

This document summarizes important policies and other information applicable to employment at Bank of America (the "Bank")*. This information may also be covered, in whole or part, in your offer letter if you have received one. The terms of your offer letter and/or Bank of America policies and procedures will supersede this summary to the extent there are differences.

After you have reviewed the information below, you will be asked to sign this form electronically, acknowledging that you understand and will abide by these policies and general expectations of Bank employees. If you have any questions regarding the content of this document, please ask your recruiter or Human Resources representative before signing.

INTELLECTUAL PROPERTY AND CONFIDENTIALITY PROVISIONS

As an employee, I understand that I must assign to Bank of America all my rights, title and interest in inventions, improvements, works of authorship, ideas, data, processes, computer software programs, discoveries (hereafter called intellectual property) conceived or developed by me alone or with others during my term of employment, relating to actual or anticipated business, research or development of Bank of America or any projects arising from my employment. I will disclose all intellectual property fully and promptly to my supervisor or manager and will execute all documents and do all things necessary to assist Bank of America, at its expense, in obtaining protection for intellectual property throughout the world.

I will maintain, in confidence, any proprietary and confidential information, including information relating to intellectual property, trade secrets, confidential business and technical information, processes, applications, business practices and agreements, financial information, drawings, plans, methods, manufacturing information, engineering, research and development, and know-how, obtained or developed by me. Such information is the sole property of Bank of America and I will not release the information to anyone outside Bank of America without prior authorization of my manager.

NON-SOLICITATION

As an employee, unless specified otherwise in my offer letter or amended during my employment, I agree that for the period of my employment by the Bank and for six months after the date of the termination of my employment with the Bank, I will not

- i. solicit or induce any associate of the Bank to leave the employ of the Bank or
- ii. solicit the business of any customer of the Bank (other than on behalf of the Bank) of whom I became aware or was introduced in the course of my duties for the Bank.

BANK RULES

I agree that during my employment with the Bank, and in performing my work, I must follow and obey the rules, procedures, guidelines and/or policies of the Bank and/or my department which are now in effect and/or which come into effect during the course of my employment.

HOURS, SCHEDULE AND JOB ASSIGNMENT

I understand that my hours, schedule, shift, location and/or job duties are subject to change, and I authorize the Bank to do so. I may request or apply for a change in position or transfer, but, subject to applicable law, I understand that I am not entitled to have any such request granted.

RESIGNATION AND TERMINATION/EMPLOYMENT AT WILL

I understand that, if hired by Bank of America, I will be employed "at will", meaning I may resign at any time or Bank of America may terminate my employment at any time and for any legal reason. Unless I am required to give additional notice under Bank of America policy (which may be reflected in my offer letter), I understand I should attempt to provide my manager with at least two weeks' notice prior to the effective date of my resignation to ensure a smooth transition. I understand that failure to do so may jeopardize my eligibility for reemployment with the Bank. If my employment is terminated, unless specified otherwise in writing, I will receive only the salary or wages I have already earned for the time I have worked as of the date of the termination of my employment, and nothing more.

RETURN OF PROPERTY

If my employment is terminated, I will immediately return all property belonging to the Bank, its customers or suppliers, including such things as any keys, badges or passes issued to me, my employee credit and identification card(s), equipment and any other items given to me or in my possession as a result of my employment.

Upon my transfer or termination, I will give my manager a list of all computer systems or other access codes (such as passwords and log-on procedures) I have been assigned or used prior to my transfer or termination. I also agree that unless required in a new position with the Bank, I will discontinue using those codes when transferred or terminated.

EQUAL OPPORTUNITY EMPLOYER/ACCOMMODATIONS

- A. I understand that Bank of America is an Equal Opportunity Employer. Bank of America Corporation and its affiliated companies* (hereinafter referred to as the "Bank" and/or "Bank of America") recruit and hire qualified candidates without regard to race, religion, color, sex, sexual orientation, gender, gender identity, age, national origin, citizenship and veteran or disability status, or any factors prohibited by law and as such affirms in policy and practice to support and promote the concept of equal employment opportunity and affirmative action, in accordance with all applicable federal, state and municipal laws. The Bank is governed equally by its firm belief that the success of Bank of America depends upon the full and effective use of the abilities of all employees, regardless of race, color, sex, sexual orientation, gender, gender identity, age, religion, national origin, and veteran or disability status.
- B. I understand that Bank of America is committed to providing disabled candidates and employees with reasonable accommodations necessary for the completion of the application process and for performance of their essential job duties. I understand that if I need an accommodation in the completion of the application and/or background check process, that I should request such accommodation.

ADDITIONAL INFORMATION

- A. I understand that the Immigration Reform and Control Act of 1986 requires proof of authorization to be employed in the United States. Authorized documents must be presented within three days of the start of employment. Failure to present these documents will prohibit or discontinue employment.
- B. I understand that Bank of America's practice is to consider the employment of individuals in the U.S. requiring initial and continued visa sponsorship (including students on F-1 visas who will require and may be eligible for conversion to an H-1B or alternate visa status after the expiration of their Optional Practical Training [OPT]) on a case-by-case basis. Such individuals may be considered for employment when the company determines it necessary and in the best interests of the business to hire the individual in order to obtain the specific skills required for a given job or training program and to be competitive in the marketplace.
- C. I understand that federal law requires all Bank associates to be bonded and restricts employment of individuals who have been convicted of a crime involving dishonesty or breach of trust or who have avoided such a conviction by participating in a pre-trial diversion or similar program. I also understand that convictions of various other crimes may also restrict my eligibility for employment.
- D. I agree that as a condition of employment at Bank of America I will fully cooperate with investigations conducted by or on behalf of the Bank or in connection with legal or regulatory matters involving the Bank.
- E. I understand that any offer for a position with Bank of America is for employment on an at-will basis. That is, the employment relationship is not guaranteed for any specific period of time and may be ended by Bank of America or me at any time, with or without notice or cause.
- F. In accordance with applicable law, I agree to undergo a screening for illegal drugs prior to or during my employment with the Company if requested or as legally required. I understand that, as permitted by applicable law, a positive test result for illegal drugs or controlled substances will render me ineligible for employment at Bank of America at the time of the positive test result.

* For convenience we refer to Bank of America Corporation "Bank of America" or "Bank" although your potential employment may be with one of the many Bank of America companies; you will be an employee of the company that directly pays your salary. In addition, to the extent there is any discrepancy between the summaries provided here and the Bank's full policies and procedures, to which you will have access if employed, the policies and procedures will control.

ACKNOWLEDGEMENT

By providing my electronic signature below, I certify that I have read and understand the Employment Terms and Information and will abide by them.