

†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 the materials in this package so that you are fully informed about the terms of this credit card offer.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.99% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0% Introductory APR for the first 12 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 13.99% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	16.99% for Direct Deposit and Check Cash Advances, and 24.99% for Bank Cash Advances. <i>See footnotes ¹ and ² for explanation.</i> These APRs will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	Up to 29.99% , 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"> • Make a late payment. <p>How Long Will the Penalty APR Apply?: If your APRs are increased, the Penalty APR will apply indefinitely.</p>
How to Avoid Paying Interest on Purchases	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 by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore

Fees	
Annual Fee	None
Transaction Fees	
• Purchases	Purchases of wire transfers from a non-financial institution: Either \$10 or 5% of the amount of each transaction, whichever is greater.
• Balance Transfers	Either \$10 or 3% of the amount of each transaction, whichever is greater.
• Cash Advances	Direct Deposit and Check Cash Advances: Either \$10 or 3% of the amount of each transaction, whichever is greater. ATM, Over-the-Counter and Cash Equivalent Cash Advances: Either \$10 or 5% of the amount of each transaction, whichever is greater.
• Foreign Transactions	3% of the U.S. Dollar amount of each transaction made in a foreign

	currency or made in U.S. Dollars that is processed outside the United States. This fee will be in addition to any other applicable fee.
Penalty Fees	
• Late Payment	Up to \$35
• Returned Payment	Up to \$25

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

Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

1

Any Direct Deposits completed at the time your application is processed will be Balance Transfers.

2

Bank Cash Advances include ATM, Over-the-Counter and Cash Equivalent (money orders, foreign currency, and travelers checks from a non-financial institution, person-to-person money transfers, bets, lottery tickets purchased outside the United States, casino gaming chips and bail bonds) Cash Advances.

More Information about Penalty Fees and Penalty APR

Penalty Fees: If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee of \$25 will be assessed; \$35 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 that was due. If your balance is \$100 or less on the Payment Due Date, we will not assess a Late Payment Fee. The Returned Payment Fee will not exceed the total minimum payment that was due.

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

CONDITIONS

By submitting this application, you: (1) acknowledge that you have reviewed the credit card Terms and Conditions; (2) agree to submit your application for this credit card subject to those Terms and Conditions; and (3) authorize us to use the information in your application, and any other information we or our affiliates have about you, to determine your ability to pay, as required by federal law.

The words “you” and “your” apply to each person who submits the application. You have read the accompanying application, and you affirm that everything you have stated is true and complete. You are at least 18 years of age or you are at least 21 years of age if a permanent resident of Puerto Rico. You authorize Bank of America, N.A. (hereinafter “us”, “our” or in this document and future communications “FIA Card Services”) 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. You consent to our sharing of information about you and your account with the financial institution, if any, endorsing this credit card program. You authorize us to share with others, to the extent permitted by law, such information and our credit experience with you. In addition, you may as a customer later indicate a preference to exempt your account from some of the information-sharing with other companies (“opt-out”). 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 if your application is approved with a credit line that is greater than or equal to \$5,000, you will receive a Visa Signature® account; if your credit line is less than \$5,000, you will receive a Platinum Plus® account. The benefits for Platinum Plus® accounts differ from Visa Signature® accounts. 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 FIA Card Services, we may utilize the available credit on the existing account(s) to approve your new credit card. 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. If additional development is necessary based on the application information provided, we will make every attempt to contact you.

FEATURES

Fidelity® Rewards Program Information. You earn points based on qualifying purchases, less credits, returns and adjustments (“Net

Purchases”) charged to the card each billing cycle. For the first \$15,000 in Net Purchases you make with the card in any account year, you will earn one and a half (1.5) points for every one U.S. dollar (\$1) in Net Purchases made with the card. For all Net Purchases in excess of \$15,000 in any account year, you will earn two (2) points for every U.S. dollar (\$1) in Net Purchases made with the card. Balance Transfers, Cash Advances, including purchases of money orders or other cash equivalents, fees, interest charges, fraudulent transactions and certain other charges do not earn points. Points are valid for 5 years. Rewards begin at 2,500 points for cash/air, and 5,000 points for deposits into designated eligible Fidelity Accounts. Air rewards may be subject to maximum dollar value and special air arrangements require payment of additional points and a processing fee. Cash rewards shall be issued for a U.S. dollar sum in the form of a check. You can redeem points for deposits into an eligible Fidelity account. You are solely responsible for the accuracy of the data you provide in connection with designating a Fidelity account, for ensuring that the account can accept deposits on your behalf and that the deposits comply with applicable laws and regulations. Eligible Fidelity Accounts include all Fidelity non-retirement, Individual Retirement Accounts, and Fidelity-managed 529 Plan accounts that accept ACH deposits. Neither FIA Card Services nor Fidelity Investments shall have any liability arising out of the accuracy of the data you provide or your designation of a Fidelity account to receive deposits. To set up automatic points’ redemption for payment to a Fidelity account, you will need to designate an eligible Fidelity account on the credit card application or, once your application is approved, visit the online redemption portal for the program or call the number on the back of your card. Once you have established your linked Fidelity account, if your credit card account is open and has active charging privileges and if you have at least 5,000 points available, FIA Card Services will initiate an electronic transfer of funds to your Fidelity account at the end of each calendar month. The deposit will be made in U.S. dollars in an amount equal to the points balance multiplied by 1% (\$0.01 USD) and the points will be deducted from your points balance. It is your responsibility to ensure that contributions made by FIA Card Services to your Fidelity account on your behalf do not violate the terms of your Fidelity account or applicable laws or regulations, including IRS rules and limitations applicable to contributions to tax-advantaged retirement and higher education savings accounts. Neither FIA Card Services nor Fidelity Investments is responsible or liable for any tax penalties, fines, or charges imposed on you due to any such violation. Establishment or ownership of a Fidelity account or other relationship with Fidelity Investments is not required to obtain a Card or to be eligible to use points to obtain any Rewards offered under the Program other than Fidelity Investment Rewards. The ability to contribute to an IRA or 529 college savings plan account is subject to IRS rules and specific program policies, including those on eligibility and annual and maximum contribution limits. FIA Card Services reserves the right to change or cancel this redemption option at any time. Other significant terms apply. Program subject to change. For more information visit www.fiacardservices.com/rewards. Details accompany new account materials. FIA Card Services is an independent company not affiliated with Fidelity Investments.

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Fidelity Conditions. In addition to the Conditions noted below, by submitting this card application, you consent to FIA Card Services sharing with Fidelity certain information about you and your account, including but not limited to account balance, payment and transaction histories, if your application is approved by FIA Card Services, you further acknowledge that Fidelity may use that information and may display such information on your customer statements or as part of your account information available on Fidelity's website.

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Card Benefits. Certain restrictions apply to each benefit. Platinum Plus® card benefits differ from Visa Signature® card benefits (i.e., coverage amounts vary and some benefits are not available). Details accompany new account materials.

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 Balance Transfer fee is 3% of the amount of the transaction (min. \$10). 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., FIA Card Services, or its affiliates.

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

The FIA Card Services® Privacy Notice is available at fiacardservices.com and accompanies the Credit Card Agreement.

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