

# Business Schedule of Fees

## Banking Solutions

*Effective November 4, 2016*

*Georgia, Maryland, Tennessee, Virginia and  
Washington, D.C.*



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**Banking Solutions**

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## Table of Contents

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|                                       |    |
|---------------------------------------|----|
| Overview.....                         | 1  |
| Business Checking Accounts .....      | 2  |
| Business Savings Accounts .....       | 5  |
| Time Deposits – CDs.....              | 7  |
| Other Account Fees and Services ..... | 8  |
| Other Account Information .....       | 12 |
| Frequently Asked Questions .....      | 13 |

## Account Fees for Business Deposit Accounts

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This schedule applies to business deposit accounts that we maintain and currently offer in Georgia, Maryland, Tennessee, Virginia and Washington, D.C. Please read carefully. It is part of the binding contract between you and us for your account and deposit relationship.

This schedule lists account fees that may apply to you, depending on which account you have, how you use your account and what services you use. It also explains how you can avoid some fees.

For information about interest rates, fees and other services not covered in this schedule, please visit a financial center, call us at the number on your statement or 888.BUSINESS (888.287.4637). Please note that fees for your account may be different than those listed in this schedule based on your overall relationship with us.

We may change the accounts and services described in this schedule at any time by adding new terms and conditions or deleting or amending existing terms and conditions. We may also add new accounts or services and convert or discontinue existing accounts or services at any time.

You can ordinarily open most accounts through all of our channels – in our financial centers, through telephone banking, and online. However, some accounts may not be available at all times, in all locations, or through all channels. If your address is in a state where we do not have a financial center, we may open the account as if you opened it at a financial center in the state of Florida. In these circumstances, the pricing and account terms will be those applicable to accounts opened in the state of Florida.

**Your account and deposit relationship are also governed by the *Deposit Agreement and Disclosures*. Please read that agreement carefully.**

## Account Services

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All business checking accounts offer these optional services:

- No fee for Small Business Online Banking service with unlimited Bill Pay
- Business Debit Card – lets you access Bank of America ATMs to make deposits, withdrawals or transfers and make purchases anywhere business debit cards are accepted
- Business Employee Debit Card also available with access and spending limits controlled by you
- Business Deposit Card for you or your employees
- Overdraft Protection service from your linked Bank of America business savings account, or secondary business checking account, or business credit card

## Business Checking Accounts

| Account   | Monthly Fee for Checking Account and How to Avoid It  | Transaction Fees (per statement cycle)  | Other Important Account Information   |
|---|---|---|---|
| <p><b><i>Business Fundamentals</i></b><sup>®</sup></p> <ul style="list-style-type: none"><li>• A basic checking account solution designed for start-up or smaller sized businesses having a low number of transactions.</li><li>• This is a non-interest-bearing account.</li></ul> | <p>Monthly Fee for Business Fundamentals - \$15.00</p> <p>To avoid the Monthly Fee, meet <b>one</b> of the following requirements during each checking statement cycle:</p> <ul style="list-style-type: none"><li>• Maintain at least <b>one</b> of the following balances:<ul style="list-style-type: none"><li>• \$3,000 minimum daily balance on the primary account; <b>OR</b></li><li>• \$5,000 average monthly balance on the primary account; <b>OR</b></li><li>• \$15,000 combined average monthly balance*</li></ul></li></ul> <p><b>OR</b></p> <ul style="list-style-type: none"><li>• Use your Bank of America business debit card, business credit card, or business charge card to make at least \$250 in new net qualified purchases**</li></ul> <p>To allow time to establish your relationship, the Monthly Fee will not be assessed to your account until your third statement cycle closes. To avoid this fee, you must meet one of the above criteria. At any time when you desire to avoid the Monthly Fee based on your Bank of America business credit or charge card purchase activity, you will need to begin meeting the required criteria during that previous Business Fundamentals statement cycle.**</p> | <p>Excess transactions (checks paid/other debits/deposited items)</p> <ul style="list-style-type: none"><li>• No fee for first 200, then 45¢ per item</li><li>• No Excess Transaction Fee for ACH, debit card transactions, Online Bill Pay debits, checks deposited through Remote Deposit Online and Bank of America ATM withdrawals</li></ul> <p>Deposit tickets</p> <ul style="list-style-type: none"><li>• No fee</li></ul> <p>Cash Deposit Processing Fee</p> <ul style="list-style-type: none"><li>• No fee for first \$7,500, then 30¢ per \$100</li></ul> <ul style="list-style-type: none"><li>• See <i>About the Cash Deposit Processing Fee</i> under the <i>Other Account Information</i> section for more detail.</li></ul> | <ul style="list-style-type: none"><li>• Business Investment Account can be included for no additional monthly fee.</li><li>• Monthly fee for checking and all linked and included accounts will post after the cycle closes.</li><li>• Optional Additional Checking accounts available to add to the Business Fundamentals solution (see page 4).</li></ul> |

\* See *Balance Information* under the *Other Account Information* section for more detail.

\*\* Use a linked Bank of America business debit card, business credit card or business charge card to make at least \$250 in new net purchases each statement/billing cycle and Bank of America will waive the monthly fee on your Business Fundamentals account. In addition to the primary business debit, credit or charge card, linked employee business cards and credit cards that access a Business Credit Express line of credit also count toward the monthly net purchases amount threshold. To ensure your business credit or charge card is linked to your Business Fundamentals<sup>®</sup> account, please visit your local financial center or call 888.BUSINESS (888.287.4637). Credit or charge card spend is evaluated at the end of your Business Fundamentals account statement cycle, and the assessment of whether you met the spend threshold is based on the immediately preceding completed billing cycle of the credit/charge card account. For example, if your credit/charge card account cycles early in the month and your checking account cycles late in the month, qualifying credit or charge card purchases posting in early March would be counted towards waiving your April checking monthly fee. Purchases must be made on only one of either the debit, the credit or the charge card accounts, and must post to the account during the same statement or billing cycle to qualify; purchases on any combination of debit, credit or charge cards cannot be aggregated to reach the monthly spend threshold.

