

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.

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 ¹	Gold	Platinum	Platinum Honors
Cashier's Checks					
Bank of America relationship customers, each ²	\$15.00		--Waived--	--Waived--	--Waived--
Collection Items³					
Documentary export/import collection					
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				
Safe Deposit Box (Cost varies depending on size)					
Annual Rental Fee ⁴	--Varies--				
Drilling Fee	\$150.00				
Late Payment Fee (after 30 days)	\$10.00				
Returned Item Service					
Special handling, per item ⁵	\$0.25				
Wire Transfers and International Fees and Services⁶					
Incoming wires					
Domestic transfer, per wire	\$15.00	--Waived--	--Waived--	--Waived--	--Waived--
International transfer, per wire ⁷	\$15.00	--Waived--		--Waived--	--Waived--
Investigation, per transaction	No fee				
Outgoing wires⁸					
Domestic transfer, per wire ⁹	\$30.00				See footnote
International, U.S. Dollar, per wire ⁹	\$45.00				See footnote
International, foreign currency, per wire ⁹	No wire fee				See footnote
Investigation, per transaction	No fee				
Notification					
Mail, per wire	No fee				

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

²Bank of America no longer services non-clients with cashier’s checks. Non-clients may continue to cash on-us checks but can no longer exchange them for a cashier’s check.

³The 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.

⁴Bank 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.

⁵Special Handling does not apply in CT, DE, MA, ME, NH, NJ, NY, PA and RI.

⁶For international wire transfers, other fees may also apply, including those charged by recipient’s financial institution, foreign taxes, and other fees that are part of the wire transfer process. We profit from markups associated with the currency conversion included in our exchange rate (determined solely by us). Before sending in foreign currency, you should consider factors that impact the total cost or the amount available after transfer.

⁷For each incoming wire transfer: If received in a foreign currency, it will be converted into U.S. Dollars using the applicable exchange rate determined solely by us.

⁸Includes tracers, amendments, cancellations, drawdown responses, recalls, and requests to return wires on customer’s behalf.

⁹Only 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.