Eligibility: Bank of America Associates are not eligible for this offer. Offer expires 12/31/2013. Bank of America may terminate the offer before that date without notice. This offer is available in any Bank of America banking center or tabling event when this form is presented at the time of account opening. This offer is also available online at bankofamerica.com/bankatwork. To be eligible for this offer, you must not currently have a personal checking account with Bank of America. You are not eligible for this offer if you were a signer on or owner of a Bank of America personal checking account within the last 6 months.

To receive the bonus: To receive the offer, you must (1) open a qualifying new personal checking account through the Bank of America at Work® program, and (2) set up and receive a qualifying direct deposit into your checking account within 90 days of account opening. A “qualifying direct deposit” is an electronic deposit of periodic payments — such as salary, pension, Social Security and other benefits or regular monthly income — made into your checking account by your employer or other payer.

Disclosures: We will make every attempt to deposit the incentive directly into your Bank of America personal checking account within 90 days of meeting all of the qualifications; if unable to do so, a check will be issued. New personal checking account must be open and in good standing in order to receive the cash incentive. Offer cannot be combined with any other offer and is limited to one cash incentive per new personal checking customer and account. Offer does not apply to business or second or multiple personal checking accounts. All account applications are subject to our normal approval process. The minimum deposit required to open a new Bank of America checking account and receive this offer is subject to normal opening deposit requirements of the specific account being opened. We offer a variety of interest-bearing and non-interest-bearing personal checking accounts. For example, the minimum opening deposit for some non-interest-bearing Bank of America checking accounts is $25. For Tiered Interest personal checking accounts, the minimum balance to open is $100 and the Annual Percentage Yields (APYs) are as follows: less than $10,000, 0.01%; $10,000-$99,999, 0.02% and $100,000 and over, 0.03% as of 09/11/2012. The rate may change after the account is opened or anytime after this date and may vary by state. Fees could reduce the earnings on the account.

The $100 bonus is available only through the Bank of America at Work® program offered by your employer. Stop by a Bank of America near you or visit bankofamerica.com/bankatwork to open your new checking account today.

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- **Direct Deposit**, so you know your paycheck will be available the day it is deposited
- **Access** to ATMs around the country
- A **debit card** that comes with a **$0 Liability Guarantee**
- **Optional Overdraft Protection** to help you reduce overdraft fees and avoid declined debit card transactions
- **Online Banking** and **Mobile Banking** give you secure access to your money wherever you are
- **Bill Pay** to help you pay your bills in minutes from one simple site
- **Alerts** that help you track your balance and account activity
- **Keep the Change** savings program to make it easy to build your savings automatically each time you make a purchase with your debit card
- **BankAmeriDeals** — put cash back deals right on your cards
- **Financial Education** resources like credit management strategies, savings tips, budgeting tools and more

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Eligibility for the Bank of America at Work® program 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® program 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.

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3 You must first enroll in Online Banking, and set up Transfers and Bill Pay. Wireless carrier fees may apply.

4 Keep the Change® patent pending.

5 You must be enrolled in Online Banking to participate in the BankAmeriDeals™ program and have either an eligible Bank of America® debit or consumer credit card or Merrill Lynch® credit card. Select co-brand credit cards and Business credit cards are not eligible. Earned cash back will be credited into an eligible checking or credit account in the next month following redemption. For more information, please read the program terms of use.

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