

See sample statement below. Product name may vary slightly on new design.

Merrill Lynch
Wealth Management®
Bank of America Corporation
P.O. Box 53150
Phoenix, AZ 85072-3150

Bank of America

Wealth Management Banking

JOHN B. CLIENT
NAME LINE 2
123 ANY STREET
ADDRESS LINE 2
ANYTOWN MA 02492 - 4060

99999 999 SCM999 19 9

1

Client services information

- 1.800.MERRILL (1.800.637.7455)
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- P.O. Box 25118
Tampa, FL 33622-5118

Your Bank of America banking statement summary

for May 1, 2013 to May 31, 2013

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Your deposit accounts	Account number	Ending balance	Details on
Premium Checking	0000 9999 9999	\$36,074.18	Page 3
Regular Savings	0000 9999 9991	\$5,271.10	Page 7
Certificate of Deposits		\$999,999.99	Page 11
Individual Retirement Accounts	XXX XX XXXX 123456	\$999,999.99	Page 11
Individual Retirement Accounts	XXX XX XXXX 654321	\$999,999.99	Page 11
Coverdell Education Savings Account	XXX XX XXXX 654322	\$999,999.99	Page 12
Total balance		\$999,999.99	

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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See page 11 for disclosure information.

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The information you need in a clear, organized format.

- 1 Client services information.** Find important contact information in this area.
- 2 Important messages.** Check here for important notifications, which are highlighted to make them easier to locate.
- 3 Account summary.** A breakdown of information concerning your current statement is located here, including your beginning balance, deposits, withdrawals and checks.
- 4 Statement messages.** You'll see relevant messages, flagged by topic using these new icons, to help you better understand your account.
- 5 Special offers.** Look for special solution or benefit offers that may be of interest to you.

How to read your statement

See sample statement below. Product name may vary slightly on new design.

JOHN B. CLIENT | Account # 0000 999 9999 | May 1, 2013 to May 31, 2013

6 **Information about your account**

Change of address – Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

Check copies – You can view and print check copies through Online Banking for up to 12 months. You can also request a copy or get more information about a check or other item by calling the Client Services telephone number on the front of this statement.

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 those documents as we may reference them from time to time. These documents are part of the contract for your deposit account and governs 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 banking 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 send you the FIRST statement on which the error or problem appeared.

7 **Service fees**

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Date	Transaction description	Amount
05/10/13	Overdraft fee	- 35.00
05/10/13	Safety Deposit Box Fee	- 30.00
Total service fees		- 65.00

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

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How to read your statement

The information you need in a clear, organized format.

6 **Information about your account.** Refer to this section for details on how to change your address, make electronic transfers, report problems and more.

7 **Service fees.** We've provided a new and easy way to find any fees that may be associated with your account.