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Business Advantage

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

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

Your Business Fundamentals Checking

for February 1, 2021 to February 28, 2021

KC UNLOCKING COMPANY

Account number: 1 2345 6789

Account summary

Beginning balance on February 1, 2021	\$39.65
Deposits and other credits	24,983.78
Withdrawals and other debits	-24,139.29
Checks	-0.00
Service fees	-70.00
Ending balance on February 28, 2021	\$814.14

of deposits/credits: 28

of withdrawals/debits: 43

of items-previous cycle¹: 2

of days in cycle: 28

Average ledger balance: \$1,091.41

¹Includes checks paid, deposited items & other debits

BUSINESS ADVANTAGE

Thanks. We're here to listen to you.

As your business need evolve, we're ready to provide personal attention and access to the latest digital tools. Rely on us for guidance in personal finance, investments and business – now and in the future.

To learn more visit bankofamerica.com/SmallBusiness

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IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

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.

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 provisionally 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 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 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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KC UNLOCKING COMPANY ! Account # 3550 1223 7794 ! February 1, 2021 to February 28, 2021

Scammers are taking advantage of the current environment to try to obtain your personal and financial information. Watch out for scams involving promises for COVID-19 vaccines, stimulus payments, employment and more. Scammers may try to contact you in various ways including by phone, email, and social media. Learn more at bankofamerica.com/security.

Deposits and other credits

Date	Description	Amount
02/01/21	Zelle Transfer Conf# 580341df4; WILLIAMS, MYKEL	300.00
02/01/21	Zelle Transfer Conf# 13fb912cc; WILLIAMS, MYKEL	150.00
02/01/21	1 01/31 #000284935 PMNT RCVD Cash App*Cash Out San Francisco CA	127.06
02/01/21	Zelle Transfer Conf# 59edc634e; WILLIAMS, MYKEL	120.00
02/01/21	1 02/01 #000315426 PMNT RCVD Cash App*Cash Out San Francisco CA	98.50
02/01/21	Zelle Transfer Conf# 2961317bc; WILLIAMS, MYKEL	40.00
02/01/21	1 02/01 #000389821 PMNT RCVD Cash App*Cash Out San Francisco CA	19.70
02/04/21	BKOFAMERICA ATM 02/04 #000003175 DEPOSIT EASTLAND INDEPENDENCE MO	500.00
02/05/21	BKOFAMERICA ATM 02/05 #000003384 DEPOSIT EASTLAND INDEPENDENCE MO	500.00
02/08/21	BKOFAMERICA ATM 02/05 #000007054 DEPOSIT WATKINS CROSSING KANSAS CITY MO	2,000.00
02/08/21	Zelle Transfer Conf# 0ccd96946; WILLIAMS, MYKEL	100.00
02/09/21	BKOFAMERICA ATM 02/09 #000002722 DEPOSIT EASTLAND INDEPENDENCE MO	4,950.00
02/10/21	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 02-09)	5,000.00
02/10/21	BKOFAMERICA ATM 02/10 #000008144 DEPOSIT CLAIRBORNE OLATHE KS	2,640.00
02/12/21	Counter Credit	900.00
02/12/21	BKOFAMERICA ATM 02/12 #000003561 DEPOSIT RAYTOWN SOUTH RAYTOWN MO	405.00
02/18/21	BKOFAMERICA ATM 02/18 #000004623 DEPOSIT EASTLAND INDEPENDENCE MO	500.00
02/22/21	BKOFAMERICA ATM 02/22 #000002502 DEPOSIT COLLEGE OVERLAND PARK KS	240.00
02/23/21	BKOFAMERICA ATM 02/23 #000006235 DEPOSIT EASTLAND INDEPENDENCE MO	3,110.00
02/25/21	Counter Credit	500.00
02/25/21	1 02/25 #000380007 PMNT RCVD Cash App*Cash Out San Francisco CA	162.52

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BANK OF AMERICA BUSINESS ADVANTAGE

Stay on top of your accounts

Start receiving online alerts today to know when transaction have posted and when payments are due. Sign in or enrol at bankofamerica.com/SmallBusiness and click on **Alerts** in the Activity Centre.

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.

