are not included

Rewards—Rewards that you can receive by redeeming Points

Site—The Program website at bankofamerica.com

Travel Center—The website or call center where Cardholders can purchase travel or redeem Points for travel

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

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

How are my Points calculated?

- We will calculate your Points with each eligible transaction and award (or deduct) the resulting Points, including two decimals (for example, $\$1.00 \times 1.5 = 1.50$ Points).
- We calculate and round Base and Bonus Points separately.

Base Points

- We calculate the number of Base Points you will earn with each purchase or return transaction you make.
- The transaction amount (positive or negative dollars) multiplied by your base earn rate of 1.5 Points equals your Base Points.
- For example, a purchase of $\$1.00 \times 1.5$ base earn rate = 1.50 Base Points.
- Similarly, a return of $-\$1.00 \times 1.5$ base earn rate = -1.50 Base Points.

Bonus Points

- You may earn Bonus Points based on meeting certain criteria or taking certain actions (such as enrolling in the Preferred Rewards program); details will accompany the offer.
- We calculate the number of Bonus Points you will earn with each purchase or return transaction you make, but separately from the calculation for your Base Points.
- The transaction amount (positive or negative dollars) multiplied by the bonus earn rate for that particular offer equals your Bonus Points.
- For example, a purchase of $\$1.00 \times .50$ bonus earn rate = 0.50 Bonus Points.
- Similarly, a return of $-\$1.00 \times .50$ bonus earn rate = -0.50 Bonus Points.

Points Rounding

- Any Points calculations resulting in more than two decimals will be rounded up to the next hundredth of a Point (for example, 1.515 rounds up to 1.52).

How do I earn Points?

- Earn 1.5 Base Points for every \$1 spent on Net Purchases. $\$1.00 \times 1.5$ earn rate = 1.50 Points.
 - There's no limit on the number of Points that can be earned.
 - Points are subject to verification.
- Visit the Site or refer to your monthly billing statement to see how many Points you've earned.

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

How do I earn the Customer Points Bonus?

Customer Points Bonus

- If you have a Qualifying Relationship with Us, a bonus (using a 10% bonus earn rate) will be added to the Base Points you earn with each \$1 spent on Net Purchases as follows:
 - Earn 1.65 Points (1.5 Base Points + .15 Bonus Points) with each \$1 spent on Net Purchases
- For example, if you earn 100 Base Points, the Customer Points Bonus (based on you having a Qualifying Relationship when the purchase posts to your account) will add 10 Bonus Points, for a total of 110 Points.
- 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. Additional details below.
- 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 fifth business day of the current month through the fifth business day of the following month will earn the Customer Points Bonus.
- Upon new account opening of a Qualifying Account, it may take up to 45 days to begin earning the Customer Points Bonus. For example, if you open and fund your Qualifying Account on the first of the month or later, only transactions made with your Card after the fifth business day of the following month will qualify to earn the Customer Points Bonus.

How do I earn the Travel Center Bonus?

- Earn 3 Points for every \$1 spent on Net Purchases, excluding insurance purchases, made through the Travel Center (consisting of 1.5 Base Points and 1.5 Bonus Points), with no limit on the number of Bonus Points you can earn.
- For example, if you made \$1,000 in Net Purchases through the Travel Center, you would earn 1,500 Base Points and 1,500 Bonus Points, totaling 3,000 Points.
- The Travel Center Bonus is calculated and awarded separately from any other Bonus Points (such as the Customer Points Bonus described on page 2).
- For example, if you are eligible to receive the Customer Points Bonus and your Net Purchases made through the Travel Center totaled \$1,000, you would earn 1,500 Base Points, 150 Customer Points

Bonus, and 1,500 Travel Center Bonus, totaling 3,150 Points.

- To access the Travel Center, sign in to your Online Banking account at **bankofamerica.com**, select your Travel Rewards account, select “Rewards,” and then click “Redeem Points,” or call 800.497.1159.

