



P.O. Box 15284
Wilmington, DE 19850

PRECISE AIR SYSTEMS INC
PO BOX 39609
LOS ANGELES, CA 90039-0609

Bus Platinum Privileges

Customer service information

 1.888.BUSINESS (1.888.287.4637)

 bankofamerica.com

 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Business Advantage Checking Bus Platinum Privileges

for January 1, 2017 to January 31, 2017

PRECISE AIR SYSTEMS INC

Account number: 0004 3370 8745

Account summary

Beginning balance on January 1, 2017	\$162,025.40
Deposits and other credits	18,101.87
Withdrawals and other debits	-28,274.76
Checks	-122,905.55
Service fees	-0.00
Ending balance on January 31, 2017	\$28,946.96

of deposits/credits: 17

of withdrawals/debits: 50

of items-previous cycle¹: 10

of days in cycle: 31

Average ledger balance: \$82,411.27

¹Includes checks paid, deposited items & other debits

Here's a tip

Don't miss important account notifications — keep your contact information updated. It's quick and easy to keep your phone number, email and mailing address up to date. Go to **Profile & Settings** and review your information. You'll help make sure you receive all of your notices and help stay on top of your account.

Is your contact info up to date? Check now in Online Banking at bankofamerica.com.

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree to not make a claim against us for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Bank of America, N.A. Member FDIC and



Equal Housing Lender

Deposits and other credits

Date	Description					Amount
01/03/17	AMEX	DES:UPS PMT	ID:201636503305013	INDN:4045662889	CO	1,076.63
	ID:3113313349 CCD					
01/04/17	AMEX	DES:UPS PMT	ID:201700303311303	INDN:4045662889	CO	3,097.50
	ID:3113313349 CCD					
01/05/17	AMEX	DES:UPS PMT	ID:201700403316924	INDN:4045662889	CO	601.22
	ID:3113313349 CCD					
01/06/17	AMEX	DES:UPS PMT	ID:201700503322598	INDN:4045662889	CO	274.50
	ID:3113313349 CCD					
01/09/17	AMEX	DES:UPS PMT	ID:201700603328560	INDN:4045662889	CO	637.50
	ID:3113313349 CCD					
01/11/17	AMEX	DES:UPS PMT	ID:201701003340620	INDN:4045662889	CO	972.50
	ID:3113313349 CCD					
01/12/17	AMEX	DES:UPS PMT	ID:201701103346152	INDN:4045662889	CO	1,175.00
	ID:3113313349 CCD					
01/17/17	AMEX	DES:UPS PMT	ID:201701303358101	INDN:4045662889	CO	49.50
	ID:3113313349 CCD					
01/18/17	AMEX	DES:UPS PMT	ID:201701703364571	INDN:4045662889	CO	1,708.25
	ID:3113313349 CCD					
01/20/17	AMEX	DES:UPS PMT	ID:201701903376713	INDN:4045662889	CO	229.54
	ID:3113313349 CCD					
01/23/17	AMEX	DES:UPS PMT	ID:201702003382824	INDN:4045662889	CO	1,047.62
	ID:3113313349 CCD					
01/24/17	AMEX	DES:UPS PMT	ID:201702303389175	INDN:4045662889	CO	99.00
	ID:3113313349 CCD					
01/25/17	AMEX	DES:UPS PMT	ID:201702403394930	INDN:4045662889	CO	3,381.61
	ID:3113313349 CCD					
01/26/17	AMEX	DES:UPS PMT	ID:201702503400658	INDN:4045662889	CO	85.50
	ID:3113313349 CCD					
01/27/17	AMEX	DES:UPS PMT	ID:201702603406798	INDN:4045662889	CO	1,936.50
	ID:3113313349 CCD					

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Thank you for choosing Bank of America.