The following transactions do not qualify: a) ATM transactions; b) refunds, returns or other adjustments; c) cash advances or purchases of cash-like items, such as money orders, traveler's cheques, foreign currency, cashier's checks, gaming chips, and other similar instruments and things of value; d) account funding transactions, including transfers to open or fund deposit, escrow or brokerage accounts and purchases of stored value cards; e) pending (unposted) transactions.

NOTE: The waiver applies only when the owner of the Business Fundamentals account and the owner of the linked product share the same Taxpayer Identification Number (TIN).

Business Checking Accounts (cont.)

| Account   | Monthly Fee for Checking Account and How to Avoid It  | Transaction Fees (per statement cycle)   | Other Important Account Information   |
|---|---|--|---|
| <p><b><i>Business Advantage</i></b></p> <ul style="list-style-type: none"><li>Consider this checking account solution if you want a premium package designed for small to medium sized businesses with higher balances and a higher number of transactions.</li><li>This is a non-interest-bearing account.</li></ul> | <p>Monthly Fee for Business Advantage - \$29.95</p> <p>To avoid the Monthly Fee, meet <b>one</b> of the following requirements during each checking statement cycle:</p> <ul style="list-style-type: none"><li>Maintain at least <b>one</b> of the following balances:<ul style="list-style-type: none"><li>\$15,000 average monthly balance on the primary account; <b>OR</b></li><li>\$35,000 combined average monthly balance;* <b>OR</b></li></ul></li><li>Link your Bank of America business credit or charge card to one Bank of America Business Advantage checking account and make \$2,500 in new net purchases;** <b>OR</b></li><li>Maintain an active Bank of America Merchant Services account with a linked, eligible Bank of America checking settlement account;*** <b>OR</b></li><li>Are enrolled in Intuit® Online Payroll (Basic or Enhanced Service) or Intuit Full Service Payroll®, process at least one payroll transaction through the service in the last 60 days, and pay your payroll using your Business Advantage checking account. Payroll transactions that occur in the 10 days preceding your current Business Advantage checking account statement cycle end may count toward your next month’s monthly fee waiver evaluation.</li></ul> <p>To allow time to establish your relationship, the Monthly Fee will not be assessed to your account until your third statement cycle closes. To avoid this fee, you must meet one of the above criteria. At any time when you desire to avoid the Monthly Fee based on your Bank of America Merchant Services activity or Bank of America business credit or charge card purchase activity, you will need to begin meeting the required criteria during that previous Business Advantage statement cycle.**</p> | <p><i>Transaction limits and fees are counted across the primary account and the one included Business Advantage checking account.</i></p> <p>Excess transactions (checks paid/other debits/deposited items)</p> <ul style="list-style-type: none"><li>No fee for first 500, then 45¢ per item</li><li>No Excess Transaction Fee for ACH, debit card transactions, Online Bill Pay debits, checks deposited through Remote Deposit Online and Bank of America ATM withdrawals</li></ul> <p>Deposit tickets</p> <ul style="list-style-type: none"><li>No fee</li></ul> <p>Cash Deposit Processing Fee</p> <ul style="list-style-type: none"><li>No fee for first \$20,000, then 30¢ per \$100</li></ul> <p>• See <i>About the Cash Deposit Processing Fee</i> under the <i>Other Account Information</i> section for more detail.</p> | <ul style="list-style-type: none"><li>One extra Business Advantage checking account and one Business Interest Maximizer™ Savings account can be included for no additional monthly fee, plus an eligible personal checking account with no monthly maintenance fee for 12 months.</li><li>Monthly fee for checking and all linked and included accounts will post after the cycle closes.</li><li>You get the following services with all of your included accounts in the Bank of America Business Advantage solution:<ul style="list-style-type: none"><li>No fee for introductory check package that includes checks, deposit slips and an endorsement stamp (for the primary and one included Business Advantage checking account)</li><li>No fee for Online Business Services Account Management</li><li>No fee for stop payments</li><li>No fee for incoming domestic and international wire transfers</li><li>No fee for check image service</li><li>No fee for copies of checks</li><li>No fee for copies of statements</li></ul></li><li>Optional Additional Checking accounts available to add to the Business Advantage solution (see page 4).</li></ul> |

\* See *Balance Information* under the *Other Account Information* section for more detail.

\*\* Use a linked Bank of America business credit card or business charge card to make at least \$2,500 new net purchases each credit or charge card billing cycle. In addition to the primary credit or charge card, linked employee business cards and credit cards that access a Business Credit Express line of credit also count toward the monthly net purchases amount threshold. To ensure your business credit or charge card is linked to your Business Advantage account, please visit your local financial center or call 888.BUSINESS (888.287.4637). Credit or charge card spend is evaluated at the end of your Business Advantage checking account statement cycle, and the assessment of whether you met the spend threshold is based on the immediately preceding completed billing cycle of the credit/charge card account. For example, if your credit/charge card account cycles early in the month and your checking account cycles late in the month, qualifying credit or charge card purchases posting in early March would be counted towards waiving your April checking monthly fee. Purchases must be made on only one of either the credit or the charge card accounts, and must post to the account during the same statement or billing cycle to qualify; purchases on combination of credit or charge cards cannot be aggregated to reach the monthly spend threshold.

The following transactions do not qualify: a) ATM transactions; b) refunds, returns or other adjustments; c) cash advances or purchases of cash-like items, such as money orders, traveler’s cheques, foreign currency, cashier’s checks, gaming chips, and other similar

(continued)

instruments and things of value; d) account funding transactions, including transfers to open or fund deposit, escrow or brokerage accounts and purchases of stored value cards; e) pending (unposted) transactions.