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(s).
- 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 Cards.
- 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).
- The Preferred Rewards/Banking Rewards Bonus will replace the Customer Points Bonus detailed above.
- For example, if you were enrolled in the Preferred Rewards Platinum tier (50% bonus earn rate) and your Net Purchases made through the Travel Center totaled \$1,000, you would earn 1,500 Base Points; 1,500 Travel Center Bonus Points; and 750 Preferred Rewards Bonus Points, totaling 3,750 Points.

How the Preferred Rewards/Banking Rewards Bonus works

- If either the Primary Cardholder or Joint Cardholder on the account is enrolled in the Preferred Rewards/Banking Rewards for Wealth Management Programs, the Preferred Rewards/Banking Rewards Bonus will be added as Bonus Points to the Base Points you earn with each \$1 spent on Net Purchases.
- The amount of Bonus Points 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 as follows:

- Gold tier (25% bonus earn rate): Earn 1.87 Points (.37 Bonus Points + 1.5 Base Points)
- Platinum tier (50% bonus earn rate): Earn 2.25 Points (.75 Bonus Points + 1.5 Base Points)
- Platinum Honors tier (75% bonus earn rate): Earn 2.62 Points (1.12 Bonus Points + 1.5 Base Points)
- Banking Rewards for Wealth Management (75% bonus earn rate): Earn 2.62 Points (1.12 Bonus Points + 1.5 Base Points)
- For example, if you earn 100 Base Points, the Preferred Rewards Bonus (based on your tier when the purchase posts to your account) will add 25, 50, or 75 Bonus Points, totaling 125, 150, or 175 Points.

What are the types of Rewards?

Use your Points to enjoy a variety of Rewards, including:

- Travel Credit
- Cash
- Gift Cards

While Travel Credit is the best value for your Points, how you redeem is up to you.

How do I redeem my Points?

Just sign in to your Online Banking account at bankofamerica.com, select your account, select "Rewards," and click "Redeem Points," or call 888.268.7800.

What you need to know

- Points are available for redemption as soon as they appear on your monthly billing statement.
- The most up-to-date number of Points you have available to redeem (which reflects any Points adjustments, transfers, or redemptions) is available

online or at the number above and may differ from the available Points shown on your last monthly billing statement.

- You can only redeem Points in whole-Point increments, but any fractions of Points will continue to accumulate toward the next whole Point for future redemptions.
- If your account loses charging privileges but regains its good standing before the point of account closure, your Points will be available for redemption once the charging privileges are restored.
- Points cannot be redeemed if the account is not in good standing 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 the owner(s) of the Card account voluntarily closes the Card account, or if for any reason We close the Card account, any unused Points 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, Points eligible for redemption may be redeemed if an authorized representative of the estate, as determined by Us, requests Points redemption within 57 days of an account closure. Whether Points 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. 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.

- 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.
- 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).
- 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.

- You can visit the Site or call Us to redeem Points for a travel statement credit (issued in U.S. dollars) to offset qualifying travel purchases. Eligible travel purchases can be found on the Site.
- The Redemption value of your Points is 1%. For example: 2,500 Points = \$25.00 travel statement credit.
- Travel Credit Rewards redemptions start at 2,500 Points.
- Travel Credit Rewards can be redeemed in increments of 1 Point.

- There is no limit to the number of Points you can redeem.
- Check the Site for the current redemption value of your Points for Travel Credit Rewards as they may vary and are subject to change.

What you should know

- The minimum redemption value for a Travel Credit is \$25 or multiple individual credits that total at least \$25 redeemed in one 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 Minimum Payment Due.
- Qualifying travel purchases include purchases made from the Travel Center or travel purchases made in the following merchant category codes (MCCs):
 - Airlines, Air Carriers (MCCs 3000-3350, representing individual major airline carriers, and 4511-Airlines/Air Carriers)
 - Lodging—Hotels, Motels, Resorts (MCCs 3501-3999 – representing individual major hotel/motel chains and 7011-Hotels/Motels/Resorts)
 - Car Rental Agencies (MCCs 3351-3500 – representing individual major agencies; 7512-Automobile Rental Agency and 7513-Truck and Utility Trailer Rentals)
 - Cruise Lines (MCC 4411)
 - Taxicabs and Limousines (MCC 4121)
 - Travel Agencies and Tour Operators (MCC 4722)
 - Passenger Railways (MCC 4112)