Deposits and other credits - continued

Date	Description	Amount
01/30/17	AMEX DES:UPS PMT ID:201702703412892 INDN:4045662889 CO ID:3113313349 CCD	1,680.00
01/31/17	AMEX DES:UPS PMT ID:201703003419319 INDN:4045662889 CO ID:3113313349 CCD	49.50

Total deposits and other credits**\$18,101.87****Withdrawals and other debits**

Date	Description	Amount
01/03/17	FLEETCOR FDR DES:CASH CONC ID:KZ540 INDN:PRECISE AIR SYS INC DI CO ID:1721074903 CCD	-1,812.03
01/09/17	Online Banking payment to CRD 0425 Confirmation# 0698225097	-12.92
01/09/17	Online Banking payment to CRD 1787 Confirmation# 2998229853	-6.00
01/09/17	Online Banking payment to CRD 2904 Confirmation# 3898236511	-83.69
01/09/17	Online Banking payment to CRD 3750 Confirmation# 3898241718	-33.84
01/09/17	Online Banking payment to CRD 7070 Confirmation# 2998253606	-58.28
01/09/17	Online Banking payment to CRD 8187 Confirmation# 0698255950	-21.64
01/09/17	Online Banking payment to CRD 8606 Confirmation# 1498258958	-612.51
01/09/17	Online Banking payment to CRD 1119 Confirmation# 2998270069	-69.64
01/09/17	Online Banking payment to CRD 5914 Confirmation# 3898273144	-98.31
01/09/17	Online Banking payment to CRD 7803 Confirmation# 3898277724	-66.03
01/09/17	FLEETCOR FDR DES:CASH CONC ID:KZ540 INDN:PRECISE AIR SYS INC DI CO ID:1721074903 CCD	-1,389.99
01/12/17	Online Banking payment to CRD 7741 Confirmation# 1425967774	-5,000.00
01/12/17	Online Banking payment to CRD 5914 Confirmation# 1425972799	-1,000.00
01/12/17	Online Banking payment to CRD 1119 Confirmation# 2925974900	-500.00
01/12/17	Online Banking payment to CRD 7803 Confirmation# 1425977733	-500.00
01/12/17	Online Banking payment to CRD 8606 Confirmation# 0625981063	-2,000.00
01/12/17	Online Banking payment to CRD 8187 Confirmation# 3825983622	-500.00
01/12/17	Online Banking payment to CRD 7070 Confirmation# 3825985967	-500.00
01/12/17	Online Banking payment to CRD 3750 Confirmation# 0625989663	-500.00
01/12/17	Online Banking payment to CRD 2904 Confirmation# 1425993513	-500.00
01/12/17	Online Banking payment to CRD 1787 Confirmation# 0625996411	-8.00
01/12/17	Online Banking payment to CRD 0425 Confirmation# 1425999456	-801.21
01/17/17	FLEETCOR FDR DES:CASH CONC ID:KZ540 INDN:PRECISE AIR SYS INC DI CO ID:1721074903 CCD	-1,687.03
01/23/17	FLEETCOR FDR DES:CASH CONC ID:KZ540 INDN:PRECISE AIR SYS INC DI CO ID:1721074903 CCD	-2,288.48
01/26/17	Online Banking payment to CRD 2904 Confirmation# 2946175463	-500.00

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Withdrawals and other debits - continued

Date	Description	Amount
01/26/17	Online Banking payment to CRD 3750 Confirmation# 0546217534	-300.00
01/26/17	Online Banking payment to CRD 7070 Confirmation# 4046224230	-300.00
01/26/17	Online Banking payment to CRD 8187 Confirmation# 1446228557	-300.00
01/26/17	Online Banking payment to CRD 1119 Confirmation# 1446233855	-500.00
01/26/17	Online Banking payment to CRD 5914 Confirmation# 1446262662	-500.00
01/26/17	Online Banking payment to CRD 7803 Confirmation# 1446269693	-1,500.00
01/30/17	FLEETCOR FDR DES:CASH CONC ID:KZ540 INDN:PRECISE AIR SYS INC DI CO ID:1721074903 CCD	-2,325.16
01/31/17	precise air systems inc Bill Payment	-2,000.00

Total withdrawals and other debits **-\$28,274.76**

Checks

Date	Check #	Amount
01/26/17	126	-3,000.00
01/03/17	606815*	-2,500.00
01/03/17	606816	-2,500.00
01/06/17	606817	-4,000.00
01/06/17	606818	-7,000.00
01/06/17	606819	-20,000.00
01/09/17	606820	-1,444.28
01/13/17	606821	-10,000.00