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Deposits and other credits - continued

Date	Description	Amount
02/26/21	Counter Credit	2,000.00
02/26/21	Zelle Transfer Conf# T09WYHB9G; ASHLEY SANCHEZ	499.00
02/26/21	MERCH BNKCD NSD DES:DEPOSIT ID:526219256884 INDN:KC UNLOCKING COMPANY ID:BXXXXXXXXX CCD	100.00
02/26/21	1 02/26 #000321709 PMNT RCVD Cash App*Cash Out San Francisco CA	20.68
02/26/21	Zelle Transfer Conf# T09WYGVVRV; ASHLEY SANCHEZ	1.00
02/26/21	TD AMERITRADE DES:ACH MICRO ID:aZ9PTQCFVS INDN:WILLIAMS MYKEL CO ID:4470533629 PPD	0.22
02/26/21	TD AMERITRADE DES:ACH MICRO ID:aZ9PTQCFVS INDN:WILLIAMS MYKEL CO ID:4470533629 PPD	0.10

Total deposits and other credits**\$24,983.78****Withdrawals and other debits**

Date	Description	Amount
02/08/21	ROBINHOOD DES:Funds ID:XXXXXXXXX INDN:Mykel Williams CO ID:1464364776 WEB	-2,000.00
02/08/21	ROBINHOOD DES:Funds ID:XXXXXXXXX INDN:Mykel Williams CO ID:1464364776 WEB	-500.00
02/08/21	APPLECARD GSBANK DES:PAYMENT ID:8838921 INDN:Mykel Williams ID:9999999999 WEB	-50.00
02/09/21	ROBINHOOD DES:Funds ID:XXXXXXXXX INDN:Mykel Williams CO ID:1464364776 WEB	-5,000.00
02/11/21	ROBINHOOD DES:Funds ID:XXXXXXXXX INDN:Mykel Williams CO ID:1464364776 WEB	-2,500.00
02/12/21	ROBINHOOD DES:Funds ID:XXXXXXXXX INDN:Mykel Williams CO ID:1464364776 WEB	-5,000.00
02/12/21	Direct Capital DES:EDI PYMNTS ID:DCC-1647719 INDN:KC Unlocking Company CO	-866.76
02/24/21	ROBINHOOD DES:Funds ID:XXXXXXXXX INDN:Mykel Williams CO ID:1464364776 WEB	-3,000.00
02/25/21	Direct Capital DES:EDI PYMNTS ID:DCC-1649470 INDN:KC Unlocking Company CO ID:1020468001 CCD	-573.06
02/26/21	ROBINHOOD DES:Funds ID:XXXXXXXXX INDN:Mykel Williams CO ID:1464364776 WEB	-1,000.00
02/26/21	ROBINHOOD DES:Funds ID:XXXXXXXXX INDN:Mykel Williams CO ID:1464364776 WEB	-1,000.00

Card account # XXXX XXXX XXXX 6916

02/01/21	PMNT SENT 0130 CASH APP*Y KEL*AD 4153753176 CA 55429501030855986880545 CKCD 4829 XXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-120.00
02/01/21	CHECKCARD 0131 AUTOCODE NY. 718-404-9691 NY 55432861031200546957677 CKCD 8999 XXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-35.00
02/01/21	CHECKCARD 0201 AUTOCODE NY. 718-404-9691 NY 55432861032200776862794 CKCD 8999 XXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-48.00
02/02/21	CHECKCARD 0202 SUMMIT MEDIA SOLU 8166285492 MO 55546501033206750400174 CKCD 7311 XXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-320.00
02/02/21	CHECKCARD 0201 UHS HARDWARE INC HOLLYWOOD FL 85101591032980010232363 CKCD 5072 XXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-337.90

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Withdrawals and other debits - continued

