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#### Customer service information

-  Customer service: 1.800.432.1000  
TDD/TTY users only: 1.800.288.4408  
En Español: 1.800.688.6086
-  [bankofamerica.com](http://bankofamerica.com)
-  Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

 Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

## Your Regular Savings

for March 17, 2017 to June 15, 2017

Account number: 4460 2181 7056

AMITA PRAJAPATI

### Account summary

Beginning balance on March 17, 2017	\$35,959.83
Deposits and other additions	11,041.02
Withdrawals and other subtractions	-0.30
Service fees	-0.00
<b>Ending balance on June 15, 2017</b>	<b>\$47,000.55</b>

Annual Percentage Yield Earned this statement period: 0.01%.  
Interest Paid Year To Date: \$1.90.  
Federal Withholding This Period: \$0.30

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## 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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## Deposits and other additions

Date	Description	Amount
04/03/17	Online Banking transfer from CHK 5566 Confirmation# 7418347004	6,000.00
04/13/17	Interest Earned	0.29
05/01/17	Online Banking transfer from CHK 5566 Confirmation# 3253226111	3,039.96
05/15/17	Interest Earned	0.38
06/06/17	Online Banking transfer from CHK 5566 Confirmation# 2577533706	2,000.00
06/15/17	Interest Earned	0.39
<b>Total deposits and other additions</b>		<b>\$11,041.02</b>

## Withdrawals and other subtractions

Date	Description	Amount
04/13/17	Federal Withholding	-0.08
05/15/17	Federal Withholding	-0.11
06/15/17	Federal Withholding	-0.11
<b>Total withdrawals and other subtractions</b>		<b>-\$0.30</b>

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## Important Messages - Please Read

We want to make sure you stay up-to-date on changes, updates, reminders, and any other important details that could impact you.

### Changes to how you can avoid the monthly maintenance fee on your Regular Savings account

Beginning with statement cycles starting on or after September 7, 2017, a combined monthly automatic transfer of \$25 or more from your Bank of America checking account to your savings account will no longer avoid the monthly fee for the next statement cycle starting on or after October 6, 2017. As a result, you will have to meet the minimum daily balance requirement of \$300 or more (or one of the other requirements outlined in the chart below) in order to avoid the \$5 monthly fee.

### Here are the ways you can still avoid the monthly fee beginning with your statement cycle that starts on or after October 6

You can avoid the monthly fee by meeting any ONE of the requirements below during each monthly statement cycle. Otherwise, the \$5 monthly fee will be deducted from your savings account each statement cycle.

To help you see what this change could mean to you, we reviewed your account activity for the past calendar months of January, February and March 2017. The chart below shows if you would have been charged the monthly fee during this period based on the qualifiers listed.

How to avoid the monthly fee each statement cycle:	Did you meet the requirements during January, February and March 2017?
<ul style="list-style-type: none"><li>Keep a minimum daily balance of \$300 or more in your account</li></ul> OR <ul style="list-style-type: none"><li>Link your account to an existing Bank of America Advantage® account or to a Bank of America Interest Checking® account (only applies to your first four savings accounts)</li></ul> OR <ul style="list-style-type: none"><li>Be enrolled in the Preferred Rewards program (only applies to your first four savings accounts). Learn how to qualify for Preferred Rewards at <a href="http://bankofamerica.com/preferred-rewards">bankofamerica.com/preferred-rewards</a>, or visit your local financial center.</li></ul>	Yes - you met one or more of the requirements each of these months and would not have been charged the monthly fee.

Please keep in mind that your monthly fee will be based on your actual activity during your statement cycle, which may differ from the calendar months used in the example provided. For details about other account fees that may apply to your account, please visit [bankofamerica.com/feesataglance](http://bankofamerica.com/feesataglance) to review the Personal Schedule of Fees.

**All your other account benefits remain the same**

Your savings account continues to offer you many features and benefits, including:

- Automatic transfers from checking to help make saving money easier
- Keep the Change® savings program to build your savings automatically (footnote 1)
- Optional Overdraft Protection (footnote 2) with eligible accounts in case your checking funds run too low
- Access to your accounts anytime, almost anywhere through our convenient, secure Online and Mobile Banking (footnote 3)

(footnote 1) Upon enrollment, we will round up your MasterCard® or Visa® debit card purchases to the nearest dollar and transfer the difference from your checking account to your Bank of America® savings account. If your savings account enrolled in Keep the Change® is converted to a checking account, Keep the Change® transfers will continue to be made into that account. We may cancel or modify the Keep the Change service at any time without prior notice. Keep the Change is not available for Small Business debit cards.

(footnote 2) Overdraft Protection Transfer fees may apply. Please refer to your Personal Schedule of Fees available at [bankofamerica.com/feesatagance](https://bankofamerica.com/feesatagance) for details.

(footnote 3) Mobile Banking requires enrollment through the Mobile Banking app, Mobile website or Online Banking. View the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](https://bankofamerica.com/serviceagreement) for more information. Data connection required. Wireless carrier fees may apply.

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