\*\*\* In order for your Bank of America Merchant Services account to be considered “active”: (1) it must be open and in good standing; and (2) you must have submitted a qualifying transaction batch during the prior Business Advantage billing cycle. A qualifying transaction batch is a single submission consisting of a group of transactions (e.g., sales and credits) that are posted to your Bank of America Merchant Services account for settlement into your Business Advantage account (usually representing a day’s worth of transactions). Customers that process transactions only with a Clover® Go On Demand plan are not considered an active Merchant Services account for this purpose. To determine whether you have qualified for the monthly fee waiver on your Business Advantage primary account, there is a look-back period where we determine if you had an active Bank of America Merchant Services account during a given Business Advantage billing cycle. If so, we would apply the monthly fee waiver for your Business Advantage primary account in the next checking account statement cycle. For example, Bank of America Merchant Services processing activity from January would count toward your February monthly fee waiver evaluation. The waiver applies only when the owner of the Business Advantage account and the Bank of America Merchant Services account share the same Taxpayer Identification Number. Merchant Services are provided by Bank of America, N.A. and its representative Banc of America Merchant Services, LLC. Banc of America Merchant Services, LLC is not a bank, does not offer bank deposits, and its services are not guaranteed or insured by the FDIC or any other governmental agency.

Business Checking Accounts (cont.)

| Account  | Monthly Fee for Checking Account and How to Avoid It  | Transaction Fees (per statement cycle)  | Other Important Account Information  |
|--|---|---|--|
| <p><b><i>Additional Checking</i></b></p> <ul style="list-style-type: none"><li>• A basic additional checking account that can be added to the Business Fundamentals solution or the Business Advantage solution.</li><li>• This is a non-interest-bearing account.</li><li>• The account will have the same name on your statement and online banking as the solution it is linked to.</li></ul> | <p>Monthly Fee - \$12.00</p> <p>To avoid the Monthly Fee, during each checking statement cycle:</p> <ul style="list-style-type: none"><li>• Maintain an average monthly balance of \$3,000</li></ul>  | <p>Excess transactions (checks paid/other debits/deposited items)</p> <ul style="list-style-type: none"><li>• No fee for first 200, then 45¢ per item</li><li>• No Excess Transaction Fee for ACH, debit card transactions, Online Bill Pay debits, checks deposited through Remote Deposit Online and Bank of America ATM withdrawals</li></ul> <p>Deposit tickets</p> <ul style="list-style-type: none"><li>• No fee</li></ul> <p>Cash Deposit Processing Fee</p> <ul style="list-style-type: none"><li>• No fee for first \$7,500, then 30¢ per \$100</li></ul> <ul style="list-style-type: none"><li>• See <i>About the Cash Deposit Processing Fee</i> under the <i>Other Account Information</i> section for more detail.</li></ul> | <ul style="list-style-type: none"><li>• This account <b>can only</b> be added to the Business Fundamentals or Business Advantage checking solution; it cannot be opened as a standalone checking account. There is no limit to the number of Additional Checking accounts you can add.</li><li>• The monthly fee will post after the cycle closes.</li></ul> |
| <p><b><i>Business Interest Checking</i></b></p> <p>Consider this account if you want a basic variable rate interest-bearing checking account.</p>  | <p>Monthly Maintenance Fee - \$16.00</p> <p>To avoid the Monthly Maintenance Fee, meet <b>one</b> of the following requirements during each checking statement cycle:</p> <ul style="list-style-type: none"><li>• Maintain at least <b>one</b> of the following balances:<ul style="list-style-type: none"><li>• \$5,000 minimum daily balance; <b>OR</b></li><li>• \$10,000 average monthly balance; <b>OR</b></li><li>• \$10,000 combined minimum daily balance;* <b>OR</b></li><li>• \$20,000 combined average monthly balance*</li></ul></li></ul> <p>*See <i>Balance Information</i> under the <i>Other Account Information</i> section for more detail.</p> | <p>Excess transactions (checks paid/other debits/deposited items)</p> <ul style="list-style-type: none"><li>• No fee for first 150, then 45¢ per item</li><li>• No Excess Transaction Fee for ACH, debit card transactions, Online Bill Pay debits and Bank of America ATM withdrawals</li></ul> <p>Deposit tickets</p> <ul style="list-style-type: none"><li>• No fee</li></ul> <p>Cash Deposit Processing Fee</p> <ul style="list-style-type: none"><li>• No fee for first \$7,500, then 30¢ per \$100</li></ul> <ul style="list-style-type: none"><li>• See <i>About the Cash Deposit Processing Fee</i> under the <i>Other Account Information</i> section for more detail.</li></ul>   | <ul style="list-style-type: none"><li>• Pays interest on your checking balance.</li><li>• Under federal regulations, this account is limited to sole proprietorships, nonprofits, or government entities.</li></ul>  |
| <p><b><i>Public Service Trust Account</i></b></p> <p>Consider this account if you hold funds in trust and interest must be paid to a state program, such as an Interest On Lawyer's Trust Account (IOLTA) program.</p>   | <p>Deducted from interest</p>   |   | <ul style="list-style-type: none"><li>• This account complies with the requirements of the IOLTA program for the state where it is opened.</li><li>• Interest, less permissible fees, is paid to the state program.</li><li>• You are responsible for fees that the state program does not permit to be paid from the interest.</li></ul>                    |

