

October: Changes to how your transactions are posted

What's changing and when?

In October 2013, we're changing the order in which we post transactions to your account.

Today, we post most transactions in order of highest to lowest dollar amount.

Beginning in October, many debit transactions, such as debit card purchases and ATM withdrawals, will generally post in the order you make them. In addition, many checks will post in check number order. See the table to the right to learn more about how the new posting order works.

Here's when the new posting order will take effect in your state.

October 4: FL, GA, NC, SC, VA

October 11: AZ, IA, ID, IL, IN, KS, MO, NM, OK, OR, TN, TX, WA

October 18: CA, CT, DC, DE, MA, MD, ME, MI, NH, NJ, NV, NY, PA, RI

How does the new posting order affect me?

The new posting order won't affect you if there's enough available money in your account every day. But if there's not enough available money, the new posting order may change the number of overdraft fees you incur.

Where can I learn more?

To learn more about the new posting order, see the addendum at the end of our Deposit Agreement and Disclosures. You can access the Agreement online at bankofamerica.com/postingorder and click 'Deposit Agreement and Disclosures.' For a printed copy, visit your nearby banking center.

Here's an example of how it works.

After each business day ends, we'll group transactions into categories before posting them. Here, we show the most common categories and common types of transactions within each of them. Let's say we receive the following transactions on a Tuesday. If you review your account the next day, you'll generally see the transactions in the order shown in this example.

| How common transaction categories will work | Common transactions in each category | Example amount | Example balance |
|--|---|----------------|-----------------|
| | Starting balance | | \$1,125 |
| Your deposits will be added in highest to lowest dollar amount | Direct deposit <Employer name> | \$750 | \$1,875 |
| | Cash deposited at a teller | \$225 | \$2,100 |
| Many debit transactions will be subtracted based on the date and time you made them (if the system knows the date and time of the transaction) ¹ | ATM cash withdrawal (10:35 AM) | \$40 | \$2,060 |
| | Debit card purchase (12:45 PM) | \$20 | \$2,040 |
| | Check cashed by you at a Bank of America teller (2:00 PM) | \$30 | \$2,010 |
| | Online Banking transfer <to acct. ending 7890> (3:30 PM) | \$200 | \$1,810 |
| Other checks you wrote will be subtracted in check number order ² | Check #152 | \$17 | \$1,793 |
| | Check #160 | \$23 | \$1,770 |
| Most other electronic payments and preauthorized transfers will be subtracted from highest to lowest dollar amount | Preauthorized monthly utility payment | \$100 | \$1,670 |
| | Online bill payment for Bank of America credit card | \$80 | \$1,590 |
| | Online bill payment to Water Company | \$25 | \$1,565 |
| Most fees that apply to your account will be subtracted from highest to lowest dollar amount ³ | | | |

¹If the system doesn't receive the date and time for transactions, we'll post them from highest to lowest dollar amount.

²If the system can't detect check numbers, we'll post them from highest to lowest dollar amount.

³Most fees post after the end of the business day. Until November 8, 2013, some fees may show as processing after the end of the day and post the following business day.

Changes to your account services

November: Changes to some service fees

Starting November 8, 2013, when you use these four ancillary services, the following fees will apply.

| Type of fee (and when it applies) | Fee amount as of November 8, 2013 | What to keep in mind |
|---|--|--|
| Non-Bank of America ATM Fee If you use an ATM in the U.S. that does not display the Bank of America name and logo on the ATM | \$2.50 per withdrawal, transfer or balance inquiry | When you use our large network of Bank of America ATMs, you won't incur an ATM fee. <ul style="list-style-type: none">• Visit bankofamerica.com/locator• Download our Mobile App and use the Locations tool |
| Non-Bank of America Teller Withdrawal Fee If you go to a teller at another bank to withdraw cash using your debit card | \$5 per withdrawal OR 3% of withdrawal amount (whichever is greater) | |
| Domestic Incoming Wire Transfer Fee If you receive a wire transfer of funds from within the U.S. ⁴ | \$15 per wire transfer | We offer a personal account and a business account that have waivers for Domestic Incoming Wire Transfer Fees. To learn more, call us or visit your nearby banking center. |
| International Transaction Fee If you withdraw foreign currency from an ATM in a foreign country, Visa® or MasterCard® will convert the transaction into a U.S. dollar amount. We charge this fee on the converted amount. | 3% of the converted U.S. dollar amount | When you're traveling abroad, you can avoid an additional fee by using our International Partner ATMs. If you use an ATM that is not an International Partner ATM, a \$5 Non-Bank of America ATM Fee also applies. To see the list of partners abroad, visit bankofamerica.com and search for "Global ATM Alliance." |

⁴As a reminder, when you receive a wire transfer of funds from outside the U.S., a \$16 International Incoming Wire Transfer Fee applies for each wire transfer.

November: Eliminating some service fees

After November 8, 2013, we will no longer charge a fee for the following services.

| Type of fee (and when it applies) | After November 8, 2013 |
|---|------------------------|
| ATM Mini Statement Fee | \$0 |
| ATM Full Statement Fee For printed Mini Statements and Full Statements at the ATM | \$0 |
| Reference Letter Fee For Bank of America customers requiring a letter explaining their banking relationship or deposit history for an international visa application, certain immigration documents, auctions, rental agreements or financial support for a student | \$0 |

Questions? We're here to help.

If you have any questions about these changes, call us at 1.800.432.1000 or visit your nearby banking center.

Small Business customers: If you have questions, please call 1.888.BUSINESS (1.888.287.4637).

Merrill Lynch Wealth Management® and U.S. Trust® clients: If you have any questions about how these changes may affect your account, please call the number on your statement.

Learn more about managing your account

To help manage your account and avoid overdraft item fees, you can:

- Keep track of your available balance while on the go with Mobile Banking at bankofamerica.com/mobilebanking
- Sign up for online banking alerts to be notified of transactions and balance changes at bankofamerica.com/onlinebanking/online-bank-account.go
- Sign up for optional Overdraft Protection from a linked account⁵

For more information about fees that may apply to your accounts, review the Personal Schedule of Fees for the state in which you opened your account at bankofamerica.com/feesataglance or at your nearby banking center. If you're a Small Business customer, you can review the Business Schedule of Fees at bankofamerica.com/businessfeesataglance.

⁵Overdraft Protection Transfer fees may apply. Please refer to your Schedule of Fees for details.

Estamos realizando modificaciones a los servicios de su cuenta

En octubre del 2013, modificaremos la manera en la que registramos las transacciones en su cuenta. Comenzando el 8 de noviembre del 2013, modificaremos algunos cargos por servicio. Por favor examine detenidamente estas modificaciones. Podrá obtener información en español sobre estas modificaciones en su sucursal más cercana.

If you have a MyAccess® Checking account opened in AZ, GA or MA, please see your statement for additional important changes to your account.

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