

## †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	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>0%</b> Introductory APR for the first 12 Statement Closing Dates following the opening of your account.</p> <p>After that, your APR will be <b>13.24% to 23.24%</b>, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>0%</b> 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.</p> <p>After that, your APR will be <b>13.24% to 23.24%</b>, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>16.24% to 25.24%</b>, based on your creditworthiness when you open your account, for Direct Deposit and Check Cash Advances, and <b>25.24%</b> for Bank Cash Advances.</p> <p><i>See footnotes <sup>1</sup> and <sup>2</sup> for explanation.</i></p> <p>These APRs will vary with the market based on the Prime Rate.</p>
<b>Penalty APR</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.50.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

Please see the next page for a continuation of the Details of Rate, Fee and Other Cost Information.

<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Purchases</li> <li>• Balance Transfers</li> <li>• Cash Advances</li>   <li>• Foreign Transactions</li> </ul>	Purchases of wire transfers from a non-financial institution: Either <b>\$10</b> or <b>5%</b> of the amount of each transaction, whichever is greater.  Either <b>\$10</b> or <b>3%</b> of the amount of each transaction, whichever is greater.  Direct Deposit and Check Cash Advances: Either <b>\$10</b> or <b>3%</b> of the amount of each transaction, whichever is greater.  ATM, Over-the-Counter, Same-Day Online and Cash Equivalent Cash Advances: Either <b>\$10</b> or <b>5%</b> of the amount of each transaction, whichever is greater.  Overdraft Protection Cash Advances (if enrolled): <b>\$12</b> for each transaction (not assessed if deposit account overdrawn by less than \$12).  <b>3%</b> 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.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	Up to <b>\$37</b>  Up to <b>\$27</b>

**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.**

<sup>1</sup> Any Direct Deposits completed at the time your application is processed will be Balance Transfers.

<sup>2</sup> Bank Cash Advances include ATM, Over-the-Counter, Same-Day Online, Overdraft Protection and Cash Equivalent (money orders, foreign currency, travelers checks, or to obtain cash, from a non-financial institution, or 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**

If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee of \$27 will be assessed; \$37 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.

**CONDITIONS**

By submitting this application, you: (1) acknowledge that you have reviewed the credit card Terms and Conditions; and (2) agree to submit your application for this credit card subject to those Terms and Conditions.

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” or “our”) 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 NEA Member Benefits Organization. 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 the Annual Percentage Rate you receive will be determined based on your creditworthiness. 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 Bank of America, 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. You further consent to our use of automatic dialers, text, or prerecorded messages for servicing your account. If additional development is necessary based on the application information provided, we will make every attempt to contact you.

## FEATURES

**Statement Credit Offer.** You will qualify for a \$100 statement credit if you use your new credit card account to make any combination of Purchase transactions totaling at least \$500 (exclusive of any fees, returns and adjustments) that post to your account within 90 days of the account open date. Limit one (1) statement credit per new account. This one-time promotion is limited to new customers opening an account in response to this offer. Other advertised promotional statement credit offers can vary from this promotion and may not be substituted. Allow 8-12 weeks from qualifying for the statement credit to post to your account. The statement credit will generally be applied to your existing balance with the highest APR before being applied to any balances with lower APRs. Receipt of a statement credit does not affect your responsibility to pay your Total Minimum Payment shown on each Statement you receive from us. The value of this reward may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such reward. Please consult your tax advisor, as neither we, nor our affiliates, provide tax advice.

**WorldPoints® Program Information. How You Earn Points:** You earn points when you use your card to make purchases, minus returns, credits and adjustments ("Purchases"). The following transactions are not considered Purchases and will not earn points: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. **1 Point:** Earn 1 point for every \$1 of Purchases charged to the card each billing cycle. **Points Expiration:** You will lose unredeemed points 5 years after the month they were earned. **Points Forfeiture:** You will lose your points if your account is closed for any reason. Your account must be in good standing to earn and redeem points. **How You Use Your Points:** Redeem points for cash, travel, and gift cards. Rewards begin at 2,500 points. When you redeem your points for cash, the cash redemption value for 25,000 points or more is 1% (25,000 points = \$250). If redeeming less than 25,000 points for cash, your cash redemption value will be less than 1%. Cash rewards will be issued for a U.S. dollar sum in the form of a statement credit, a check, or an electronic deposit into a Bank of America® checking or savings account, or a contribution to an eligible Merrill Lynch Cash Management Account®. Redemption values for travel and gift cards vary. The number of points required for an Air Reward will be determined at the time of redemption. **Rewards Program Rules:** Program Rules containing the additional terms of your credit card rewards program will be sent to you with your new account materials. Other significant terms apply. Program subject to change. For more information, visit [bankofamerica.com](http://bankofamerica.com).

**Card Benefits.** Certain restrictions apply to each benefit. 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 Bank of America® Privacy Notice is available at [bankofamerica.com/privacy](http://bankofamerica.com/privacy) and accompanies the Credit Card Agreement.

This credit card program is issued and administered by Bank of America, N.A. Any account opened in response to this application shall be governed by the laws of the State of North Carolina. Deposit products and services are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. MasterCard is a registered trademark of MasterCard International Incorporated, and is used by the issuer pursuant to license. Platinum Plus, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. NEA is a registered trademark of NEA's Member Benefits Corporation.  
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