



Benefits you can bank on.

Bank of America at Work.[®]



■ Direct deposit. Direct savings. Direct convenience.

Your company has teamed up with Bank of America to bring you an exclusive package of banking benefits: Bank of America at Work.[®]

Participating in the Bank of America at Work program gives you savings on accounts and services you use most like checking, mortgages, credit cards and Online Banking with Bill Pay.* With a dedicated website and thousands of ATMs and banking centers nationwide, Bank of America at Work lets you bank when, where and how you want.

■ It all starts with direct deposit.


Direct deposit opens the door to a variety of services, accounts and special discounts like:

- Free checking with direct deposit, plus other discounted checking options
- Discounts on second checking
- Free first order of standard checks
- Special promotions for paying bills online¹
- Up to \$500 credit on closing costs with a new first mortgage²
- Rate discounts on consumer loans, home equity loans and lines of credit³
- 0% introductory rate for the first 6 billing cycles on select Bank of America Visa[®] credit cards
- Preferred interest rates on CDs
- Complimentary financial analysis
- Free travelers check services



■ Sign up for direct deposit today and get Bank of America at Work[®] working for you.

To enjoy all these advantages now simply visit: www.bankofamerica.com/bankatwork or your local banking center.



* Online Banking with Bill Pay is available in all states except OR, where Online Banking through Quicken[®] is available instead. In OR, the purchase and installation of Quicken software may be required.

¹ To be eligible for special promotions for paying bills online, Internet access is required and Internet service provider fees may apply. Charges for overdrafts and other account-related fees still apply.

² Automatic payment is required for rate discounts on closing cost offer on first mortgage. No cash will be given to borrower in closing cost offer on first mortgage.

³ Loan discounts apply to new loans, and certain types of loans may be excluded. Automatic payment is required for rate discounts on consumer loans and home equity loans. Home equity lines of credit are available in states where banking centers are located except Texas. Only qualified homesteads can secure Texas home equity loans. Other restrictions may apply. Flood, hazard or property insurance may be required. See Bank of America for further details.

Credit cards are issued by Bank of America, N.A. (USA).

Credit is subject to approval. Normal credit standards apply.

Programs, rates, terms and conditions are subject to change without notice. Discounts and premiums cannot be combined with any other offer.

Eligibility for Bank of America at Work terminates when (a) you terminate your relationship with the sponsoring company or organization or (b) the sponsoring company's or organization's Bank of America at Work plan is terminated by either the company or organization or Bank of America, at which time rates and fees will revert to the current rates and fees as stated in the Personal Schedule of Fees.

Information is accurate as of 07/11/03.

Bank of America, N.A. Member FDIC

Equal Housing Lender 

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Bank of America  **Higher Standards**