Date	Description	Amount
02/03/21	CHECKCARD 0203 AUTOCODE NY. 718-404-9691 NY 55432861034200344993392 CKCD 8999 XXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-27.00
02/04/21	CHECKCARD 0204 FACEBK 6WLR23B2S2 Menlo Park CA 15270211035000109967342 RECURRING CKCD 7311 XXXXXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-232.66
02/04/21	CHECKCARD 0204 QT 208 OUTSIDE LEE'S SUMMIT MO CKCD 5542 XXXXXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-30.91
02/05/21	CHECKCARD 0204 DISCOUNT KEY CODE LAS VEGAS NV 85506471035980000588942 CKCD 7399 XXXXXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-45.00
02/08/21	CHECKCARD 0206 STRAIGHTTALK*SERV 877-430-2355 FL 55432861037200213303571 RECURRING CKCD 4814 XXXXXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-38.25
02/08/21	PMNT SENT 0205 CASH APP* 4153753176 CA 55429501036855973703563 CKCD 4829 XXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-180.00
02/08/21	CHECKCARD 0207 THEPARKINGSPOT-EC 3124531700 MO 55309591038083734443155 CKCD 7523 XXXXXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-45.73
02/16/21	PMNT SENT 0212 CASH APP*Y KEL*AD 4153753176 CA 55429501043855979992708 CKCD 4829 XXXXXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-30.00
02/16/21	CHECKCARD 0213 SYNCB PAYMENT 8005419049 GA 55548071044898431523769 CKCD 6012 XXXXXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-111.00
02/16/21	CHECKCARD 0213 TACOS EL GUERO LL KANSAS CITY KS 75306371045036800082900 CKCD 5812 XXXXXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-8.08
02/16/21	CHECKCARD 0214 AUTOCODE NY. 718-404-9691 NY 55432861045200236543021 CKCD 8999 XXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-35.00
02/16/21	CHECKCARD 0214 BLUE RIDGE BANK INDEPENDENCE MO 85140541045900010341421 CKCD 6012 XXXXXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-152.21
02/17/21	CHECKCARD 0216 DISCOUNT KEY CODE LAS VEGAS NV 85506471047980000588989 CKCD 7399 XXXXXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-45.00
02/17/21	CHECKCARD 0217 AUTOCODE NY. 718-404-9691 NY 55432861048200960918347 CKCD 8999 XXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-35.00
02/19/21	CHECKCARD 0219 AUTOCODE NY. 718-404-9691 NY 55432861050200463159576 CKCD 8999 XXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-48.00
02/19/21	CHECKCARD 0219 AUTOCODE NY. 718-404-9691 NY 55432861050200463159618 CKCD 8999 XXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-48.00
02/22/21	CHECKCARD 0220 TIME PAYMENT CORP 7819944800 MA 55488721051206754701420 CKCD 7394 XXXXXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-224.49
02/22/21	CHECKCARD 0222 QT 224 OUTSIDE KANSAS CITY MO CKCD 5542 XXXXXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-31.35
02/22/21	PRICE CHOPPER 02/22 #000540110 PURCHASE 937 NE WOODS CHAP LEE'S SUMMIT MO	-6.88
02/23/21	CHECKCARD 0223 AUTOCODE NY. 718-404-9691 NY 55432861054200468962889 CKCD 8999 XXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-48.00
02/23/21	CHECKCARD 0222 UHS HARDWARE INC HOLLYWOOD FL 85101591053980010232334 CKCD 5072 XXXXXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-185.34
02/23/21	CHECKCARD 0222 BHM CAR WASH LLC LEES SUMMIT MO 85456671053900012343484 CKCD 7542 XXXXXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-5.37
02/24/21	CHECKCARD 0223 UHS HARDWARE INC HOLLYWOOD FL 85101591054980010232382 CKCD 5072 XXXXXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-117.81
02/24/21	CHECKCARD 0223 UHS HARDWARE INC HOLLYWOOD FL 85101591054980010232382 CKCD 5072 XXXXXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-39.49

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Withdrawals and other debits - continued

Date	Description	Amount
02/25/21	CHECKCARD 0225 AUTOCODE NY. 718-404-9691 NY 55432861056200004165961 CKCD 8999 XXXXXXXXXXXX6916 XXXX XXXX XXXX 6916	-18.00
Subtotal for card account # XXXX XXXX XXXX 6916		-\$2,649.47
Total withdrawals and other debits		-\$24,139.29

Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	\$35.00	\$35.00
Total NSF: Returned Item fees	\$35.00	\$35.00

We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) 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.

