

**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. Disclosures at the end of this document explain that some fees vary by state.

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

Miscellaneous fees that are waived or discounted are indicated with --Waived--

Services	Fee	Advantage Relationship Banking accounts  Advantage® with Tiered Interest Checking accounts  Advantage® Regular Checking accounts	Preferred Rewards Program				
			Gold	Platinum	Platinum Honors	Diamond	Diamond Honors
<b>Bonds</b>							
<b>Bond coupon collection</b>							
Bank of America relationship customers, per envelope	\$20.00	--Waived--	--Waived--	--Waived--	--Waived--	--Waived--	--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--	--Waived--	--Waived--	--Waived--	--Waived--	--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--	--Waived--	--Waived--
Non-Bank of America customers, each <sup>1</sup>	\$25.00						
<b>Collection Items<sup>2</sup></b>							
<b>Documentary and non-documentary</b>							
Bank of America relationship customers, each	\$30.00						--Waived--
Non-Bank of America customers, each	\$50.00						
<b>International collections</b>							
Check/draft, each	\$40.00						
<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>Protest Fee<sup>3</sup></b>							
Protest Fee, each	\$25.00						
<b>Safe Deposit Box (Cost varies depending on size)</b>							
Annual Rental Fee <sup>4,5</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

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			Gold	Platinum	Platinum Honors	Diamond	Diamond Honors
<b>Wire Transfers and International Fees and Services<sup>6</sup></b>							
<b>Incoming wires</b>							
Domestic transfer, per wire	\$15.00	--Waived--	--Waived--	--Waived--	--Waived--	--Waived--	--Waived--
International transfer, per wire	\$15.00			--Waived--	--Waived--	--Waived--	--Waived--
Investigation, per transaction	\$25.00						
<b>Outgoing wires</b>							
Domestic transfer, per wire	\$30.00				--Waived-- (2 fees per statement cycle)	--Waived--	
Domestic Investigation, per transaction	\$25.00						
International, U.S. Dollar, per wire	\$45.00				--Waived-- (2 fees per statement cycle)	--Waived--	
International, foreign currency, per wire <sup>6</sup>	No fee						
International Investigation, U.S. Dollar, per transaction	\$25.00						
International Investigation, foreign currency, per transaction	No fee						
<b>Notifications</b>							
Mail, per wire	No fee						

<sup>1</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>2</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.

<sup>3</sup>Protest Fee applies in NY only.

<sup>4</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>5</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>6</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. 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.