Business Savings Accounts

| Account  | Monthly Maintenance Fee for Savings Account and How to Avoid It  | Transaction Fees (per statement cycle)  | Other Important Account Information  |
|--|--|---|--|
| <p><i>Business Interest Maximizer™ Savings</i></p> <p><i>Commercial Business Interest Maximizer Savings</i></p> <p><i>Select Business Interest Maximizer® Savings</i></p> <p><i>Commercial Select Business Interest Maximizer Savings</i></p> <p>Consider this savings account if you want a variable rate interest-bearing account.</p> | <p>Monthly Maintenance Fee - \$15.00</p> <p>To avoid the Monthly Maintenance Fee, meet <b>one</b> of the following requirements during each savings statement cycle:</p> <ul style="list-style-type: none"><li>• Maintain a \$5,000 minimum daily balance; <b>OR</b></li><li>• Include one Business Interest Maximizer Savings account as part of your Business Advantage solution</li></ul> | <p>Deposited items</p> <ul style="list-style-type: none"><li>• No fee for first 25 items, then 45¢ per item</li></ul> <p>Deposit tickets</p> <ul style="list-style-type: none"><li>• No fee</li></ul> <p>Cash Deposit Processing Fee</p> <ul style="list-style-type: none"><li>• No fee for first \$5,000, then 30¢ per \$100</li><li>• See <i>About the Cash Deposit Processing Fee</i> under the <i>Other Account Information</i> section for more detail.</li></ul> <p>Transaction limits</p> <ul style="list-style-type: none"><li>• A transfer by check will count towards transaction limits - See <i>Transaction Limits for Savings Accounts</i> under the <i>Other Account Information</i> section for more detail.</li></ul> | <ul style="list-style-type: none"><li>• You may not write checks on this account or use a debit card for purchases (point-of-sale transactions).</li><li>• If you convert to this account from another account, please destroy your checks.</li><li>• Link this account to your business checking account for overdraft protection.</li><li>• Business ATM Card – lets you access Bank of America ATMs to make deposits, withdrawals or transfers.</li><li>• Business Deposit Card – lets you or your employees make deposits to your business checking or savings accounts at Bank of America ATMs.</li></ul>   |
| <p><i>Platinum Business Interest Maximizer™ Savings</i></p> <p><i>Commercial Platinum Business Interest Maximizer Savings</i></p>  | <p>N/A</p>   | <p>Deposited items</p> <ul style="list-style-type: none"><li>• No fee for first 25 items, then 45¢ per item</li></ul> <p>Deposit tickets</p> <ul style="list-style-type: none"><li>• No fee</li></ul> <p>Cash Deposit Processing Fee</p> <ul style="list-style-type: none"><li>• No fee for first \$5,000, then 30¢ per \$100</li><li>• See <i>About the Cash Deposit Processing Fee</i> under the <i>Other Account Information</i> section for more detail.</li></ul> <p>Transaction limits</p> <ul style="list-style-type: none"><li>• A transfer by check will count towards transaction limits - See <i>Transaction Limits for Savings Accounts</i> under the <i>Other Account Information</i> section for more detail.</li></ul> | <ul style="list-style-type: none"><li>• Only available to members of the Business Platinum Privileges program.</li><li>• If your enrollment in the Business Platinum Privileges program is discontinued, your Platinum Business Interest Maximizer Savings account will automatically convert to the Business Interest Maximizer Savings account, and the interest rate and fees for that subsequent account will apply.</li><li>• Limit of one Platinum Business Interest Maximizer Savings account per customer.</li><li>• You cannot write checks on this account or use a debit card for purchases (point-of-sale transactions).</li><li>• Link this account to your business checking account for overdraft protection.</li><li>• Business ATM Card – lets you access Bank of America ATMs to make deposits, withdrawals or transfers.</li><li>• Business Deposit Card – lets you or your employees make deposits to your business checking or savings account at Bank of America ATMs.</li></ul> |

Business Savings Accounts (cont.)

| Account  | Monthly Maintenance Fee for Savings Account and How to Avoid It   | Transaction Fees (per statement cycle)  | Other Important Account Information  |
|--|---|---|--|
| <p><b><i>Business Investment Account</i></b></p> <p>Consider this savings account if you want a variable rate interest-bearing account that includes limited check access.</p> | <p>Monthly Maintenance Fee - \$5.00</p> <p>To avoid the Monthly Maintenance Fee, meet <b>one</b> of the following requirements during each savings statement cycle:</p> <ul style="list-style-type: none"><li>• Maintain a \$2,500 minimum daily balance; <b>OR</b></li><li>• Include one Business Investment Account as part of your Business Fundamentals checking account solution</li></ul> | <p>Deposited items</p> <ul style="list-style-type: none"><li>• No fee for first 25 items, then 45¢ per item</li></ul> <p>Deposit tickets</p> <ul style="list-style-type: none"><li>• No fee</li></ul> <p>Cash Deposit Processing Fee</p> <ul style="list-style-type: none"><li>• No fee for first \$5,000, then 30¢ per \$100</li><li>• See <i>About the Cash Deposit Processing Fee</i> under the <i>Other Account Information</i> section for more detail.</li></ul> <p>Transaction limits</p> <ul style="list-style-type: none"><li>• See <i>Transaction Limits for Savings Accounts</i> under the <i>Other Account Information</i> section for more detail.</li></ul> | <ul style="list-style-type: none"><li>• You can write checks on this account up to a total of three of any combination of checks and point-of-sale transactions each statement cycle.</li><li>• Link this account to your business checking account for overdraft protection.</li><li>• Business ATM Card – lets you access Bank of America ATMs to make deposits, withdrawals or transfers.</li><li>• Business Deposit Card – lets you or your employees make deposits to your business checking or savings accounts at Bank of America ATMs.</li></ul> |