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 01/29/21. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- ☒ \$250+ in new net purchases on a linked Business debit card
- ☐ \$250+ in new net purchases on a linked Business credit card
- ☐ \$3,000+ minimum daily balance in primary checking account
- ☐ \$5,000+ average monthly balance in primary checking account
- ☐ \$15,000+ combined average monthly balance in linked business accounts
- ☐ enrolled in Preferred Rewards for Business

For information on how to open a new product, link an existing service to your account, or about Preferred Rewards for Business please call 1.888.BUSINESS or visit bankofamerica.com/smallbusiness.

Date	Transaction description	Amount
02/08/21	OVERDRAFT ITEM FEE FOR ACTIVITY OF 02-08	-35.00
02/09/21	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 02-09	-35.00
Total service fees		-\$70.00

Note your Ending Balance already reflects the subtraction of Service Fees.

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
02/01	691.91	02/10	7,504.46	02/19	430.41
02/02	34.01	02/11	5,004.46	02/22	407.69
02/03	7.01	02/12	442.70	02/23	3,278.98
02/04	243.44	02/16	106.41	02/24	121.68
02/05	698.44	02/17	26.41	02/25	193.14
02/08	-50.54	02/18	526.41	02/26	814.14
02/09	-135.54				

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Important Messages - Please Read

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

Reminder - your November 2020 statement included the following list of changes that may apply to your Small Business checking and savings accounts and the effective date of the changes. You will also see some changes to the options you have to avoid the Monthly Fee on your accounts.

Account Changes	Effective Date	What to Expect After the Changes Become Effective
Business Advantage Checking will become Business Advantage Relationship Banking.	February 19, 2021	You will see the new name on your statements, in Mobile banking and in Business Advantage 360, our small business online banking.
Business Advantage Relationship Banking The Monthly Fee of \$29.95 will no longer be waived based on: <ul style="list-style-type: none"> • \$15,000 average monthly balance. • Active payroll services usage with Intuit or ADP Payroll Services (Footnote 1) beginning December 1, 2020. • Spend \$2,500 in new net purchases on a linked business credit card. • Active Bank of America Merchant Services account linked to a Bank of America settlement account beginning January 1, 2021. 	Account statement cycles on or after January 30, 2021	To avoid the Monthly Fee, meet any ONE of the following requirements during each statement cycle: <ul style="list-style-type: none"> • Maintain a combined average monthly balance of \$15,000 or more in your linked Bank of America business deposit accounts. Previously, the combined average monthly balance requirement was \$35,000. • Qualify for and enroll in Preferred Rewards for Business (Footnote 2) (first four checking accounts per enrolled business). Please review the Business Schedule of Fees for the state in which you opened your account for additional details about the ways to avoid the Monthly Fee at: bankofamerica.com/businessfeesataglance .
Business Fundamentals Checking will become Business Advantage Fundamentals Banking.	February 19, 2021	You will see the new name on your statements, in Mobile banking and in Business Advantage 360, our small business online banking.
Business Advantage Fundamentals Banking Monthly Fee will be \$16 in all states. (Previously the monthly fee varied by state). The Monthly Fee will no longer be waived based on: <ul style="list-style-type: none"> • \$3,000 minimum daily balance. • \$5,000 average monthly balance. • Spend \$250 or more in new net purchases on a linked business credit card. 	Account statement cycles on or after January 30, 2021	Depending on the state in which your account was opened, the \$16 Monthly Fee may be a decrease, increase or remain unchanged. To avoid the Monthly Fee, meet any ONE of the following requirements during each statement cycle: <ul style="list-style-type: none"> • Maintain a combined average monthly balance of \$5,000 or more in your linked Bank of America deposit accounts. Previously the combined average monthly balance requirement was \$15,000. • Spend \$250 or more in new net purchases on a linked business debit card. • Qualify for and enroll in Preferred Rewards for Business (first four checking accounts per enrolled business). Please review the Business Schedule of Fees for the state in which you opened your account for additional details about the ways to avoid the Monthly Fee at: bankofamerica.com/businessfeesataglance .
Business Investment Account The Monthly Fee of \$5 will no longer be waived by being linked and included in a Business Advantage Fundamentals Banking relationship.	February 19, 2021	If you already have a Business Investment Account linked and included in your Business Advantage Fundamentals Banking relationship before February 19, 2021, it will remain and will not receive a Monthly Fee while included. Note: Business Investment Accounts can be linked to your Business Advantage Fundamentals Banking relationship to help meet the combined balance requirement to avoid the Monthly Fee.

