

†Details of Rate, Fee and Other Cost Information

Account terms are not guaranteed for any period of time. All terms, including fees and APRs for new transactions, may change in accordance with the Credit Card Agreement and applicable law based on information in your credit report, market conditions, business strategies, or for any reason. Please review all of these materials so that you are fully informed about the terms of this credit card offer.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	15.99% to 23.99% , based on your creditworthiness when you open your account. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	15.99% to 23.99% , based on your creditworthiness when you open your account. After that, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	18.99% to 26.99% , based on your creditworthiness when you open your account, for Direct Deposit and Check Cash Advances, and 28.99% for Bank Cash Advances. <i>See footnote¹ for explanation.</i> These APRs will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	Up to 29.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. This APR may be applied to new transactions on your account if you: <ul style="list-style-type: none"> • Make a late payment. <p>How Long Will the Penalty APR Apply?: If your APRs are increased, the Penalty APR will apply indefinitely.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

Please see the next page for a continuation of the Details of Rate, Fee and Other Cost Information.

Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Purchase • Balance Transfer • Cash Advance 	Purchase of a wire transfer from a non-financial institution: Either \$10 or 5% of the amount of each transaction, whichever is greater. Either \$10 or 3% of the amount of each transaction, whichever is greater. Direct Deposit and Check Cash Advances: Either \$10 or 3% of the amount of each transaction, whichever is greater. ATM, Over-the-Counter, Same-Day Online and Cash Equivalent Cash Advances: Either \$10 or 5% of the amount of each transaction, whichever is greater. Overdraft Protection Cash Advance (if enrolled): For transfers to a linked Bank of America deposit account opened in GA, IL, KY, MI or TN: Prior to June 18, 2021: \$12 for each transaction billed to your credit card account Effective June 18, 2021: no fee will be assessed to your credit card account ² For transfers to a linked Bank of America deposit account opened in all other locations: Prior to August 20, 2021: \$12 for each transaction billed to your credit card account Effective August 20, 2021: no fee will be assessed to your credit card account ²
<ul style="list-style-type: none"> • Foreign Transaction 	None
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$40 Up to \$29

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

Balance Transfers and certain Cash Advances, such as Direct Deposits, are made available to you at our discretion.

¹ Bank Cash Advances include the following Cash Advance types: ATM, Over-the-Counter, Same-Day Online, Overdraft Protection and Cash Equivalent (money orders, foreign currency, travelers checks, or to obtain cash, each from a non-financial institution, or person-to-person money transfers, bets, lottery tickets purchased outside the United States, casino gaming chips and bail bonds).

² Your linked deposit account may be subject to a \$12 fee for each transaction according to your deposit account agreement.

More Information about Penalty Fees and Penalty APR

Penalty Fees: If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee of \$29 will be assessed; \$40 for subsequent occurrences that are within 6 billing cycles of a previous occurrence. However, the Late Payment Fee will not exceed the total minimum payment that was due. If your balance is \$100 or less on the Payment Due Date, we will not assess a Late Payment Fee. The Returned Payment Fee will not exceed the total minimum payment that was due.

Penalty APR: Your Penalty APR will not exceed 29.99% on new transactions. There is no Penalty APR on existing

balances.

Prime Rate: The Variable APRs above are based on the current Prime Rate of 3.25%.

CONDITIONS

By submitting this application, you: (1) acknowledge that you have reviewed the credit card Terms and Conditions; and (2) agree to submit your application for this credit card subject to those Terms and Conditions.

The words “you” and “your” apply to each person who submits the application. You have read the accompanying application, and you affirm that everything you have stated is true and complete. You are at least 18 years of age or you are at least 21 years of age if a permanent resident of Puerto Rico. In order to be eligible for this offer, your residential address must be in one of the following locations: any of the 50 United States, Washington D.C., APO/FPO/DPO, Guam, Puerto Rico, Northern Mariana Islands, American Samoa or U.S. Virgin Islands. You authorize Bank of America, N.A. (hereinafter “we”, “us” or “our”) to obtain your credit report(s), employment history and any other information in order to approve or decline this application, service your account, and manage our relationship with you. If you ask, we will tell you the name and address of any consumer reporting agency that provided such report(s) to us. You consent to our sharing of information about you and your account with the organization, if any, endorsing this credit card program. You authorize us to share with others, to the extent permitted by law, such information and our credit experience with you. In addition, you may as a customer later indicate a preference to exempt your account from some of the information-sharing with other companies (“opt-out”). If you accept or use an account, you do so subject to the terms of this application, the “Details of Rate, Fee and Other Cost Information” and the Credit Card Agreement, as it may be amended; you also agree to pay and/or to be held jointly and severally liable for all charges incurred under such terms. Any changes you make to the terms of this application will have no effect. You understand that the Annual Percentage Rate you receive will be determined based on your creditworthiness. You understand that only a portion of your Total Credit Line will be available for Bank Cash Advances. **You also understand that if you have existing credit card accounts with Bank of America, we may utilize the available credit on the existing account(s) to approve your new credit card which could include moving credit from an account with a lower annual percentage rate and/or fee structure to a higher annual percentage rate and/or fee structure without increasing your overall credit limit.** You accept that on a periodic basis your account may be considered for automatic upgrade at our discretion. You consent to and authorize us, any of our affiliates, or our marketing associates to monitor and/or record any of your phone conversations with any of our representatives. You further consent to our use of automatic dialers, text, or prerecorded messages for servicing your account even if the telephone number is a mobile telephone number for which the called party is charged. If additional development is necessary based on the application information provided, we will make every attempt to contact you.