Date	Check #	Amount
01/13/17	606822	-5,000.00
01/13/17	606823	-5,000.00
01/13/17	606824	-10,000.00
01/18/17	606825	-15,000.00
01/20/17	606826	-7,461.27
01/17/17	606839*	-20,000.00
01/17/17	606840	-5,000.00
01/17/17	606841	-5,000.00

Total checks **-\$122,905.55**

Total # of checks **16**

* There is a gap in sequential check numbers

Service fees

Based upon the activity below, the monthly fee on your Business Advantage checking account was waived for the statement period ending 12/30/16:

You are an active user of one of the following services	OR	At least one of the following occurred during the previous month
<input type="radio"/> Bank of America Merchant Services	<input checked="" type="checkbox"/>	\$2,500+ in net new purchases on a linked Business credit card
<input type="radio"/> Payroll Services	<input checked="" type="checkbox"/>	\$15,000+ average monthly balance in primary checking account
	<input checked="" type="checkbox"/>	\$35,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit bankofamerica.com/smallbusiness.

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
01/01	162,025.40	01/12	116,341.88	01/24	33,039.01
01/03	156,290.00	01/13	86,341.88	01/25	36,420.62
01/04	159,387.50	01/17	54,704.35	01/26	29,606.12
01/05	159,988.72	01/18	41,412.60	01/27	31,542.62
01/06	129,263.22	01/20	34,180.87	01/30	30,897.46
01/09	126,003.59	01/23	32,940.01	01/31	28,946.96
01/11	126,976.09				

Check images

Account number: 0004 3370 8745

Check number: 126 | Amount: \$3,000.00

PRECISE AIR SYSTEMS INC
PO BOX 38609
LOS ANGELES, CA 90039

17/0861802 000618

DATE 01/26/2017

PAY TO THE ORDER OF BANK OF AMERICA \$ 3,000.00

THREE THOUSAND AND 00/100 ***** DOLLARS

Bank of America, N.A. as authorized
RICHMOND, VA

By Bank of America, N.A. as authorized

4339-9300-1587-7741 Signature for PRECISE AIR SYSTEMS INC

600003000000

Bank of America, N.A.
NEWARK, DE 19713
>0311-0016-0<
FOR DEPOSIT ONLY

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
EXCEPTED FROM AUTOMATIC DEPOSIT WITHDRAWAL

Check number: 606815 | Amount: \$2,500.00

PRECISE AIR SYSTEMS INC
PO BOX 38609
LOS ANGELES, CA 90039-0609

Bank of America
ACH INT 121000008

606815

DATE 12/30/16

AMOUNT \$ 2,500.00

PAY TO THE ORDER OF Sevan Parsekhian
Two thousand five hundred 00/100

Signature

606815# 121000358# 000433708745#

Bank of America, N.A.
NEWARK, DE 19713
>0311-0016-0<
FOR DEPOSIT ONLY

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
EXCEPTED FROM AUTOMATIC DEPOSIT WITHDRAWAL

Check number: 606816 | Amount: \$2,500.00

PRECISE AIR SYSTEMS INC
PO BOX 38609
LOS ANGELES, CA 90039-0609

Bank of America
ACH INT 121000008

606816

DATE 12/30/16

AMOUNT \$ 2,500.00

PAY TO THE ORDER OF Sevan Parsekhian
Two thousand five hundred 00/100

Signature

606816# 121000358# 000433708745#

Bank of America, N.A.
NEWARK, DE 19713
>0311-0016-0<
FOR DEPOSIT ONLY

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
EXCEPTED FROM AUTOMATIC DEPOSIT WITHDRAWAL

Check number: 606817 | Amount: \$4,000.00

PRECISE AIR SYSTEMS INC
PO BOX 38609
LOS ANGELES, CA 90039-0609

Bank of America
ACH INT 121000008

606817

DATE 01/05/17

AMOUNT \$ 4,000.00

PAY TO THE ORDER OF Four Thousand Dollars only 00/100
Accurate Air Systems Inc.