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<p>Excess Transactions Fee and Deposited Item Fee</p> <p>These fees will no longer apply to deposits made using Remote Deposit Online, Mobile Check Deposit, or at a Bank of America ATM.</p>	<p>Account statement cycles on or after January 30, 2021</p>	<p>For more information about any fees that may apply to business accounts, review the Business Schedule of Fees for the state in which you opened your account at bankofamerica.com/businessfeesatagance.</p>
<p>Business Advantage Savings</p> <p>The Monthly Fee is decreasing from \$15 to \$10.</p>	<p>Account statement cycles on or after January 30, 2021</p>	<p>To avoid the Monthly Fee, meet any ONE of the following requirements during each statement cycle:</p> <ul style="list-style-type: none"> · Maintain a minimum daily balance of \$2,500 or more in your account. Previously, the minimum daily balance was \$5,000. · Include in your Business Advantage Relationship Banking solution (one per checking solution). · Qualify for and enroll in Preferred Rewards for Business (first four savings accounts, per enrolled business).

We are here to help

For more information about these changes and other fees that may apply to your accounts, visit your nearby financial center or review the Business Schedule of Fees for the state in which you opened your account at bankofamerica.com/businessfeesatagance.

Please let us know if you have any questions about these changes or would like to discuss how you may be able to reduce or waive some of these fees by converting your account to another account type. You can stop by a financial center, make an appointment at bankofamerica.com/bizappointment, or give us a call at the number listed on this statement.

En los próximos meses, verá cambios en algunos cargos por servicios que podrían aplicarse a sus cuentas de cheques, de ahorros y de Certificados de Depósito (CD) para Pequeñas Empresas. Antes de que entren en vigencia, nos gustaría explicarle qué cargos cambiarán y cuándo lo harán, y también informarle los pasos que puede tomar para evitar algunos de ellos.

Para obtener más información, visite un centro financiero de Bank of America.

Footnotes are spelled out so the text can be translated by vision disability screen reader programs.

(Footnote 1) Intuit and the Intuit logo are registered trademarks of Intuit Inc., used under license. ADP and the ADP logo are registered trademarks of ADP, LLC, used under license. Bank of America does not deliver and is not responsible for the products, services or performance of Intuit Inc. or ADP, LLC. Internet access may be required. Internet service provider fees may apply. Other bank fees may apply. See the Business Schedule of Fees available at bankofamerica.com/businessfeesatagance for details. Bank of America and/or its affiliates or service providers may receive compensation from third parties for clients' use of their services.

(Footnote 2) The Preferred Rewards for Business program is only available to Small Business, Merrill Small Business, and Bank of America Private Bank® Small Business clients. Other categories of clients, such as those commonly referred to as Business Banking, Global Commercial Banking, Global Corporate Investment Banking, or Institutional clients are not eligible to participate in the program. Subject to certain exceptions, eligible business checking accounts generally are any Small Business checking account and the following Analyzed checking accounts: Full Analysis Business Checking or Analyzed Business Interest Checking. Clients in the eligible business categories may enroll in the program. To enroll you must have an active, eligible Bank of America business checking account, and maintain a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier in your combined qualifying Bank of America business deposit accounts (such as checking, savings, certificate of deposit) and/or your Merrill business investment accounts (such as Working Capital Management Accounts, Business Investor Accounts, Delaware Business Accounts). The qualifying balance is calculated based on either (i): your average daily balance for a three calendar month period, or (ii) your current combined balance, provided that you enroll at the time you open your first eligible business checking account and satisfy the balance requirement at the end of at least one day within thirty days of opening that account. Refer to your Business Schedule of Fees for details on accounts that qualify towards the combined balance calculation and receive program benefits. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Bank of America Private Bank® Small Business clients are automatically enrolled in the program at the Platinum Honors tier as long as you maintain your Bank of America Private Bank® relationship. Once you are no longer a client of the Private Bank, your enrollment in Preferred Rewards for Business will end and the benefits from enrollment will no longer be provided.

You can continue to receive Preferred Rewards for Business benefits if you are eligible for the program and you take action to enroll. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise.

Certain benefits may be available without enrolling in the program if you satisfy balance and other requirements.