- Direct Marketing—Travel Related Arrangement Services (MCC 5962)
- Toll and Bridge Fees (MCC 4784)
- Automobile Parking Lots and Garages (MCC 7523)
- Transportation—Suburban and Local Commuter Passenger, including Ferries (MCC 4111)
- Bus Lines (MCC 4131)
- Airport, Airport Terminals, Flying Fields (MCC 4582)
- Package Tour Operators—for Germany Use Only (MCC 4723)
- 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 an Eligible Account, or a check.
- The Redemption value of your Points is \$0.006. For example: 2,500 Points = \$15.00 in Cash Rewards.
- Cash Rewards redemptions start at 2,500 Points.
- Cash Rewards can be redeemed in increments of 1 Point.

- There is no limit to the number of Points you can redeem.
- Redemption values resulting in fractions of Cash Rewards will be rounded up to the nearest whole cent.
- This information is available on the Site and is subject to change.

Redemptions for an Electronic Deposit into 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 Points 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.

Requesting a check

- Cash Rewards checks will only be made payable to the individual designated by Us as the Primary Cardholder.
- 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.

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.
- The names and logos of merchants are used with permission of the merchants and all trademarks are the property of their respective owners.
- Your Program does not guarantee the availability of a specific gift card, and the choices available may change without notice.
- Gift cards/certificates are subject to the terms and conditions set by the merchant/retailer who issues the gift card/certificate.
- Visa®, Mastercard® and American Express® branded gift cards expire if not used prior to the expiration date on the card (approximately 12 months). Additional fees may apply. Visa®, Mastercard® and American Express® gift card terms and conditions will be sent with the card.
- For gift card redemption values, please visit the Site.

Shipping

- Gift cards can only be shipped within the 50 United States and U.S. territories.
- Gift cards can be sent to a P.O. Box or street address.
- Check the Site for gift card shipping terms.

Additional Terms

Travel Center

- All travel arrangements are subject to availability.
- Exchanges or refunds for no-shows or unused portions of travel aren't allowed. Make sure you provide proper proof of citizenship or naturalization, if required.

- Fees may be charged by the Program for changes and cancellations of travel bookings after travel reservations are confirmed. Additional fees may be imposed by an airline, car rental company or hotel based on their change and cancellation policies. Any applicable change and cancel fees will be disclosed at the time of booking or cancellation.
- Travel documents will be sent to the email address you provide at the time of purchase.
- Travel Center is not responsible for travel itinerary changes made by the airlines. Contact the airline prior to departure for any changes or delays.
- Availability of certain airlines, flights, car rental companies and hotels are limited to those on the Travel Center reservation system. Not all airlines, flights, car rental companies and hotels may be available.
- Travel pricing is subject to availability at the time of purchase.
- Hotel mandated fees, such as resort fees, are not included in the travel purchase price.
- There may be age restrictions for airline, car rental and hotel reservations. Contact the airline, car rental company or hotel directly for details.
- Seating requests made at the time of booking are not guaranteed. Contact airlines directly to confirm your seats.

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 change the redemption options or values at any time.
- Discontinue or replace any Reward with a similar one of 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 minimum amount of Points required for redemption
- 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 Points earnings 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 Points disputes shall be final.

Refunds on Card transactions

If you earn Points with a 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 program

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 the Program.
- An independent third party manages the gift card and certificate Rewards portions of the Program.
- An independent third-party travel agency manages the travel portion of the Program.
- Registered seller of travel numbers for Expedia are: California registration number: 2029030-50, Florida registration number: ST-31901, Hawaii registration number: TAR-5461, Iowa registration number: 601, Nevada registration number: 2002-0758, Washington registration number: 601975803. Registration as a seller of travel in California does not constitute the state's approval.

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 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, Card number and billing information.

Rewards may constitute taxable income to you and you are responsible for any tax liability that may arise from receiving 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 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.

Investment products:

- **Are Not FDIC Insured**
- **Are Not Bank Guaranteed**
- **May Lose Value**

Service marks and trademarks

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