Signature

606817# 121000358# 000433708745#

Bank of America, N.A.
NEWARK, DE 19713
>0311-0016-0<
FOR DEPOSIT ONLY

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
EXCEPTED FROM AUTOMATIC DEPOSIT WITHDRAWAL

Check number: 606818 | Amount: \$7,000.00

PRECISE AIR SYSTEMS INC
PO BOX 38609
LOS ANGELES, CA 90039-0609

Bank of America
ACH INT 121000008

606818

DATE 01/05/17

AMOUNT \$ 7,000.00

PAY TO THE ORDER OF Seven Thousand Dollars only 00/100
DCA Air Conditioning Inc.

Signature

606818# 121000358# 000433708745#

Bank of America, N.A.
NEWARK, DE 19713
>0311-0016-0<
FOR DEPOSIT ONLY

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
EXCEPTED FROM AUTOMATIC DEPOSIT WITHDRAWAL

Check images - continued

Account number: 0004 3370 8745

Check number: 606819 | Amount: \$20,000.00

PRECISE AIR SYSTEMS INC
PO BOX 3900
LOS ANGELES, CA 90039-0909

Bank of America
ACH NT 121000000

606819
DATE 01/05/17
AMOUNT \$ 20,000.00

Twenty Thousand Dollars only *20k*

PAY TO THE ORDER OF: *Precise Air Systems Inc.*

[Signature]

Payroll AC #606819# 1210003584 000433708745#



Check number: 606820 | Amount: \$1,444.28

PRECISE AIR SYSTEMS INC
PO BOX 3900
LOS ANGELES, CA 90039-0909

Bank of America
ACH NT 121000000

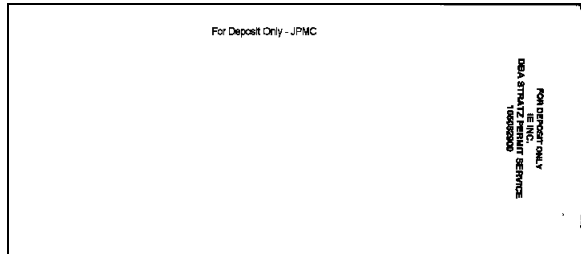
606820
DATE 01/05/17
AMOUNT \$ 1,444.28

ONE THOUSAND FOUR HUNDRED FORTY-FOUR AND 28/100 DOLLARS 2017

PAY TO THE ORDER OF: *JParrish Endors*
31226 La Brea Dr #213
Westlake Village CA 91362

[Signature]

#606820# 1210003584 000433708745#



Check number: 606821 | Amount: \$10,000.00

PRECISE AIR SYSTEMS INC
PO BOX 3900
LOS ANGELES, CA 90039-0909

Bank of America
ACH NT 121000000

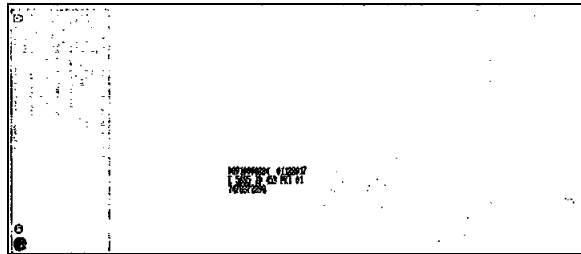
606821
DATE 01/12/17
AMOUNT \$ 10,000.00

Ten Thousand Dollars only *10k*

PAY TO THE ORDER OF: *Precise Air Systems Inc.*

[Signature]

Tls to USB-Payroll #606821# 1210003584 000433708745#



Check number: 606822 | Amount: \$5,000.00

PRECISE AIR SYSTEMS INC
PO BOX 3900
LOS ANGELES, CA 90039-0909

Bank of America
ACH NT 121000000

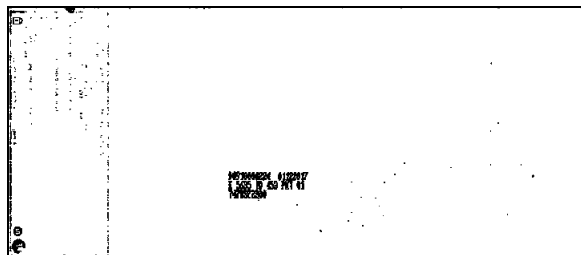
606822
DATE 01/13/17
AMOUNT \$ 5,000.00

Five Thousand Dollars only *5k*

PAY TO THE ORDER OF: *Accurate Air Systems Inc.*

[Signature]

