

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 a Merrill investment account. The Deposit Agreement applies and 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.

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

Miscellaneous fees that are waived or discounted are indicated with --Waived--			Preferred Rewards Program				
		Advantage Relationship Banking accounts  Advantage® with Tiered Interest Checking accounts  Advantage® Regular Checking accounts					
Services	Fee		Gold	Platinum	Platinum Honors	Diamond	Diamond Honors
<b>Cashier's Checks</b>							
Bank of America relationship customers, each <sup>1</sup>	\$15.00		--Waived--	--Waived--	--Waived--	--Waived--	--Waived--
<b>Foreign Currency Exchange</b>							
<b>Buy foreign currency OTC</b>							
Bank of America relationship customers, per transaction	No fee						
Non-Bank of America customers - Not serviced							
<b>Shipping on foreign currency orders</b>							
Bank of America relationship customers, per transaction							
Standard shipping fee if less than US \$1,000	\$7.50		--Waived-- (for digital orders only)	--Waived-- (for digital orders only)	--Waived-- (for digital orders only)	--Waived-- (for digital orders only)	--Waived-- (for digital orders only)
Standard shipping fee if US \$1,000 or more	No fee						
Next business day option	\$20.00						
Non-Bank of America customers - Not serviced							
<b>Safe Deposit Box (Cost varies depending on size)</b>							
Annual Rental Fee <sup>2,3</sup>	--Varies--			See footnote	See footnote	See footnote	See footnote
Drilling Fee	\$150.00						See footnote
Late Payment Fee (after 30 days)	\$10.00						See footnote
<b>Wire Transfers and International Fees and Services<sup>4</sup></b>							
<b>Incoming wires</b>							
Domestic transfer, per wire	\$15.00	--Waived--	--Waived--	--Waived--	--Waived--	--Waived--	--Waived--
International transfer, per wire <sup>5</sup>	\$15.00			--Waived--	--Waived--	--Waived--	--Waived--
Investigation, per transaction	No fee						
<b>Outgoing wires</b>							
Domestic transfer, per wire	\$30.00					--Waived-- (2 fees per statement cycle)	--Waived--
Domestic Investigation, per transaction	No fee						
International, U.S. Dollar, per wire	\$45.00					--Waived-- (2 fees per statement cycle)	--Waived--
International, foreign currency, per wire <sup>4,6</sup>	No wire fee						
International Investigation, U.S. Dollar, per transaction	No fee						
International Investigation, foreign currency, per transaction	No fee						
<b>Notifications</b>							
Mail, per wire	No fee						

<sup>1</sup>Bank 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.

<sup>2</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 a Bank of America checking, savings or money market savings account.

<sup>3</sup>Bank of America relationship customers eligible to receive a waiver of the annual rental fee on a standard size box or a \$30 discount on a larger box, where available:

- Preferred Rewards (Platinum, Platinum Honors and Diamond tier members) receive the annual rental fee waiver on a standard size box or a \$30 discount on a larger Box.
- Preferred Rewards Diamond Honors tier members qualify for a waiver of all safe box fees.

<sup>4</sup>Preferred Rewards Diamond tier members qualify for two waivers per statement cycle and Diamond Honors tier members for unlimited waivers of the Outgoing Domestic and International Wire Transfers fees. These fees are not waived when resulting from use of “The Direct Payments Service”, the on-line service for Small Business clients.

<sup>5</sup>For 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.

<sup>6</sup>For 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.