

## **†Details of Rate, Fee and Other Cost Information**

Account terms are not guaranteed for any period of time. All terms, including fees and APRs for new transactions, may change in accordance with the Credit Card Agreement and applicable law based on information in your credit report, market conditions, business strategies, or for any reason. Please review all of these materials so that you are fully informed about the terms of this credit card offer.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> Introductory APR for the first 15 Statement Closing Dates following the opening of your account.  After that, your APR will be <b>17.74% to 27.74%</b> , based on your creditworthiness, when you open your account. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0%</b> Introductory APR for the first 15 Statement Closing Dates following the opening of your account for transactions made within 60 days of opening your account.  After that, your APR will be <b>17.74% to 27.74%</b> , based on your creditworthiness, when you open your account. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>20.74% to 28.74%</b> , based on your creditworthiness, when you open your account, for Direct Deposit and Check Cash Advances, and <b>28.74%</b> for Bank Cash Advances. <i>See footnote<sup>1</sup> for explanation.</i>  These APRs will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	Up to <b>29.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.  This APR may be applied to new transactions on your account if you: <ul style="list-style-type: none"><li>• Make a late payment.</li></ul> <b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased for this reason, the Penalty APR will apply indefinitely.
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on Purchases if you pay your entire balance or your Interest Saving Balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
<b>Monthly Custom Pay Plan Fee (Fixed Finance Charge)</b>	Monthly fee of <b>1.72%</b> of the amount of Purchases initially assigned to a Custom Pay Plan. <i>See footnote<sup>2</sup> for explanation.</i>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

**Please see the next page for a continuation of the Details of Rate, Fee and Other Cost Information.**

<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Balance Transfer      Introductory Fee of <b>3%</b> of the amount of each transaction, for transactions made within 60 days of opening your account.  After that, your fee will be: <b>4%</b> of the amount of each transaction.</li> <li>• Cash Advance      Direct Deposit and Check Cash Advances: <b>4%</b> of the amount of each transaction.  ATM, Over the Counter, Same-Day Online and Cash Equivalent Cash Advances: <b>5%</b> of the amount of each transaction.</li> <li>• Foreign Transaction      <b>3%</b> of the U.S. dollar amount of each transaction made in a foreign currency. This fee will be in addition to any other applicable fee.</li> </ul>
<b>Penalty Fee</b>	<ul style="list-style-type: none"> <li>• Late Payment      Up to <b>\$40</b>. See footnote <sup>3</sup> for explanation.</li> </ul>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Payments are allocated to posted balances. We will first allocate the amount of your payment equal to the Total Minimum Payment Due to any Custom Pay Plan Payment due, then to the lowest APR balances in turn. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs, and finally to any Custom Pay Plan balances.**

Variable Rates are calculated by adding an index and a margin. The index is the highest U.S. Prime Rate published in *The Wall Street Journal* "Money Rates" section on each month's last publication day. As of 10/31/2025 the index was 7.0%. After your account is opened, changes to the index will cause a corresponding change to your variable rate.

Balance Transfers and certain Cash Advances, such as Direct Deposits, are made available to you at our discretion.

<sup>1</sup> Bank Cash Advances include the following Cash Advance types: ATM, Over the Counter, Same-Day Online, Overdraft Protection and Cash Equivalent (foreign currency, money orders, wire transfers, travelers checks, or to obtain cash, each from a non-financial institution, or person-to-person money transfers, bets, lottery tickets purchased outside the United States, casino gaming chips, cryptocurrency to the extent accepted, or bail bonds).

<sup>2</sup> The monthly fee will be disclosed at the time the Custom Pay Plan is created, will never exceed a monthly fee of 1.72%, and does not change over the life of the Plan. The fee will be charged monthly until the Plan balance is paid in full. The total of all Monthly Custom Pay Plan Fees billed for any specific Plan will not exceed the sum of the original Monthly Custom Pay Plan Fee times the original total number of monthly payments established for the Plan. The fee for each Custom Pay Plan is based on the Plan duration, the amount of Purchases assigned to the Plan, the APR that would otherwise apply to those Purchases, and other factors.

<sup>3</sup> More Information about the Penalty Fee and Penalty APR

Penalty Fee: If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee of \$29 will be assessed; \$40 for subsequent occurrences that are within 6 billing cycles of a previous occurrence. However, the Late Payment Fee will not exceed the Total Minimum Payment Due. If your balance is \$100 or less on the Payment Due Date, we will not assess a Late Payment Fee.

Penalty APR: Your Penalty APR will not exceed 29.99% on new transactions. There is no Penalty APR on existing balances.