FEATURES

Free Spirit® Travel Mastercard® Rewards Program Summary: If you are not a current member of the Free Spirit® program, Spirit will automatically enroll you when you become a cardholder. **How You Earn Points:** You earn points when you use your card to make purchases, minus returns, credits and adjustments (“Net Purchases”). The following transactions are not considered purchases and will not earn points: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. **1 Point:** Earn 1 point (base point) for every \$1 of Net Purchases charged to the card each billing cycle. **2 Points:** Earn 2 points (consisting of 1 bonus point and 1 base point) for every \$1 of eligible Spirit Airlines Net Purchases. Eligible Spirit Airlines purchases include Spirit Airlines tickets, vacation packages and fees billed by Spirit Airlines as the merchant of record and food and beverage purchases onboard Spirit flights. Otherwise eligible Spirit Airlines Net Purchases made through a third-party merchant (e.g., travel agency, online merchant) will not earn 2 points per dollar. All Points earned on the credit card account will be credited to the primary cardholder's Free Spirit loyalty account. **Bonus Point Processing:** Merchants are assigned a merchant category code (MCC) based upon the merchant's primary line of business. We do not determine which MCC a merchant chooses to classify itself. **How You Use Your Points:** Earned points can be redeemed for Spirit flights and other select Spirit partner products. Visit spirit.com for more information on redemption options, fees, and other terms and conditions.

Annual Anniversary Points Benefit: Primary cardholders whose accounts are open with active charging privileges on their annual account anniversary and have a total spend of at least \$10,000 in Net Purchases on their account within the anniversary year will be awarded 5,000 bonus points. Earned anniversary points will be posted to your Free Spirit member account each year within four to six weeks of the card account anniversary date.

25% inflight Rebate on Food and Beverage Purchases: You will receive a 25% rebate in the form of a statement credit for purchases of food and beverages onboard Spirit flights, using your Free Spirit® Mastercard as your method of payment. The statement credit will post to your credit card account within 7 days from transaction posting date. To qualify for the 25% rebate, your account must be open with active charging privileges at the time of the qualifying transaction.

Points Pooling Benefit: Primary cardholder is eligible to participate in points pooling. Points pooling is a Free Spirit Program feature that lets a primary cardholder become a pool leader, which allows them to create and manage a pool of up to 8 additional Free Spirit members' points. This pool of points can be used by the pool leader to make award redemptions on spirit.com or other partner sites. Redemptions can be for anyone at any time. Participation is subject to the Points Pooling program terms and conditions.

Zone 2 Shortcut Boarding: Primary cardholders who have an open account at the time of travel and their travel companions traveling on the same reservation will receive Zone 2 shortcut boarding. Primary cardholder is required to be the primary passenger on the booking for this benefit to apply.

Free Spirit Dining Rewards: Your card will be automatically enrolled in the Free Spirit Dining Rewards program operated by Rewards Network Establishment Services Inc. You'll earn 1 point for every \$2 spent at participating restaurants. Visit freespiritdining.com for a complete list of participating restaurants and to learn how to earn even more points. Points earned through the Free Spirit Dining Rewards program will be posted to your Free Spirit loyalty account.

Points Expiration and Forfeiture: Points that have been earned and transferred to Spirit will remain in the Free Spirit loyalty account and will not expire as long as your credit card account remains open. Points are subject to forfeiture. Go to spirit.com/free-spirit/terms for additional information on points expiration and forfeiture. **Rewards Program Rules:** The Free Spirit Program is offered and administered by Spirit Airlines and is not a product or program of Bank of America. All Free Spirit Program terms and conditions apply. For complete Free Spirit Program details, visit spirit.com/free-spirit/terms. All award travel is subject to taxes, fees, and certain restrictions. Please see spirit.com/awarntaxesandfees for more details. Your credit card Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change.

New Account Bonus Points. This one-time promotion is limited to customers opening a new account in response to this offer and will not apply to requests to convert existing accounts. If you use your Free Spirit[®] World Mastercard[®] account to make any combination of purchase transactions totaling at least \$500 (exclusive of any fees, returns and adjustments) that post to the account within 90 days of the account open date you will qualify for 10,000 bonus points. Limit 1 bonus points offer per new account. This bonus will no longer be available if you convert your account to another Free Spirit[®] credit card during the first 90 days from the account open date. Your account must be open with active charging privileges in order to receive this offer. Other advertised promotional bonus points offers can vary from this promotion and may not be substituted. The bonus points will be credited to the primary cardholder's Free Spirit[®] loyalty account approximately within 1 billing cycle after the close of your billing statement after you make your qualifying purchase(s). The value of this reward may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such reward. Please consult your tax advisor, as neither we, nor our affiliates, provide tax advice.

