

†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	12.74% to 19.74% , based on your creditworthiness when you open your account. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	12.74% to 19.74% , based on your creditworthiness when you open your account. After that, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	15.74% to 22.74% , based on your creditworthiness when you open your account, for Direct Deposit and Check Cash Advances, and 25.49% for Bank Cash Advances. <i>See footnotes¹ and² 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

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

Fees	
Annual Fee	\$75 for Visa Signature [®] accounts, or \$50 for Platinum Plus [®] accounts.
Transaction Fees	<ul style="list-style-type: none"> • 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, Same-Day Online and Cash Equivalent Cash Advances: Either \$10 or 5% of the amount of each transaction, whichever is greater. Overdraft Protection Cash Advances (if enrolled): \$12 for each transaction (not assessed if deposit account overdrawn by less than \$12). • Foreign Transactions None
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$37 • Returned Payment Up to \$27

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, 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 and Penalty APR

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.

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; 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 organization, 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 and Annual Fees for Platinum Plus[®] accounts differ from Visa Signature[®] accounts. You also 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

Alaska Airlines Credit Card Program Summary. Although you may apply for the Alaska Airlines Visa Signature[®] credit card, based on our review of your credit card application and creditworthiness, you may be approved for a (1) Visa Signature[®] account or a (2) Platinum Plus[®] Visa account (or you may not be approved for a card at all). Each credit card type described above has different costs and/or benefits which are described in these terms and conditions. Please read your credit card program rules and new account materials which will be mailed to you after your account is established. **How You Earn Miles:** You earn miles 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 miles: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. **1 Mile:** Earn 1 mile for every \$1 charged to the card each billing cycle. **2 Miles:** Platinum Plus[®] accounts earn 2 miles (consisting of 1 bonus mile and 1 base mile) for every \$1 in Purchases of eligible Alaska Airlines Purchases. **3 Miles:** Visa Signature accounts earn 3 miles (consisting of 2 bonus miles and 1 base mile) for every \$1 in Purchases of eligible Alaska Airlines Purchases. Eligible Alaska Airlines Purchases include Alaska Airlines tickets, in-flight food and beverage purchases and cargo purchases billed by Alaska Airlines as the merchant of record and booked directly through Alaska Airlines. Eligible Alaska Airlines Purchases made through a third-party merchant (e.g., travel agency, online merchant) will not qualify for triple or double miles. Eligible Alaska Airlines Vacation Packages must be booked via the Alaska Airlines website or by calling the Alaska Airlines Vacation Packages toll free number listed on the website. All miles earned on the account will be credited to the primary cardholder's Alaska Airlines Mileage Plan[™] account. Your card will be automatically enrolled in the Alaska Airline Mileage Plan Dining Rewards program by Rewards Network and a Welcome Kit will be sent to you explaining your restaurant dining earning opportunities. **Bonus Miles:** Earn up to 5 miles per qualifying \$1 spent at select restaurants. For a complete list of participating restaurants, visit mileageplan.rewardsnetwork.com. Miles earned through the Alaska Airlines Mileage Plan Dining Rewards program will be posted to your Alaska Airlines Mileage Plan account.

Annual Companion Fare Benefit: Visa Signature[®] cardholders who make any combination of Purchases totaling at least \$1,000 that post to the account within 90 days of the account open date will qualify for a round-trip coach Companion Fare on Alaska Airlines from \$121 (USD) (\$99 base fare plus taxes and fees, from \$22 depending on your Alaska Airlines flight itinerary) when traveling with another passenger on a paid published coach airfare on the same itinerary, booked at the same time. A Companion Fare code will be credited to the primary cardholder's Alaska Airlines Mileage Plan[™] account approximately within the first 2 billing cycles after qualifying for the Companion Fare benefit. Visa Signature cardholders whose accounts are open and in good standing on their annual Account Anniversary date will receive a Companion Fare code within the first 2 billing cycles after the Anniversary date each year. Platinum Plus[®] Visa[®] cardholders do not qualify for this benefit. The Companion Fare code must be redeemed within 12 months of the date of issue. Once ticketed, travel may be completed after the expiration date of the Companion Fare code. The expiration date cannot be extended and, once your Companion Fare code has expired, it cannot be exchanged. If your Account is closed, changed from an Alaska Airlines Visa Signature Account to an account other than a Visa Signature Account or an Account with no annual fee, you are no longer eligible to receive this benefit. Mileage cannot be used as a form of payment, however mileage credit accrual is allowed for both passengers. The Companion Fare code is not valid with award travel, and cannot be combined with any other airfare discounts. Applicable taxes and fees are subject to change.