Tls to Accurate #606822# 1210003584 000433708745#



Check number: 606823 | Amount: \$5,000.00

PRECISE AIR SYSTEMS INC
PO BOX 3900
LOS ANGELES, CA 90039-0909

Bank of America
ACH NT 121000000

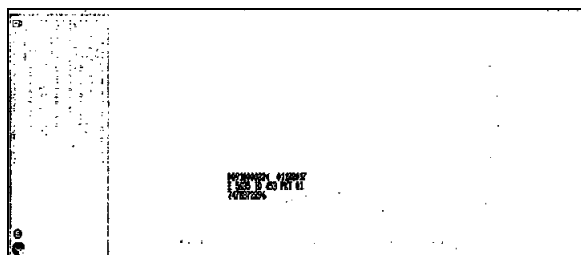
606823
DATE 01/13/17
AMOUNT \$ 5,000.00

Five Thousand Dollars only *5k*

PAY TO THE ORDER OF: *DCA Air Conditioning Inc.*

[Signature]

Tls to DCA Payroll #606823# 1210003584 000433708745#



Check images - continued

Account number: 0004 3370 8745

Check number: 606824 | Amount: \$10,000.00

PRECISE AIR SYSTEMS INC
PO BOX 38608
LOS ANGELES, CA 90038-0808

Bank of America
ACH RT 121000008

606824
11-001710 CA
\$100

DATE
01/13/17

AMOUNT
\$ 10,000.00

PAY TO THE ORDER OF
Precise Air Systems Inc
Ten thousand dollars : 00/100

[Signature]
AUTHORIZED SIGNATURE

#606824# ⑆121000358⑆ 000433708745#

Credited to Acct
335919400713
RETURN ACCT 335919400713

Check number: 606825 | Amount: \$15,000.00

PRECISE AIR SYSTEMS INC
PO BOX 38608
LOS ANGELES, CA 90038-0808

Bank of America
ACH RT 121000008

606825
11-001710 CA
\$100

DATE
01/16/17

AMOUNT
\$ 15,000.00

PAY TO THE ORDER OF
Fifteen Thousand Dollars only 00/100
Milane Housing Investment

[Signature]
AUTHORIZED SIGNATURE

#606825# ⑆121000358⑆ 000433708745#

CREDITED TO THE ACCOUNT OF
THE WITHDRAWAL NAME
4455
US Bank 4455

Check number: 606826 | Amount: \$7,461.27

PRECISE AIR SYSTEMS INC
PO BOX 38608
LOS ANGELES, CA 90038-0808

Bank of America
ACH RT 121000008

606826
11-001710 CA
\$100

DATE
01/19/17

AMOUNT
\$ 7,461.27
and 27/100

PAY TO THE ORDER OF
City of Los Angeles
(818) 840-1737

[Signature]
AUTHORIZED SIGNATURE

Post-Net Fee # 934
#606826# ⑆121000358⑆ 000433708745#

THIS CHECK MAY BE
CASHED AT ANY BANK OR
CREDIT UNION OR
AT THE BANK OF AMERICA
BRANCH WHERE ISSUED
OR AT ANY OF OUR
2,700+ BRANCHES
NATIONWIDE
OR AT ANY OF OUR
1,000+ ATM'S
NATIONWIDE

