

Changes to your overdraft policy

Starting November 8, we're increasing the maximum number of Overdraft or NSF: Returned Item Fees that can be charged in a day from four to eight on your Small Business account.¹

If there's enough available money in your account every day, this change won't affect you. But if there's not enough available money, this change may affect the number of Overdraft or NSF: Returned Item Fees you incur.²

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 account³

To learn more about fees that may apply to your accounts, review the Business Schedule of Fees for the state in which you opened your account at bankofamerica.com/businessfeesatagance or at your nearby banking center.

Questions? We're here to help.

If you have any questions about these changes or other fees that apply to your account, call us at 1.888.BUSINESS (1.888.287.4637).

Elimination of some Small Business fees

Starting November 8, 2013, there will no longer be a fee for the following Small Business services.¹

Type of fee (and when it applies) ⁴	As of November 8
Currency Supplied If you purchase specific denominations of currency with cash	\$0
Coin Supplied (Rolls of Coins) If you purchase rolls of coins with cash	\$0
Change Order If you purchase specific denominations of currency or coins	\$0
Cash Processing—Partial Bag/Mixed Denominations If you deposit bags that contain loose coins packaged in non-standard amounts or in mixed denominations	\$0
Canvas Deposit Bag If you use lockable canvas bags to deposit checks and cash	\$0
Excess Transaction Fee If you exceed the legal number of certain transactions per month using a savings account	\$0
Interest Charged on Uncollected Balances If you overdraw your account and then deposit a check from another bank, we sometimes allow you to access these deposited funds before we receive them from the other bank. We may charge interest on these funds.	\$0

1. Only applies to Business Economy Checking, Business Fundamentals®, Business Advantage, Business Interest Checking, Simple Analysis Checking, Business Interest Maximizer™ Savings, Select Business Interest Maximizer® Savings, Platinum Business Interest Maximizer™ Savings, Commercial Business Interest Maximizer Savings, Commercial Select Business Interest Maximizer Savings, Commercial Platinum Business Interest Maximizer Savings, and Business Investment Account

2. Each Overdraft and NSF: Returned Item Fee is \$35.

3. Overdraft Protection Transfer Fees may apply. Please refer to your Business Schedule of Fees for eligible accounts.

4. Not every fee listed is currently charged in all states.

Estamos realizando modificaciones a los servicios de su cuenta para pequeñas empresas

Comenzando el 8 de noviembre del 2013, modificaremos la política de protección contra sobregiros y eliminaremos algunos cargos por servicio. Por favor examine detenidamente estas modificaciones. Podrá obtener información en español sobre estas modificaciones en su sucursal más cercana.

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