#### CONDITIONS

The words "you" and "your" apply to each person who submits the application. You have read the accompanying application, and affirm that everything you have stated is true and complete. You are at least 18 years of age or at least 21 years of age if a permanent resident of Puerto Rico. In order to be eligible for this offer, your residential address must be in one of the following locations: any of the 50 United States, Washington D.C., APO/FPO/DPO, Guam, Puerto Rico, Northern Mariana Islands, American Samoa or U.S. Virgin Islands. You authorize Bank of America, N.A. (hereinafter "we", "us" or

"our") to obtain your credit report(s), employment history and any other information in order to approve or decline this application, service your account, and manage our relationship with you. As part of this authorization, we may also obtain and use information about your accounts, such as checking and savings, that you have with us and others, from our own records, consumer reporting agencies and other entities. If you ask, we will tell you the name and address of any consumer reporting agency that provided the report(s) to us. This card may not be available to you if you currently have or have had the card in the preceding 24 month period. You consent to our sharing of information about you and your account with the organization, if any, endorsing this credit card program. You authorize us to share with others, to the extent permitted by law, the information and our credit experience with you. You may as a customer later indicate a preference to exempt your account from some of the information-sharing with other companies ("opt-out"). In order to request that we add an Authorized User to your account, you must (1) be eligible to add the person to the account; (2) acknowledge to us that you have obtained the expressed permission of the person to be added to the account and that certain information about that person will be shared with us; (3) provide us with that person's information, which may include full legal name, date of birth, social security/tax identification number, primary address, their relationship to you, and citizenship status; and (4) inform that person that we report the account to the Consumer Reporting Agencies, which means the account and account activity may appear on that person's credit report. If the request is approved, you must provide the Authorized User(s) with a copy of the Credit Card Agreement, which will be sent to you with your new account materials. If you accept or use an account, you do so subject to the terms of this application, the "Details of Rate, Fee and Other Cost Information" and the Credit Card Agreement, as it may be amended; you also agree to pay and/or to be held jointly and severally liable for all charges incurred under such terms. Any changes you make to the terms of this application will have no effect. You understand that the Annual Percentage Rate you receive will be determined based on your creditworthiness. You understand that only a portion of your Total Credit Line will be available for Bank Cash Advances. **You also understand that if you have existing credit card accounts with Bank of America, we may use the available credit on the existing account(s) to approve your new credit card which could include moving credit from an account with a lower annual percentage rate and/or fee structure to a higher annual percentage rate and/or fee structure without increasing your overall credit limit.** You accept that on a periodic basis your account may be considered for automatic upgrade at our discretion. You consent to and authorize us, any of our affiliates, or our marketing associates to monitor and/or record any of your phone conversations with any of our representatives. You further consent to our use of automatic dialers, text, or prerecorded messages for servicing your account even if the telephone number is a mobile telephone number for which the called party is charged. If additional development is necessary based on the application information provided, we will make every attempt to contact you. You may receive different Bank of America promotional credit card offers by various methods, i.e. mail, in person or email/online. These promotional offers may have different terms based on how Bank of America introduces them. To ensure you respond to the correct offer, please apply using the options described in the original offer received.

## FEATURES

**Bonus Cash Rewards Offer.** You will qualify for \$200 bonus cash rewards if you use your new credit card account to make any combination of purchase transactions totaling at least \$1,000 (excluding any fees) that post to your account within 90 days of the account open date. Returns, credits, and adjustments to this card will be deducted from purchases, even if this card was not the original payment method. Cash Advances and Balance Transfers are not considered purchases and do not apply for purposes of this offer. Limit 1 bonus cash rewards offer per new account. This one-time promotion is limited to customers opening a new account in response to this offer and will not apply to requests to convert existing accounts. Your account must be open with active charging privileges in order to receive this offer. Other advertised promotional bonus cash rewards offers can vary from this promotion and may not be substituted. Once you qualify, you will receive your cash rewards within your next 1-2 billing cycles. The value of this reward may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such reward. Please consult your tax advisor, as neither we, nor our affiliates, provide tax advice.

**Unlimited Cash Rewards Additional Earn Bonus Offer.** Earn an additional 0.5% cash rewards bonus (equal to \$0.005 for every \$1) on all Net Purchases made with the card each billing cycle that post to your account within 365 days of the account open date. This offer is in addition to the 1.5% cash rewards you earn for a total of 2% cash rewards. Cash Advances and Balance Transfers are not considered purchases and do not apply for purposes of this offer. Limit 1 bonus cash rewards offer per new account. This one-time promotion is limited to customers opening a new account in response to this offer and will not apply to requests to convert existing accounts. Your account must be open with active charging privileges in order to receive this offer. This offer will not apply to any customer bonus or account opening bonus, nor will you receive the Bank of America Preferred Rewards® bonus on the additional cash rewards earned from this offer. The value of this reward may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such reward. Please consult your tax advisor, as neither we, nor our affiliates, provide tax advice.

