

Bank of America at Work[®]

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[®] Check Card. Talk to us about which account is right for you.

MyAccess[™] checking

- Ongoing no monthly maintenance fee and no minimum balance requirement¹
- First order of standard checks free with new accounts

Bank of America Advantage[®] checking

- No monthly maintenance fee and no minimum balance requirement for six months¹

Regular checking

- Ongoing no monthly maintenance fee and no minimum balance requirement¹
- First order of standard checks free with new accounts

Second Regular checking account

- Ongoing no monthly maintenance fee and no minimum balance requirement¹
- No direct deposit requirement
- First order of standard checks free with new accounts

Additional discounts and premiums

Online Banking

- Free Online Banking service with Bill Pay

Mortgages

- You'll save with a credit toward your closing costs equal to 0.125% of the loan amount (\$500 maximum credit) on a new first mortgage²
- 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.³
- Automatic payment is required

Home Equity Lines of Credit

- Receive an extra 0.25% interest rate discount on a new home equity line of credit³

Credit Cards

- 0% introductory rate for the first six billing cycles on select Bank of America Visa[®] credit cards⁴

Fixed-rate CDs

- 0.25% rate bonus on new fixed-rate CDs⁵

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 or your local banking center.

Credit is subject to approval and normal credit standards apply.

¹ 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.

² Automatic payment is required for credit on closing cost offer on first mortgage. No cash will be given to borrower in closing cost offer on first mortgage.

³ Loan discounts apply to new loans. Other loans not secured by residential property and specialty finance products such as lines of credit, boat and RV 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. Only qualified homesteads can secure Texas home equity loans and lines of credit. Other restrictions may apply. Flood, hazard, or property insurance may be required. See Bank of America for further details.

⁴ Credit cards are issued by Bank of America, N.A. (USA).

⁵ 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 10/15/03.

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

© 2003 Bank of America Corporation



Reference #91-14-7733B(MOD) 10/2003

Bank of America  **Higher Standards**