Time Deposits - CDs

| Account   | Minimum Amount You Need to Open Account           | Account Features/Services  | Interest Rate         | Other Important Account Information  |
|---|---|--|-----------------------|--|
| <i>CD</i><br><i>Terms of 7 Days — 27 Days</i>   | \$15,000  | <ul style="list-style-type: none"><li>• No additional deposits until maturity.</li><li>• Automatically renews.</li></ul>   | Fixed until maturity. | <ul style="list-style-type: none"><li>• A penalty is imposed for early withdrawal.</li></ul>   |
| <i>CD</i><br><i>Terms of 28 Days — 10 Years</i> | \$1,000   | <ul style="list-style-type: none"><li>• No additional deposits until maturity.</li><li>• Automatically renews.</li></ul>   | Fixed until maturity. | <ul style="list-style-type: none"><li>• A penalty is imposed for early withdrawal.</li><li>• For CDs with terms of 30 days or more, we send you a maturity notice prior to renewal. Please read it carefully. We may change the type, term or other features of your CD by giving you notice. If we make a change, we tell you about the change in the maturity notice.</li></ul>  |
| <i>Featured CD</i>                              | See deposit rate sheet for minimum opening amount | <ul style="list-style-type: none"><li>• No additional deposits until maturity.</li><li>• Automatically renews.</li><li>• See deposit rate sheet for available terms.</li></ul> | Fixed until maturity. | <ul style="list-style-type: none"><li>• A penalty is imposed for early withdrawal.</li><li>• We send you a maturity notice prior to renewal. Please read it carefully. We may change the type, term or other features of your CD by giving you notice. If we make a change, we tell you about the change in the maturity notice.</li></ul>   |
| <i>Risk Free CD</i> ®                           | \$5,000   | <ul style="list-style-type: none"><li>• No additional deposits until maturity.</li><li>• Automatically renews.</li><li>• See deposit rate sheet for available terms.</li></ul> | Fixed until maturity. | <ul style="list-style-type: none"><li>• Early withdrawal: We waive the early withdrawal penalty after the first 6 days of the account term (or the first 6 days following any partial withdrawal).</li><li>• We send you a maturity notice prior to renewal. Please read it carefully. We may change the type, term or other features of your CD by giving you notice. If we make a change, we tell you about the change in the maturity notice.</li></ul> |

Please also review *Other Account Fees and Services* section on the following pages. The *Deposit Agreement and Disclosures* contains information about how we calculate interest, the early withdrawal penalty and other terms for CDs.



# Other Account Fees and Services

| Fee Category                        | Fee Name/Description   | Fee Amount   | Other Important Information About This Fee   |
|-------------------------------------|--|--|--|
| <i>ATM Card and Debit Card Fees</i> | Replacement ATM or Debit Card Fee  | \$5.00 per card  | <ul style="list-style-type: none"> <li>• Fee for each requested replacement of a card or other debit access device.</li> <li>• The replacement fee does not apply when we replace a card upon its expiration.</li> <li>• Fee waived for all accounts included in the Business Advantage solution.</li> </ul>   |
|                                     | Rush Replacement ATM or Debit Card Fee   | \$15.00 per card   | <ul style="list-style-type: none"> <li>• Fee for each requested rush delivery of a card or other debit access device.</li> <li>• The Replacement ATM or Debit Card Fee may also apply and would be in addition to the rush delivery fee.</li> <li>• Fee waived for all accounts included in the Business Advantage solution.</li> </ul>  |
|                                     | Non-Bank of America Teller Withdrawal Fee  | For each transaction, the greater of \$5.00 <b>OR</b> 3% of the dollar amount of the transaction, up to a maximum of \$10.00 | <ul style="list-style-type: none"> <li>• Fee applies when you authorize another financial institution to use your card or card number to conduct a transaction (such as a withdrawal, transfer, or payment) and the other financial institution processes the transaction as a cash disbursement.</li> </ul>   |
|                                     | International Transaction Fee  | 3% of the U.S. dollar amount of the transaction  | <ul style="list-style-type: none"> <li>• Fee applies if you use your card to purchase goods or services in a foreign currency or in U.S. dollars with a foreign merchant (a “Foreign Transaction”). Foreign Transactions include internet transactions made in the U.S. but with a merchant who processes the transaction in a foreign country.</li> <li>• Fee also applies if you use your card to obtain foreign currency from an ATM. Visa® or MasterCard® converts the transaction into a U.S. dollar amount, and the International Transaction Fee applies to that converted U.S. dollar amount. ATM fees may also apply to ATM transactions. See ATM Fees section below.</li> <li>• See disclosure information that accompanied your card for more information about this fee.</li> </ul>  |
| <i>ATM Fees</i>                     | Bank of America ATM Fee for:<br>Withdrawals, deposits, transfers, payments and balance inquiries at a Bank of America ATM                  | No ATM fee   | <ul style="list-style-type: none"> <li>• Bank of America ATM – an ATM that prominently displays the Bank of America name and logo on the ATM.</li> <li>• Deposits and payments may not be available at some ATMs. Transaction fees may apply to some accounts. See account descriptions in this schedule.</li> </ul>   |
|                                     | Non-Bank of America ATM Fee for:<br>Withdrawals, transfers and balance inquiries at a non-Bank of America ATM located in the U.S.          | \$2.50 each  | <ul style="list-style-type: none"> <li>• Non-Bank of America ATM – an ATM that does not prominently display the Bank of America name and logo on the ATM.</li> <li>• When you use a non-Bank of America ATM, you may also be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.</li> <li>• The non-Bank of America ATM fees do not apply at some ATMs located outside the United States. Call us before you travel internationally for current information about banks participating in the program.</li> <li>• See the disclosure information that accompanied your card for other fees that may apply.</li> <li>• Non-Bank of America ATM fees are in addition to other account fees that may apply to the transaction.</li> </ul> |
|                                     | Non-Bank of America ATM Fee for:<br>Withdrawals, transfers and balance inquiries at a non-Bank of America ATM located in a foreign country | \$5.00 each  |  |