**Bank of America® Unlimited Cash Rewards Program Information. How You Earn Cash Rewards:** Earn cash rewards when you use this card to make purchases; returns, credits and adjustments to this card will be deducted from purchases, even if this card was not the original payment method ("Net Purchases"). The following transactions are not considered purchases and will not earn cash rewards: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. **1.5% Base Cash Rewards:** Earn 1.5% cash back (equal to \$0.015 for every \$1) on all Net Purchases charged to the card each billing cycle. **Rewards Redemption:** Redeem cash rewards for statement credits, deposits made directly into a Bank of America® checking or savings account, for credit to a qualifying Cash Management Account® with Merrill, a qualifying 529 account with Merrill, or to pay for eligible purchases when you shop at Amazon.com or check out with PayPal. Cash rewards shall be issued for a U.S. dollar sum and may be requested on demand or for automatic redemption. Statement credits and 529 contributions are not eligible for automatic redemption. One-time redemptions for an electronic deposit into a Bank of America checking or savings account, or credit to a qualifying Cash Management Account® with Merrill, or for a statement credit do not have a minimum redemption amount. One-time redemptions for a contribution to a qualifying 529 account with Merrill, or automatic redemptions for an electronic deposit into a Bank of America checking or savings account or into a qualifying Cash Management Account® with Merrill have a \$25 minimum redemption amount. **Pay with Rewards:** Amazon and all related Marks are Trademarks of Amazon.com, Inc. or its affiliates. PayPal and the PayPal logo are registered trademarks of PayPal, Inc. **Use Rewards with PayPal:** Pay with Rewards will be available for eligible credit cards on eligible purchases or can be donated to support a charitable cause with PayPal Giving Fund. To learn more about PayPal Pay with Rewards, see terms and conditions at [www.paypal.com/us/pay-with-rewards-terms](http://www.paypal.com/us/pay-with-rewards-terms). **All reward redemptions are subject to the rewards program rules from Bank of America. How You May Lose Rewards:** As long as your card account remains open with active charging privileges, cash rewards do not expire. However, if the owner(s) of the card account voluntarily closes the card account or we close the card account for inactivity, you must redeem the cash rewards within ninety (90) days after closing. If we close your card account for any other reason you will lose your cash rewards immediately. **Rewards Program Rules:** Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change.

**Mobile Banking.** Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply.

**Alerts.** You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

**\$0 Liability Guarantee.** The \$0 Liability Guarantee covers fraudulent transactions made by others using your account. Claims may be filed by account holders and Authorized Users against pending and posted transactions, and may be subject to dollar limits and verification.

**Card Benefits.** Certain restrictions apply to each benefit. Details accompany new account materials.

**Overdraft Protection.** Transfers through our Balance Connect® for overdraft protection service to your eligible Bank of America deposit account from your credit card account will be Bank Cash Advances under your Credit Card Agreement. Transfers will be subject to the terms of both your Credit Card Agreement and the account agreement(s) and disclosures governing your Bank of America deposit account. Overdraft Protection transfers may not be available for up to 14 days from account opening. If you link your Bank of America deposit account to your credit card for Overdraft Protection, we will automatically transfer funds from your credit card account to cover overdrafts on your deposit account, as long as the portion of credit available for cash on your credit card account is sufficient and you are not in default under your Credit Card Agreement. Overdraft Protection transfers from a linked credit card will be made up to the amount required to cover the overdraft. The Overdraft Protection Cash Advance will accrue interest at the APR stated in your Credit Card Agreement, which may be greater than the rate charged for overdraft protection transfers from other eligible accounts to your deposit account. Overdraft Protection transfers incur interest charges from the transaction date. If the portion of credit available for cash on your credit card account is insufficient to cover the amount required by the overdraft, we may advance the funds even if it causes your credit card account to exceed your Cash Credit Line. Please see your Credit Card Agreement for additional details.

#### BALANCE TRANSFERS

If the total amount you request exceeds your Total Credit Line, we may send full or partial payment to your creditors in the order you provide them to us. Allow at least 2 weeks from account opening for processing. Continue paying each creditor until the transfer appears as a credit. Balance Transfers incur interest charges from the transaction date. If you revolve your balance to take advantage of a promotional or introductory offer, all transactions and balances, including Purchases, will be charged interest. The Introductory Balance Transfer Fee is 3% for transactions made within 60 days of opening your account. After that, your Balance Transfer Fee is 4% of the amount of the transaction. If you have a dispute with a creditor and pay that balance by transferring it to your new account, you may lose certain dispute rights. Balance Transfers may not be used to pay off or pay down any account issued by Bank of America, N.A. or its affiliates.

The information in this offer is updated regularly, but may have changed since the last update.

The Bank of America® Privacy Notice is available at [bankofamerica.com/privacy](http://bankofamerica.com/privacy) and accompanies the Credit Card Agreement.

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This credit card program is issued and administered by Bank of America, N.A. Any account opened in response to this application shall be governed by the laws of the State of North Carolina. Deposit products and services are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A. Inc. Bank of America, Cash Management Account and the Bank of America logo are registered trademarks of Bank of America Corporation. The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.  
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