

# Bank of America at Work<sup>®</sup>

## Benefits you can Bank On

Your employer has joined with Bank of America to bring you the financial services you value at special savings. With Bank of America at Work, you'll spend less money on banking and more time on what's important to you.

### Checking services and discounts

Choose one of the following accounts. Direct deposit is required to waive monthly maintenance fees. All checking accounts come with a Bank of America Photo Security<sup>™</sup> Check Card. Talk to us about which account is right for you.

#### MyAccess<sup>™</sup> checking

- Ongoing no monthly maintenance fee and no minimum balance requirement<sup>1</sup>
- First order of standard checks free with new accounts

#### Bank of America Advantage<sup>®</sup> checking

- No monthly maintenance fee and no minimum balance requirement for six months<sup>1</sup>

#### Regular checking

- Ongoing no monthly maintenance fee and no minimum balance requirement<sup>1</sup>
- First order of standard checks free with new accounts

#### Second Regular checking account

- Ongoing no monthly maintenance fee and no minimum balance requirement<sup>1</sup>
- No direct deposit requirement
- First order of standard checks free with new accounts

### Additional discounts and premiums

#### Online Banking

- Free Online Banking with Bill Pay<sup>\*</sup>
- \$25 for signing up for Online Banking with Bill Pay and paying your first bill online by October 31, 2003<sup>2</sup>

#### Mortgages

- You'll save with a credit toward your closing costs equal to 0.25% of the loan amount on a new first mortgage. Offer expires 10/31/03.<sup>3</sup>
- Automatic payment is required

#### Consumer loans and home equity loans

- Receive an extra 0.25% interest rate discount on most new consumer and home equity loans. This rate discount is in addition to the standard 0.25% loan discount given to customers with automatic payment.<sup>4</sup>
- Automatic payment is required.

#### Home Equity Lines of Credit

- Receive an extra 0.25% interest rate discount on a new home equity line of credit<sup>4</sup>

#### Credit Cards

- 0% introductory rate for the first six billing cycles on select Bank of America Visa<sup>®</sup> credit cards<sup>5</sup>

#### Fixed rate CDs

- 0.25% rate bonus on new fixed-rate CDs<sup>6</sup>

#### Travelers Checks

- No fee for single or dual signature travelers checks

#### Financial Situation Review

- Receive a complimentary financial analysis
- Reserved for customers with \$50,000 or more in investable assets

To learn more or enroll in your Bank of America at Work benefits, visit [www.bankofamerica.com/bankatwork](http://www.bankofamerica.com/bankatwork) or your local banking center.

*Credit is subject to approval and normal credit standards apply.*

<sup>1</sup>For details about fees that may apply to your account, see the Personal Schedule of Fees. Transaction fees may apply to some accounts. MyAccess customers are limited to a total of three teller transactions per statement period. If this limit is frequently exceeded, the account may be converted to a different checking account.

<sup>2</sup>Online Banking with Bill Pay is available in all states except OR, where Online Banking through Quicken<sup>®</sup> is available instead. In OR, the purchase and installation of Quicken software may be required.

<sup>3</sup>To be eligible for special promotions for paying bills online, Internet access is required and Internet service provider fees may apply. Charges for overdrafts and other account-related fees still apply.

<sup>4</sup>Automatic payment is required for rate discounts on closing cost offer on first mortgage. No cash will be given to borrower in closing cost offer on first mortgage.

<sup>5</sup>Loan discounts apply to new loans and certain types of loans may be excluded. Automatic payment is required for rate discounts on consumer loans and home equity loans. Home equity lines of credit are

available in states where banking centers are located except Texas. Only qualified homesteads can secure Texas home equity loans. Other restrictions may apply. Flood, hazard or property insurance may be required. See Bank of America for further details.

<sup>6</sup>Credit cards are issued by Bank of America, N.A. (USA).

<sup>7</sup>The interest rate bonus on CDs does not apply to renewals, to funds transferred from other Bank of America accounts, or to CDs of \$100,000 or more.

Programs, rates, terms and conditions are subject to change without notice. Discounts and premiums cannot be combined with any other offer.

Eligibility for Bank of America at Work terminates when (a) you terminate your relationship with the sponsoring company or organization or (b) the sponsoring company's or organization's Bank of America at Work plan is terminated by either the company or organization or Bank of America, at which time rates and fees will revert to the current rates and fees as stated in the Personal Schedule of Fees.

Information is accurate as of 07/11/03.

Bank of America, N.A. Member FDIC. Equal Housing Lender 

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**Bank of America**  **Higher Standards**