

Changes to your account service fees

In the next few months, you will see changes to some banking fees that may apply to your checking, savings and CD accounts. Before these go into effect, we would like to explain which fees are changing, when they are changing, and also let you know about steps you can take to help avoid some of them.

Fee	Amount	Effective Date	What to Keep in Mind
<p>Overdraft Protection Transfer Fee</p> <p>When you sign up for this optional service, we transfer available funds from an eligible linked Bank of America account to help protect you from overdrawing your account. This fee is applied to each individual transfer from an eligible linked deposit or line of credit account.</p> <p>Please see your credit card agreement for information about Overdraft Protection Transfer fees from a linked credit card.</p>	\$12 each transfer	This fee applies to transactions that post on or after November 6, 2015.	<p>To help prevent overdrafts, set up email, text and Mobile Banking app alerts to help you keep track of transactions and balance changes. The Mobile Banking app and Mobile Banking app alerts are not available on select devices. Mobile Banking app alerts are not available on the mobile website.</p> <p>To learn more and to set up Overdraft Protection for your eligible accounts, visit bankofamerica.com/odp.</p>
<p>Domestic Outbound Wire Fee</p> <p>This fee applies to wire transfers you send within the U.S.</p>	\$30 each wire transfer	This fee applies to transactions that post on or after November 6, 2015.	You may want to consider other ways to transfer funds, such as Online Bill Pay or transferring money to family or friends through their mobile number or email address. Fees may apply to certain transfers. For more information, go to bankofamerica.com/transfers/funds-transfer.go or you can call us at the number on your statement to discuss your specific needs.
<p>Check Copy Fee</p> <p>There is no fee for the first two copies of each request.</p> <p>This fee applies for each additional copy: \$3 per copy, with a maximum of \$75 per request for check copies.</p> <p>Does not apply to accounts opened in Massachusetts and New Hampshire.</p>	\$3 per copy (\$75 maximum per request)	This fee applies to requests that are processed on or after November 6, 2015.	<p>You can often avoid this fee by viewing and printing your available checks in Online Banking.</p> <p>To determine what checks are available through Online Banking, please select the Statements and Documents tab.</p> <p>Visit bankofamerica.com to sign in or learn more about Online Banking.</p>
<p>Statement Copy Fee</p> <p>Each statement copy request incurs a fee.</p>	\$5 per copy	This fee applies to requests that are processed on or after November 6, 2015.	<p>You can often avoid this fee by viewing and printing your available statements in Online Banking instead of ordering the copy from us.</p> <p>You can access up to 18 months worth of statements through Online Banking by selecting the Statements and Documents tab.</p> <p>Visit bankofamerica.com to sign in or learn more about Online Banking.</p>
<p>Legal Process Fee</p> <p>This fee is charged for each legal order or process that directs us to freeze, attach or withhold funds or other property, such as an attachment, levy or garnishment.</p>	\$125 each occurrence (Or such other rate as may be set by law)	This fee applies to each legal process that is handled on or after November 6, 2015.	More information can be found in your Deposit Agreement and Disclosures under the section, "Legal Process – Subpoena and Levy."
<p>Withdrawal Limit Fee — Regular Savings, Custom Savings and all "Money Market Savings" accounts such as Rewards Money Market Savings, Platinum Money Market Savings, and Money Market Savings</p>	Each monthly statement cycle, you can make a total of six withdrawals and transfers with no Withdrawal Limit Fee. After six, the fee is: \$10 per withdrawal and transfer	This fee will apply beginning with your statement cycle that starts on or after October 29, 2015.	<p>You may make additional withdrawals and transfers with no Withdrawal Limit Fee when you maintain a minimum daily balance of \$2,500 or more in your savings or money market savings account.</p> <p>We charge no more than six Withdrawal Limit Fees per monthly statement cycle.</p>
<p>Withdrawal Limit Fee — Minor Savings</p>	Each monthly statement cycle, you can make a total of six withdrawals and transfers with no Withdrawal Limit Fee. After six, the fee is: \$1 per withdrawal and transfer	This fee will apply beginning with your statement cycle that starts on or after October 29, 2015.	<p>You may make additional withdrawals and transfers with no Withdrawal Limit Fee when you maintain a minimum daily balance of \$300 or more in your Minor savings account.</p> <p>We charge no more than six Withdrawal Limit Fees per monthly statement cycle.</p>

About Withdrawal Limit Fees (previously called Excess Withdrawal Fees) for savings accounts

These fees apply if you make more than the allowed number of withdrawals and transfers from your savings or money market savings account per statement cycle (or per monthly period if your statement cycles quarterly). These fees apply to all types of withdrawals and transfers, including at ATMs, at financial centers, by telephone, by mail, through Online and Mobile Banking, by automatic transfer and by any other electronic means.

If you receive a quarterly statement, please note that we calculate and apply these fees to each monthly period in the quarterly statement. This means that the first six transactions in each month of the quarter can be made with no Withdrawal Limit Fee.

Monthly statement cycles are approximately 30 days, but please note that they can start and end on different dates from month to month. Each statement shows the start and end dates for that statement cycle. As an example, a statement that ends on October 14, 2015, starts approximately 30 days before that date. You can contact us to see when your statement cycles start and end each month.

We are here to help

For more information about these changes and other fees that may apply to your accounts, visit your nearby financial center, or you can review the Personal Schedule of Fees at bankofamerica.com/feesataglance.

Please let us know if you have any questions about these changes or would like to discuss other account options that might be right for you, like our Bank of America Preferred Rewards program. You can stop by a financial center or give us a call at the number listed on your statement.

