



Checking worth referring.

As a valued Bank of America at Work® client, we invite your company to participate in our current customer referral promotion.

We appreciate your employees' business. But rather than just a "thank you", we'd like to give them something more. That's why they can get \$25 for each friend they refer who opens one of our checking accounts. The more referrals they make, the more rewards they can earn.

Here's how it works:

- Each time an existing Bank of America customer refers a friend who opens a Bank of America checking account*, they can each get \$25.
- The new Bank of America customer can open additional accounts, like savings, credit card and SafeSend®, and earn up to \$85.

Here's what you need to do:

- Now through April 30, 2005 schedule a Bank of America at Work onsite event so we can tell your employees about this great offer and all the associated benefits of participating in direct deposit and the Bank of America at Work program.
- Tell your employees about the offer in advance of the onsite event. We can provide you with referral forms to distribute and announcement posters or letters.

It's checking worth referring, so help your employees earn great rewards with Bank of America.

To learn more about this promotion and to schedule an onsite event, contact your Bank of America at Work representative. Don't miss out. This is a limited-time offer.



*Offer expires 5/01/2005. A referral form must be presented at the time the account is opened. To receive any of the offers described, referee/new customer must not be a current personal checking customer and must open a new personal checking account. When the new customer opens a new checking account only, both referrer and new customer will each receive a check in the amount of \$25. If a savings account is opened at the same time the checking account is opened, the amount of the check issued to the new customer will increase by \$10. If the new customer opens a checking account and applies and is approved for a credit card, an additional \$25 will be added to their check. And if the new customer opens and funds a SafeSend account with at least \$100 along with opening the new checking account, an additional \$25 will be added to their check. In total, each new customer could potentially receive up to a maximum of \$85 if all eligible account types are opened together and approved. All checks will be issued within 90 days of account opening(s). Not available with any other offer. Limit one incentive per new account opened. Checking/savings offer does not apply to second checking or savings accounts. CampusEdge™ Checking for students is not eligible for this offer. Associates are not eligible for this offer. The minimum balance to open a personal checking or savings account varies. Talk to an associate or see the Personal Schedule of Fees brochure for details. For interest bearing checking accounts, the Annual Percentage Yield is .10% for any account balance. This yield is accurate as of 11/19/04. The rate may change after the account is opened. Fees could reduce earnings on the account. Interest rates on savings accounts vary. Please ask an Associate for details. By submitting a referral you agree that Bank of America may inform the person referenced on this form that you are an existing customer only for the purposes of providing them the referral reward. Credit subject to approval. Normal credit standards apply. Credit cards are issued by Bank of America, N.A. (USA). Student credit cards, Secured credit cards, and Emerging credit cards are not eligible for this offer. Bank of America, N.A. Member FDIC. Equal Housing Lender © 2005 Bank of America Corporation 12/2004