Check number: 606839 | Amount: \$20,000.00

PRECISE AIR SYSTEMS INC
PO BOX 38608
LOS ANGELES, CA 90038-0808

Bank of America
ACH RT 121000008

606839
11-001710 CA
\$100

DATE
01-13-17

AMOUNT
\$ 20,000.00

PAY TO THE ORDER OF
Precise Air Systems Inc
Twenty thousand dollars : 00/100

[Signature]
AUTHORIZED SIGNATURE

TDpayroll
#606839# ⑆121000358⑆ 000433708745#

Precise Air Systems

Check number: 606840 | Amount: \$5,000.00

PRECISE AIR SYSTEMS INC
PO BOX 38608
LOS ANGELES, CA 90038-0808

Bank of America
ACH RT 121000008

606840
11-001710 CA
\$100

DATE
01-13-17

AMOUNT
\$ 5,000.00

PAY TO THE ORDER OF
Accurate Air
Five thousand dollars : 00/100

[Signature]
AUTHORIZED SIGNATURE

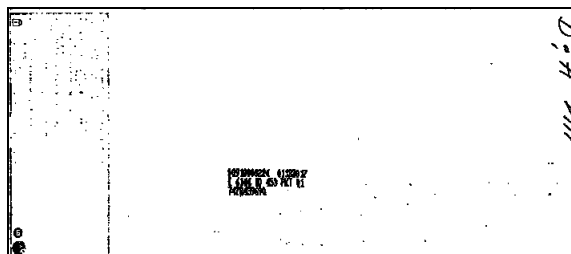
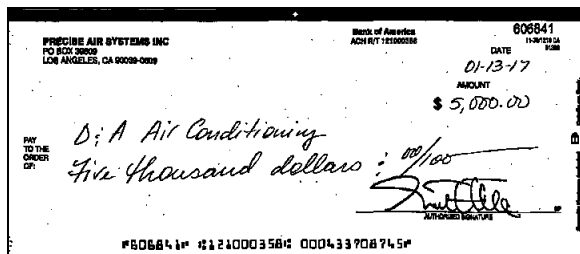
Tanaka denmark
#606840# ⑆121000358⑆ 000433708745#

Accurate Air

Check images - continued

Account number: 0004 3370 8745

Check number: 606841 | Amount: \$5,000.00



Congratulations! You have qualified for our business rewards and recognition program.

As one of our valued customers, you have automatically qualified for the Business Platinum Privileges(TM) program (footnote 1) because you maintain a combined balance of \$50,000 or more in business deposit accounts with Bank of America and you have a small business checking account. This complimentary program, which comes at no cost to you, includes the following extra benefits:

- A Priority Service Team, dedicated small business customer service specialists to answer your questions quickly and efficiently
- No minimum balance requirement on business savings with the Platinum Business Interest Maximizer(TM) account (footnote 2), and you will pay no monthly maintenance fee
- Reduced rates when you open a new business line of credit (footnote 3)
- Access to Merrill Edge® investment and retirement services, designed to meet the unique needs of small businesses, plus, get up to \$600 when you open and fund a Merrill Edge Business Investor Account (footnote 4)

Learn more about the Business Platinum Privileges program today.

Visit bankofamerica.com/businessplatinum or stop by the nearest financial center.

Call 888.BUSINESS (888.287.4637) to speak with our dedicated Priority Service Team.

Note: When calling our dedicated customer service specialists, please have your Access ID/PIN or your Bank of America account number on hand to verify your account.



Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

(Please see reverse for important disclosures.)

Addendum to:

Business Schedule of Fees (Effective November 6, 2015)

This Addendum supplements the Business Schedule of Fees. Please retain this document for your records. For purposes of this Addendum, "you" and "your" means the corporation, unincorporated association, limited liability company, limited liability partnership, partnership, sole proprietorship, or other entity holding a business account (other than a Commercial account) with Bank of America in any capacity other than an individual capacity.

Business Platinum Privileges(TM)

You automatically qualify for the Business Platinum Privileges program when you maintain a combined balance of \$50,000 or more in eligible business deposit accounts with Bank of America, and you have an open Business Fundamentals® checking, Business Interest checking or Business Advantage checking account with Bank of America. The combined balance requirement is calculated based on the average daily balance for the month in your Bank of America business deposit account(s), and applies only when the owner of the business checking account and the owner of the other eligible deposit account(s) share the same Taxpayer Identification Number (TIN). Public service trust accounts, such as IOLTA accounts, are not counted toward the combined balance. Your enrollment in Business Platinum Privileges becomes effective in the month following the month in which you qualify. Some Business Platinum Privileges benefits are automatic; other benefits may require you to open a new account or take other action. Read carefully the terms of any Business Platinum Privileges offer to understand the action required.