Free Checked Bag Benefit: Primary cardholders of the Alaska Airlines Visa Signature[®] consumer credit card who have an open account at the time of travel and up to 6 passengers traveling on the same reservation may check 1 bag free of charge on qualifying reservations. Qualifying reservations include flights marketed by Alaska Airlines and operated by Alaska Airlines, Horizon Air, SkyWest or PenAir (codeshare flights operated by other carriers are not eligible). Primary cardholder must be an Alaska Airlines Mileage Plan[™] member and the Mileage Plan number must be included in the reservation at the time of check-in. For reservations made with Group Booking Codes or through the Group Desk, individual passengers must qualify for the benefit. Baggage restrictions apply. See alaskaair.com/bagrules for complete baggage rules. Payment with the Alaska Airlines Visa Signature[®] credit card is not required to qualify for this benefit. Offer may not be applied retroactively, and no refunds will be issued. Not applicable for passengers who already receive 1 or more free checked bags. New holders of the Alaska Airlines Visa Signature card, and cardholders upgrading from another Alaska Airlines credit card, will be eligible for this benefit approximately 2-3 weeks after approval.

\$50 Annual Airfare Discount: Platinum Plus[®] cardholders who make any combination of Purchases totaling at least \$1,000 that post to the account within 90 days of the account open date will qualify for a \$50 Discount Code entitling the primary cardholder to up to \$50 off a published base fare round-trip or one way travel at alaskaair.com. The \$50 Discount Code will be credited to the primary cardholder's Alaska Airlines Mileage Plan[™] account approximately within the first 2 billing cycles after qualifying. Platinum Plus cardholders whose accounts are open and in good standing on their annual Account Anniversary date will receive a \$50 Discount Code within 2 billing cycles after the Anniversary date each year. One discount allowed per reservation. The Discount Code must be used within 12 months of the date of issue. The expiration date is indicated next to the code in your MyAccount profile. Not applicable to Award Reservations, vacation packages, tour or contract fares. Any Discount Code value remaining after purchase is forfeited. Mileage Plan credit applies and upgrades are allowed. Passenger is responsible for all applicable taxes, fees, surcharges and applicable checked baggage fees.

Alaska Airlines Mileage Plan Enrollment: If you are not a current Alaska Airlines Mileage Plan member, Alaska Airlines will enroll you into the Alaska Airlines Mileage Plan program when you become a cardholder. Alaska Airlines has the sole responsibility for the Mileage Plan program, which is subject to amendment or termination at any time. See Alaska Airlines Mileage Plan Program Guidelines and Award Chart at alaskaair.com for details regarding award mileage requirements.

Miles Expiration and Forfeiture: See alaskaair.com for the Terms and Conditions that address miles expiration and forfeiture. **Rewards Program Rules:** Program Rules and a benefits brochure containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change. All other Mileage Plan terms and conditions are found at alaskaair.com.

Bonus Miles Offer. You will qualify for 30,000 bonus miles for a Visa Signature® account or 5,000 bonus miles for a Platinum Plus® account if you use your new credit card account to make any combination of Net Purchases totaling at least \$1,000 that post to the account within 90 days of the account open date. Bonus miles will be credited to the primary cardholder's Alaska Airlines Mileage Plan™ account approximately within the first two billing cycles after qualifying. Passenger is responsible for all applicable taxes, fees, surcharges and applicable checked baggage fees. 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.

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 Bank of America® Privacy Notice is available at 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. Visa and Visa Signature are registered trademarks of Visa International Service Association, and are used by the issuer pursuant to license from Visa U.S.A. Inc. Platinum Plus, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. American Airlines is a registered trademark of American Airlines, Inc.
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