Mobile Banking. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

Alerts. You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

\$0 Liability Guarantee. The \$0 Liability Guarantee covers fraudulent transactions made by others using your account. To be covered, don't share personal or account information with anyone. Claims may only be filed by the accountholder against posted and settled transactions subject to dollar limits and verification, including providing requested information supporting fraudulent use claim.

FICO[®] Score Program. The FICO[®] Score Program is for educational purposes and for your non-commercial, personal use. This benefit is available only for primary cardholders with an open and active consumer credit card account who have a FICO[®] Score available. The feature is accessible through Online Banking, the Mobile website, and the Mobile Banking app for iPhone and Android devices. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. Data connection required. Wireless carrier fees may apply.

Card Benefits. Certain restrictions apply to each benefit. Details accompany new account materials.

Overdraft Protection. Overdraft Protection transfers to your eligible Bank of America deposit account from your credit card account will be Bank Cash Advances under your Credit Card Agreement. Transfers will be subject to the terms of both your Credit Card Agreement and the account agreement(s) and disclosures governing your Bank of America deposit account. Overdraft Protection transfers may not be available for up to 14 days from account opening. If you link your Bank of America deposit account to your credit card for Overdraft Protection, we will automatically transfer funds from your credit card account to cover overdrafts on your deposit account, as long as the portion of credit available for cash on your credit card account is sufficient and you are not in default under your Credit Card Agreement. Prior to August 20, 2021, Overdraft Protection transfers from a linked credit card are made in increments of \$100 to the covered account. Effective August 20, 2021, Overdraft Protection transfers from a linked credit card will be made for the amount required to cover the overdraft and any applicable transfer fee to the covered account. For transfers to a linked Bank of America deposit account opened in GA, IL, KY, MI or TN - prior to June 18, 2021, we will assess a transaction fee of \$12 for each transaction billed to your credit card account; effective June 18, 2021 your linked deposit account may be subject to a \$12 fee for each transaction according to your deposit account agreement and no fee will be assessed to your credit card account. For transfers to a linked Bank of America deposit account opened in all other locations - prior to August 20, 2021, we will assess a transaction fee of \$12 for each transaction billed to your credit card account; effective August 20, 2021, your linked deposit account may be subject to a \$12 fee for each transaction according to your deposit account agreement and no fee will be assessed to your credit card account. A fee will not be assessed to your credit card account if (a) your deposit account is overdrawn by a total amount less than \$12, after we finish processing for the day, or (b) each overdraft transaction processed that day is \$1 or less. Effective June 18, 2021 for any overdraft protection transfer from this account to a linked Bank of America deposit account opened in GA, IL, KY, MI or TN, and effective August 20, 2021 for any overdraft protection transfer to a linked Bank of America deposit account opened in all other locations, we will not assess a deposit account overdraft protection transfer fee if we determine that (a) your deposit account is overdrawn by a total amount of \$1 or less after we finish processing for the day, or (b) each overdraft transaction processed that day is \$1 or less. The Overdraft Protection Cash Advance will accrue interest at the APR stated in your Credit Card Agreement, which may be greater than the rate charged for overdraft protection transfers from other eligible accounts to your deposit account. Overdraft Protection transfers incur interest charges from the transaction date. If the portion of credit available for cash on your credit card account is insufficient to cover the amount required by the overdraft (in the multiple of funds stated above), we may advance the funds even if it causes your credit card account to exceed your Cash Credit Line. Please see your Credit Card Agreement for additional details.

BALANCE TRANSFERS

If the total amount you request exceeds your Total Credit Line, we may send full or partial payment to your creditors in the order you provide them to us. Allow at least 2 weeks from account opening for processing. Continue paying each creditor until the transfer appears as a credit. Balance Transfers incur interest charges from the transaction date. If you revolve your balance to take advantage of a promotional or introductory offer, all transactions and balances, including purchases, will be charged interest. The Balance Transfer fee is 3% of the amount of the transaction (min. \$10). If you have a dispute with a creditor and pay that balance by transferring it to your new account, you may lose certain dispute rights. Balance Transfers may not be used to pay off or pay down any account issued by Bank of America, N.A. or its affiliates.

The information in this offer is updated regularly, but may have changed since the last update.

The Bank of America[®] Privacy Notice is available at bankofamerica.com/privacy and accompanies the Credit Card Agreement.

This credit card program is issued and administered by Bank of America, N.A. Any account opened in response to this application shall be governed by the laws of the State of North Carolina. Deposit products and services are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. Mastercard and World Mastercard are registered trademarks of Mastercard International Incorporated, and are used by the issuer pursuant to license. Bank of America is a registered trademark of Bank of America Corporation. The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.
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