

**Applies in all states**

Listed below are fees associated with some of the services we provide to both customers and non-customers. A Bank of America relationship customer is an account owner of a deposit account (checking, savings, CD), Individual Retirement Account (IRA), loan, credit card, mortgage, safe deposit box or Merrill investment account. Other fees may be assessed in addition to those being waived. We may change these fees at any time without notice. Some products and services are not available in all states or jurisdictions. This schedule **does not apply** to Analyzed Business Accounts. Disclosures on page 2 explain that some fees vary by state.

For account fees, please see the *Business Schedule of Fees*.

Miscellaneous fees that are waived or discounted are indicated with --Waived--			Preferred Rewards for Business		
Services	Fee	Business Advantage Relationship Banking accounts <sup>1</sup>	Gold	Platinum	Platinum Honors
<b>Bonds</b>					
<b>Bond coupon collection</b>					
Bank of America relationship customers, per envelope	\$20.00	--Waived--			
Non-Bank of America customers, per envelope	\$40.00				
Bond coupon collection returned, per envelope	\$50.00				
<b>Bond redemption (excludes U.S. savings bonds)</b>					
Bank of America relationship customers, each	\$20.00	--Waived--			
Non-Bank of America customers, each	\$40.00				
<b>Cashier's Checks</b>					
Bank of America relationship customers, each	\$15.00		--Waived--	--Waived--	--Waived--
Non-Bank of America customers, each <sup>2</sup>	\$25.00				
<b>Collection Items<sup>3</sup></b>					
<b>Documentary and non-documentary</b>					
Bank of America relationship customers, each	\$30.00				
Non-Bank of America customers, each	\$50.00				
<b>International collections</b>					
Check/draft, each	\$40.00				
<b>Documentary export/import collection</b>					
Acceptance/Usance drafts D/A, each	\$145.00				
Courier International, each	\$50.00				
Sight Draft D/P, each	\$100.00				
Tracing (first tracer is free), each	\$50.00				
<b>Protest Fee<sup>4</sup></b>					
Protest Fee, each	\$25.00				
<b>Safe Deposit Box (Cost varies depending on size)</b>					
Annual Rental Fee <sup>5</sup>	--Varies--				
Drilling Fee	\$150.00				
Late Payment Fee (after 30 days)	\$10.00				
<b>Returned Item Service</b>					
Special handling, per item <sup>6</sup>	\$0.25				
<b>Wire Transfers and International Fees and Services<sup>7</sup></b>					
<b>Incoming wires</b>					
Domestic transfer, per wire	\$15.00	--Waived--	--Waived--	--Waived--	--Waived--
International transfer, per wire	\$15.00	--Waived--		--Waived--	--Waived--
Investigation, per transaction	\$25.00				
<b>Outgoing wires<sup>8</sup></b>					
Domestic transfer, per wire <sup>9</sup>	\$30.00				See footnote
International, U.S. Dollar, per wire <sup>9</sup>	\$45.00				See footnote
International, foreign currency, per wire <sup>9</sup>	No fee				See footnote
Investigation, per transaction	\$25.00				
<b>Notification</b>					
Mail, per wire	No fee				

<sup>1</sup>Fees are waived for the primary and included accounts in the Business Advantage Relationship Banking solution.

<sup>2</sup>Cashier's check issuance for those who are not Bank of America customers may be limited to the following scenario: requestor wishes to exchange a check drawn on Bank of America for a cashier's check (funds must be available before cashier's check issuance).

<sup>3</sup>The drawee bank and other financial institutions involved in the collection process may also charge fees and deduct their fees from any amount collected. Minimum amount of an international check or draft to be accepted for collection is \$200.

<sup>4</sup>Protest Fee applies in NY only.

<sup>5</sup>Bank of America relationship customers qualify for a 15% discount (up to \$70) on their safe deposit box rent by setting up automatic payments from most Bank of America checking, savings or money market savings accounts.

<sup>6</sup>Special Handling does not apply in CT, DE, MA, ME, NH, NJ, NY, PA and RI.

<sup>7</sup>For an international wire transfer, other financial institutions involved in the wire transfer may also charge fees and deduct their fees from the amount of the wire transfer. For international wire transfers, in addition to our standard wire transfer fee, other fees may also apply, including those charged by the recipient's financial institution, foreign taxes, and other fees that are part of the wire transfer process. Markups associated with the currency conversion are included in the Bank of America exchange rate. When deciding between sending in foreign currency or U.S. Dollars, you should consider factors that impact the total cost to send or the amount available to transfer, such as the differences in exchange rates and fees.

<sup>8</sup>Includes tracers, amendments, cancellations, drawdown responses, recalls, and requests to return wires on customer's behalf.

<sup>9</sup>Only Preferred Rewards for Business members in the Platinum Honors tier qualify for a waiver of our standard wire fee for outbound domestic and international wires sent in U.S. Dollars for the first four (4) wires sent per statement cycle through the online channel (includes wires sent through Business Advantage 360 and Direct Payments). Wires sent via CashPro are not eligible for the fee waiver.