### Other Account Fees and Services *(cont.)*

| Fee Category  | Fee Name/Description                 | Fee Amount  | Other Important Information About This Fee   |
|---|--------------------------------------|---|--|
| <b>Check Cashing</b><br><i>Bank of America customer</i> |                                      | No fee  | <ul style="list-style-type: none"> <li>A fee may be assessed to a payee presenting a check that you issued if the payee is not a Bank of America relationship customer. A Bank of America relationship customer is an account owner of a deposit account (checking, savings, CD), Individual Retirement Account (IRA), loan, credit card, mortgage, safe deposit box or a Merrill Edge or Merrill Lynch investment account.</li> </ul>   |
|   | <i>Nonrelationship customer</i>      | Checks drawn on Bank of America business accounts   |  |
| <b>Check Safekeeping and Check Image Services</b>       | Check Safekeeping Service            | No fee  | <ul style="list-style-type: none"> <li>We store copies of cancelled checks for seven years and do not return them with your statement.</li> <li>Our Online Banking service allows you to view and print copies of checks that posted to your account within the last 12 months.</li> </ul>   |
|   | Check Image Service Fee              | \$3.00 each statement cycle   | <ul style="list-style-type: none"> <li>We provide you with images of the front and back of your cancelled checks.</li> <li>Each account statement includes images of checks (up to 5 per page) that posted to your account during the statement cycle.</li> <li>We do not return your cancelled checks.</li> <li>You can view and print copies of the front and back of checks posted within the last 12 months without a fee by signing on to Online Banking, or you can request check copies by visiting your nearest Bank of America financial center, or calling the customer service number on your statement.</li> <li>Fee waived for all accounts included in the Business Advantage solution.</li> </ul> |
| <b>Copy Fee</b>   | Check Copy Fee                       | No fee for the first two copies of each request. After two copies, there is a \$3.00 fee for each copy up to a maximum of \$75.00 per request | <ul style="list-style-type: none"> <li>Fee waived for all accounts included in the Business Advantage solution.</li> <li>You can avoid the fee by viewing and printing your available checks in Online Banking, instead of ordering the copy from us. For information about what checks are available in Online Banking, please review the Activity tab.</li> </ul>  |
|   | Deposit Slips and other Credit Items | No fee for the first two copies of each request. After two copies, there is a \$3.00 fee for each copy up to a maximum of \$75.00 per request | <ul style="list-style-type: none"> <li>Fee waived for all accounts included in the Business Advantage solution.</li> <li>You can avoid the fee by viewing and printing your available Deposit Slips and other Credit Items in Online Banking, instead of ordering the copy from us. For information about what Deposit Slips and other Credit Items are available in Online Banking, please review the Activity tab.</li> </ul>  |
|   | Statement Copy Fee                   | \$5.00 per copy   | <ul style="list-style-type: none"> <li>Fee waived for all accounts included in the Business Advantage solution.</li> <li>You can avoid the fee by viewing and printing your available statements in Online Banking, instead of ordering the copy from us. For information about what statements are available in Online Banking, please review the Statements and Documents tab.</li> <li>This fee does not apply to your monthly statement delivery. It only applies when you request copies of your statements.</li> </ul>   |

Other Account Fees and Services (cont.)

| Fee Category   | Fee Name/Description  | Fee Amount   | Other Important Information About This Fee  |
|--|---|--|---|
| <i>Deposited Item Returned or Cashed Item Returned</i> | Deposited Item Returned Fee - Domestic (Returned Item Chargeback Fee) | \$12.00 each item  | <ul style="list-style-type: none"><li>• We charge this fee each time a check or other item that we either cashed for you or accepted for deposit to your account is returned to us unpaid.</li></ul>  |
|  | Deposited Item Returned Fee – Foreign (Returned Item Chargeback Fee)  | \$15.00 each item  |   |
| <i>Deposited Item Recleared</i>                        | Deposited Item Recleared Fee (Redeposit Fee)                          | \$14.00 each item  | <ul style="list-style-type: none"><li>• For information about the optional Deposited Item Recleared service, please call the number on your statement or visit your local financial center.</li></ul>   |
| <i>Legal Process Fee</i>                               | Legal Process Fee   | \$125.00 each occurrence (or such other rate as may be set by law)                                     | <ul style="list-style-type: none"><li>• Fee applies to each legal order or process that directs us to freeze, attach or withhold funds or other property, such as an attachment, levy or garnishment.</li></ul>   |
| <i>Overdraft Items (an overdraft item)</i>             | Overdraft Item Fee  | \$35.00 each item  | <ul style="list-style-type: none"><li>• Fee applies to each overdraft item and each NSF: returned item with no more than 8 items charged each day.</li><li>• When you do not have enough available funds in your account to cover an item, we may either pay the item and overdraw your account (an overdraft item) or we may decline or return the item unpaid (an NSF: returned item). In either case we may charge you a fee. Some common examples of items are a check, an in-person withdrawal slip, an ATM withdrawal or another electronic instruction (such as a debit card purchase or Online Bill Payment instruction). Please see the <i>Deposit Agreement and Disclosures</i> for more information about overdrafts, NSF: returned items and how we process and post these items.</li><li>• To help you manage your account, we recommend that you use Online Banking, Online Alerts and Overdraft Protection service from your business savings, or secondary business checking, or business credit card account. As an example, use low balance Alerts to notify you when your balance drops below an amount you set.</li></ul> |
| <i>NSF: Returned Items (a returned item)</i>           | NSF: Returned Item Fee  | \$35.00 each item  |   |
| <i>Overdrafts – Extended Overdrawn Balance</i>         | Extended Overdrawn Balance Charge                                     | \$35.00 - charged when we determine your account is overdrawn for 5 or more consecutive business days. | <ul style="list-style-type: none"><li>• The Extended Overdrawn Balance Charge applies when we determine that your account has been overdrawn for 5 or more consecutive business days. For each time that your account is overdrawn 5 or more consecutive business days, we charge one Extended Overdrawn Balance Charge.</li><li>• We charge the Extended Overdrawn Balance Charge after the 5th consecutive business day. The Extended Overdrawn Balance Charge is in addition to applicable Overdraft Item Fees and NSF: Returned Item Fees.</li><li>• You can avoid this fee by depositing enough available funds in your account to cover your overdraft plus any fees we assessed within the first 5 consecutive business days.</li></ul>  |