The benefits of the Business Platinum Privileges program will be described to you separately. We may change or terminate Business Platinum Privileges program rules or benefits at any time, without prior notice. Your enrollment in Business Platinum Privileges will discontinue if you do not qualify during a calendar quarter, and you do not restore your qualification during the following calendar quarter. You will be considered not qualified during a calendar quarter if neither your average daily balance for the quarter nor your quarter end balance satisfy the combined balance requirement, or you do not have an open, eligible business checking account with Bank of America as of the end of the quarter.

For Merrill Lynch Wealth Management clients, your eligible combined balances will be reviewed annually to ensure you continue to qualify for benefits. Your enrollment in Business Platinum Privileges will discontinue if you do not qualify at the annual review, and you do not restore your qualification within a 90 day period. You will be considered not to qualify at the annual review if your average daily balance for the prior 12 months did not satisfy the combined balance requirement, or you do not have an open eligible business checking account with Bank of America at the end of such year. The annual review will be conducted as of June 30 of each year. In the event that your enrollment is discontinued, your Business Platinum Privileges benefits may be discontinued immediately without further notice. If you have defaulted on a business credit account with Bank of America or its affiliates, we may exclude you from eligibility for Business Platinum Privileges. If you are enrolled in Business Platinum Privileges and you default under a business credit account with Bank of America or its affiliates, we may immediately discontinue your enrollment in Business Platinum Privileges. You will be considered for re-enrollment after 12 months. Review for defaults will be conducted monthly.

1 Please see the above Business Platinum Privileges Addendum to your Business Schedule of Fees.

2 New Business Platinum Privileges(TM) customers at point of sale will be eligible to open up a Platinum Business Interest Maximizer(TM) savings account immediately, but will be enrolled officially in the program the following month. Other benefits will activate upon enrollment. The Platinum Business Interest Maximizer(TM) account is only available on request to customers enrolled in the Business Platinum Privileges program, or whose opening balance qualifies them for the Business Platinum Privileges program. Limit of one Platinum Business Interest Maximizer(TM) account may be opened per customer. Your enrollment in Business Platinum Privileges will not automatically convert any existing or new money market savings account to a Platinum Business Interest Maximizer(TM) without your request. See the Business Platinum Privileges Addendum above for a description of the requirements for enrollment in Business Platinum Privileges. If your enrollment in the Business Platinum Privileges program is discontinued, your Platinum Business Interest Maximizer(TM) account will automatically convert to a Business Interest Maximizer(TM) account and the interest rate and fees for that subsequent account will apply.

3 Credit is subject to approval; normal credit standards apply. Credit is issued by Bank of America, N.A.

4 To qualify for this cash offer, you must open a Merrill Edge® Business Investor Account ("BIA") and fund the account within 45 days with funds originating from outside Merrill Lynch and Bank of America. The balance must be held in the account for a minimum of 90 consecutive days following the funding date. For purposes of this offer, qualifying balance shall mean total incoming assets or transfers (including cash, securities and/or margin debit balance transfers) from external accounts, minus assets withdrawn or transferred out of the account within the 90 day holding period. The cash reward will be paid out as follows: \$20,000-\$49,999, receive \$100; for \$50,000-\$99,999, receive \$150; for \$100,000-\$199,999, receive \$250; for \$200,000 or more, receive \$600. The reward will be paid within two weeks after meeting the qualifying criteria. Depending on your particular circumstances, the value of this reward you receive may constitute taxable income. In addition, Merrill Lynch may issue an Internal Revenue Service Form 1099 (or other appropriate form) to you that reflects the value of such reward. Please consult your tax advisor. Merrill Edge reserves the right to change or cancel this offer at any time. Merrill Edge does not provide legal or tax advice.

The offering of cash rewards, free trades, waiver of fees (including account fees), and/or any other thing of value may not be used as an inducement to sell any kind of insurance, including life insurance or annuities.

Some Merrill Edge® benefits may be available to customers with less than \$50,000 in investable assets. Please speak with a Financial Solutions Advisor for more information about Merrill Edge®.

The BIA account is a brokerage account, not a bank account. Deposit items such as checks, wires and ACH transactions are subject to availability delays based on deposit type and assets held at Merrill Lynch. Please refer to the account documents for more information. The BIA account has limits on monthly disbursements: More than three checks in any calendar month or six total disbursements in any calendar month. Withdrawals exceeding these limits are subject to a \$15 fee per item.

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