



# Make your money work for you

with the Bank of America at Work<sup>®</sup> program.



For a limited time, employees get a **\$50 bonus** after opening a personal checking account through the Bank of America at Work<sup>®</sup> program and enrolling in Direct Deposit within 60 days of account opening.\*

We've teamed up with Bank of America to offer you convenient, reliable and secure solutions to help you manage your money. When you open a new Bank of America checking account, you can bank anytime, anywhere you want.

#### The Bank of America at Work<sup>®</sup> program offers customers a variety of benefits:

- A low or no monthly maintenance fee for a Bank of America MyAccess<sup>®</sup> checking account with qualifying Direct Deposit<sup>1</sup>
- The charge for the first order of standard checks is waived
- The purchase fee for money orders and cashier's checks is waived
- Access to Financial Education tools
- Discounts on safe deposit box rentals<sup>2</sup>

#### Plus, Bank of America offers convenient solutions to help you save and manage your money:

- Option to get a regular savings account
- **Keep the Change<sup>®</sup>** savings program to make it easy to build your savings automatically after enrollment each time you make a purchase with your debit card<sup>3</sup>
- An optional debit card that comes with a **\$0 Liability Guarantee<sup>4</sup>**
- **Add It Up<sup>®</sup>** program lets you earn cash back from hundreds of participating retailers<sup>5</sup>
- **Online Banking** and **Mobile Banking** give you secure access to your money wherever you are<sup>6</sup>
- Optional **Bill Pay** to help you pay your bills in minutes from one simple site

The \$50 bonus is available only through our partnership with Bank of America and the Bank of America at Work<sup>®</sup> program. Stop by a Bank of America near you or visit [bankofamerica.com/bankatwork](http://bankofamerica.com/bankatwork) to open your new checking account today.



#### REDEMPTION PROCESS FOR BANK OF AMERICA ASSOCIATES

Offer Code: OBD

**IMPORTANT NOTE FOR PERSONAL BANKERS:**  
Please use the Online Redemption Form or call the Redemption Hotline via OneCall to request the offer fulfillment on the customer's behalf.

\* Offer expires 01/20/2012. Bank of America may terminate the offer before that date. To receive the offer, you must open a qualifying new personal checking account through the Bank of America at Work<sup>®</sup> program and set up qualifying direct deposit into your checking account within 60 days of account opening. This offer is available in any Bank of America banking center or at a tabling event when this form is presented at the time of account opening. Limit one incentive per customer. The new customer must not be a current personal checking customer and the new checking account must remain open until we can verify its eligibility, which generally takes no more than 120 days. The new customer is not eligible for this offer if they were a signer on a Bank of America checking account that was closed within the last three months. All accounts are subject to our normal approval process. Offer does not apply to second or multiple accounts. This offer cannot be combined and is not eligible with other offers. The minimum deposit required to open a new Bank of America checking account and receive this offer is subject to normal opening deposit requirements of the specific account being opened. For example, the minimum opening deposit for some non-interest bearing Bank of America checking accounts is \$25. Account must be in good standing at the time of qualification. Customer will receive \$50 after verification of qualification in the incentive program. We generally direct deposit the incentive into the new Bank of America checking account within 120 days of account opening. If for any reason we are unable to successfully direct deposit the funds, a check will be issued. We may report to the IRS the value of any premium and applicable taxes are the responsibility of the recipient. We offer a variety of interest-bearing and non-interest-bearing personal checking accounts. For Tiered Interest personal checking accounts, the minimum balance to open is \$100 and the Annual Percentage Yields (APYs) are as follows: less than \$10,000, 0.05%; \$10,000-\$99,999, 0.08% and \$100,000 and over, 0.10% as of 07/12/2011. The rate may change after the account is opened or anytime after this date. Fees could reduce the earnings on the account. Please consult a banking center associate, visit [bankofamerica.com](http://bankofamerica.com) or see our Personal Schedule of Fees for more information. Reproduction, purchase or sale of this offer is prohibited.

Eligibility for the Bank of America at Work<sup>®</sup> program 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<sup>®</sup> program 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.

<sup>1</sup> MyAccess Checking<sup>®</sup> has no monthly maintenance fee/service charge with at least one qualified direct deposit of \$250 or more or an average daily balance of \$1,500, during each monthly statement cycle.

<sup>2</sup> Discounts and pricing vary depending on the state where the account is opened. Ask an associate at your nearest banking center for details.

<sup>3</sup> Keep the Change<sup>®</sup> patent pending.

<sup>4</sup> The \$0 Liability Guarantee covers fraudulent purchases and payments made by others using your Bank of America debit card(s). To be covered, report purchases made by others promptly, and don't share personal or account information with anyone. Access to funds next business day in most cases, pending resolution of claim. Consult customer and account agreements for full details.

<sup>5</sup> Participating retailers and offers are subject to change. You must have either a Bank of America debit card or consumer credit card and be enrolled in Online Banking to be eligible for participation in the program. Redemption of accrued cash back rebates occurs in accordance with program Terms and Conditions, generally monthly when a minimum of \$5.00 cash back has been earned. Program is not available to select military bank customers. Select MyExpression<sup>®</sup> credit cards, co-brand debit cards, Business credit cards and other accounts are not eligible for participation in the program. Additional restrictions apply. For complete program Terms and Conditions, visit [bankofamerica.com/additup](http://bankofamerica.com/additup).

<sup>6</sup> Web access is needed to use Mobile Banking. Check with your wireless carrier for fees that may apply. Mobile Banking available to Online Banking enrollees only. All terms applicable to Online Banking apply to Mobile Banking. Must have Transfers and Bill Pay set up previously in Online Banking to use these functions in Mobile Banking.

Some accounts and services, and the fees that apply to them, vary from state to state. Please review the information for your state in the Personal Schedule of Fees (at [www.bankofamerica.com/feesataglance](http://www.bankofamerica.com/feesataglance) or at your local banking center) and in the Online Banking Service Agreement at [www.bankofamerica.com/serviceagreement](http://www.bankofamerica.com/serviceagreement).

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