Other Account Fees and Services (cont.)

| Fee Category                         | Fee Name/Description  | Fee Amount  | Other Important Information About This Fee   |
|--------------------------------------|---|---|--|
| <i>Overdraft Protection Transfer</i> | Overdraft Protection Transfer Fee – transfer from a linked Bank of America business savings or secondary business checking account    | \$12.00 each transfer   | <ul style="list-style-type: none"><li>• This optional service can help you manage your account. To apply for this service, please call the number on your account statement or talk to your local financial center associate.</li><li>• Overdraft Protection Transfers are made for the amount required to cover the overdraft and the applicable transfer fee. If your linked business savings or secondary business checking account does not have enough available funds to cover the necessary amount, we may decline to make the transfer.</li></ul>  |
|                                      | Overdraft Protection Cash Advance Fee – transfer from a linked Bank of America Business Credit Card or Business Preferred Charge Card | See <i>Business Card Agreement</i> or <i>Business Preferred Charge Card Agreement</i> | <ul style="list-style-type: none"><li>• This optional service can help you manage your account. To apply for this service, please call the number on your account statement or talk to your local financial center associate.</li><li>• Fee charged to the Business Credit or Business Preferred Charge Card account; accrues interest at cash advance rate.</li><li>• Overdraft Protection Transfers are considered cash advances and may be subject to Overdraft Protection Cash Advance Fees. See your Business Card Agreement or Business Preferred Charge Card Agreement for applicable rates and fees.</li></ul> |
| <i>Stop Payment</i>                  | Stop Payment Fee  | \$30.00 per request   | <ul style="list-style-type: none"><li>• Fee waived for all accounts included in the Business Advantage solution.</li></ul>   |
| <i>Wire Transfers and Drafts</i>     | Incoming or Outgoing Wire Transfers and Drafts (U.S. or International)  | Fee varies  | <ul style="list-style-type: none"><li>• Visit a financial center or call us at the number on your statement for current fees.</li><li>• Business Advantage accounts included in the solution qualify for a waiver of our standard wire fee for an incoming domestic wire and incoming international wire transfer.</li><li>• For an international wire transfer, other financial institutions involved in the wire transfer may also charge fees and deduct their fees from the amount of the wire transfer.</li></ul>   |

# Other Account Information

This section covers some of the features and services that may apply to your account, depending on which account you have and how you use your account. Please see the *Deposit Agreement and Disclosures* for more information.

## Balance Information

The terms “Opening Balance,” “Minimum and Average Balances,” and “Eligible Balances” are explained below. Other balance terms are explained in the *Deposit Agreement and Disclosures*.

*Opening Balance.* You can open most checking and savings accounts with a deposit of \$100 or more.

*Minimum and Average Balances.* With most checking and savings accounts, you can avoid the monthly maintenance fee for each statement cycle during which you maintain a specified balance. If applicable, the balance requirements are listed with the account description.

*Eligible Balances.* For Business Fundamentals® solution, you may link additional Business Fundamentals checking accounts, Business Economy Checking, Business Interest Checking, Business Interest Maximizer™ Savings, Platinum Business Interest Maximizer™ Savings, Business Investment Account and Business CDs.

*Eligible Balances.* For Business Advantage solution, you may link additional Business Advantage checking accounts, Business Economy Checking, Business Interest Checking, Business Interest Maximizer Savings, Select Business Interest Maximizer® Savings, Platinum Business Interest Maximizer Savings, Business Investment Account and Business CDs.

We use the balances in your linked accounts to calculate the combined balances. Only additional Business Fundamentals and Business Advantage checking accounts can be linked – a business checking solution cannot be linked to another business checking solution.

For Business Interest Checking you may link Business Economy Checking, Business Interest Checking, Business Interest Maximizer Savings, Platinum Business Interest Maximizer Savings, Business Investment Account, and Business CDs.

Public service trust accounts, such as IOLTA accounts, and certain other fiduciary accounts such as trusts and estate accounts, are not eligible to be linked to non-fiduciary accounts and are not counted toward the combined balance requirement.

## Transaction Limits for Savings Accounts

Federal regulations (applied to all U.S. Banks) and the *Deposit Agreement and Disclosures* limit the number of certain types of withdrawals and transfers from a savings account to a total of six each monthly statement cycle. This transaction limit applies to the following types of withdrawals or transfers: automatic or pre-authorized transfers, telephone transfers, Online and Mobile Banking transfers or payments, or if checks or debit cards are allowed on the account, check, draft and point of sale transactions.

If you exceed these limits on more than an occasional basis, we may convert your account to another type of account, such as a checking account, and your account may no longer earn interest.

## About the Cash Deposit Processing Fee

To determine the nearest \$100 increment, less than \$50.00 is rounded down and \$50.00 or more is rounded up.

# Frequently Asked Questions about Business Checking and Savings Accounts

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## What other agreements have terms that apply to my deposit account?

In addition to the terms in this *Schedule of Fees*, the terms in the *Deposit Agreement and Disclosures*, the signature card for your account and the other account opening documents govern your account and are part of the binding contract between you and us for your account. Please read these documents carefully.

## What are paperless statements?

With the paperless statement option, you get your account statement electronically through Small Business Online Banking and you do not get a paper statement. You can enroll in paperless statements at a financial center or through Small Business Online Banking. When you enroll at a financial center, you'll need to log into Small Business Online Banking from your computer to confirm your choice.

## How long is a statement cycle for a checking account?

The normal statement cycle for a checking account can range from 28 to 33 days. The beginning and end dates may vary slightly from month to month and are listed on the statement.

## What are combined statements?

A combined statement is one statement that reports activity for your primary checking account and any deposit account linked to that primary account that you choose to be included in the combined statement, instead of separate statements for each account. You must do two things in order to have a combined statement. First, you must specifically request a combined statement. Second, you must tell us which deposit accounts you want included in the combined statement. Credit and charge card accounts cannot be selected for the combined statement. Since each linked deposit account is reported on the combined statement, you understand and agree that each owner of any linked account can review information about all other linked accounts. You should not choose to include any linked accounts in a combined statement that you do not

want others to see. Combined statements may not be available in some states. Please read the information about Combined Statements in the *Deposit Agreement and Disclosures*.

## What does variable rate mean?

Funds in an interest-bearing checking or savings account earn a variable interest rate. This means that your interest rate and annual percentage yield may change after the account is opened. At our discretion, we may change your interest rate and annual percentage yield at any time.

## What is the difference between “included accounts” and “linked accounts”?

“Included accounts” refers to those accounts that are part of a business checking solution rolled up under just one monthly checking fee. For the Business Fundamentals solution, your primary account is a Business Fundamentals checking account, and you can choose to include a Business Investment Account with no additional monthly fee. For the Business Advantage solution, your primary account is a Business Advantage checking account, and you can choose to include another Business Advantage checking account and/or a Business Interest Maximizer account with no additional monthly fees. Additional checking accounts can be added to either solution but each such added account will be charged the applicable monthly fee (unless you meet the balance requirement to waive that account's fee). “Linkage” or “linking” refers to the process by which a particular account or service either gets included as part of a solution, and/or counted as a way to avoid the monthly fee. “Linked accounts” refers to those eligible products or services whose balances can be combined, or usage counted, as a way to qualify for a monthly fee waiver on a particular solution. See *Other Account Information* for eligible account balances. **We do not ordinarily link your other accounts unless you tell us to do so. You must visit a financial center or call 888.BUSINESS (888.287.4637) and tell us what accounts you would like to link to your solution. A solution cannot be linked to another solution.**

## What happens when I link my credit or charge card to a Business Fundamentals or Business Advantage checking solution?

With a Bank of America Business Fundamentals or Business Advantage solution, you can link your business credit or charge card to the solution to meet certain spend requirements to waive the monthly checking fee. Employee cards can also be linked and count toward the monthly spend requirements.

## What happens when I link my debit card to a Business Fundamentals checking account in the checking solution?

Debit card purchases made on the primary checking account or on additional Business Fundamentals checking accounts in the solution count towards the monthly spend requirement to waive the monthly checking fee.

## Are the statement cycles for linked accounts the same?

If you use a combined statement for your checking and savings accounts, the statement cycles for the linked checking and savings accounts are generally the same. Cycle dates may vary if you chose not to have a combined statement.

## When do monthly fees post?

For each statement cycle, the monthly fee for a checking solution (and included accounts) will be applied to the primary checking account if you did not meet any of the specified ways to qualify for a waiver, and will post after the statement cycle closes. For additional checking or savings accounts linked to a solution, the monthly fees for those accounts will also post after the statement cycle closes, unless a balance qualifier is met.

## When will the fee for cash deposit processing post to my account? When will I see the fee on my monthly checking statement?

The fee will not be posted in the month that the cash is deposited. It will be posted and you will see the fee on either your next monthly statement or the following one.

## What restrictions apply when linking deposit accounts to a checking solution?

Some restrictions apply to which accounts can be linked to a solution. Accounts located in different states cannot always be linked. You may not link a checking solution to another checking solution. To link additional accounts to a checking solution, at least one of the owners of the additional account must also be an owner of the primary checking account in the solution. You may not link personal and business accounts together.

Public service trust accounts, such as IOLTA accounts, and certain other fiduciary accounts such as trusts and estate accounts, are not eligible to be linked to non-fiduciary accounts and are not counted toward the combined balance requirement.

## What happens if I change my Business Fundamentals checking solution to a Business Advantage checking solution?

If you upgrade your Business Fundamentals checking solution to a Business Advantage checking solution you can retain additional checking accounts in the Business Fundamentals solution, however, these checking accounts will be changed to Business Advantage checking accounts and linked to the new Business Advantage solution. You also have the option of moving any Business Interest Checking or Business Economy Checking accounts linked to the Business Fundamentals solution to the new Business Advantage solution to be linked. Fees will change as will monthly fee waiver qualifications. Check the solution description on page 3.



# Frequently Asked Questions about Business Checking and Savings Accounts (*cont.*)

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## **What happens if I change my Business Advantage checking solution to a Business Fundamentals checking solution?**

If you downgrade your Business Advantage checking solution to a Business Fundamentals checking solution, any additional checking accounts in the Business Advantage solution will be changed to Business Fundamentals additional checking accounts and linked to the new Business Fundamentals solution. Since Business Fundamentals only comes with one checking account, you will incur a fee for each additional checking account you choose to link to the new solution unless the balance qualifier for that additional account is met. You also have the option of moving any Business Interest Checking or Business Economy Checking accounts linked to the Business Advantage solution to the new Business Fundamentals solution to be linked.

## **What happens if my primary checking account is closed in a Business Advantage or Business Fundamentals checking solution?**

Each checking solution has a primary checking account. If your primary checking account is closed, then you must tell us whether you want one of the additional checking accounts in the solution to become your new primary account. If you do not select a new primary account, then we delink all of the additional checking accounts and each one becomes a separate checking solution, subject to the monthly fee for that type of checking solution. If you have Business Interest Checking or Business Economy Checking accounts linked to the solution, these accounts will also be delinked. Business Economy Checking and Business Interest Checking cannot become the primary account in a checking solution.

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