

## †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.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>13.49% to 23.49%</b> , based on your creditworthiness when you open your account.  After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>13.49% to 23.49%</b> , based on your creditworthiness when you open your account.  After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>16.49% to 25.49%</b> , based on your creditworthiness when you open your account, for Direct Deposit and Check Cash Advances, and <b>25.49%</b> for Bank Cash Advances. <i>See footnotes<sup>1</sup> and<sup>2</sup> for explanation.</i>  These APRs will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	Up to <b>29.99%</b> , 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"> <li>• Make a late payment.</li> </ul> <p><b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased, the Penalty APR will apply indefinitely.</p>
<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>	<p>NOTICE: The annual fee is scheduled to be assessed before you begin using your card and will reduce the amount of credit you initially have available. For example, if you are assigned the minimum credit limit of \$500, your initial available credit will be only about \$421.</p> <p><b>\$79</b></p>
<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>	<p>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.</p> <p>Either <b>\$10</b> or <b>3%</b> of the amount of each transaction, whichever is greater.</p> <p>Direct Deposit and Check Cash Advances: Either <b>\$10</b> or <b>3%</b> of the amount of each transaction, whichever is greater.</p> <p>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.</p> <p>Overdraft Protection Cash Advances (if enrolled): <b>\$12</b> for each transaction (not assessed if deposit account overdrawn by less than \$12).</p> <p><b>None</b></p>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<p>Up to <b>\$37</b></p> <p>Up to <b>\$27</b></p>

**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 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.

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 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

**Amtrak Guest Rewards® World MasterCard® Program Summary. How You Earn Amtrak Guest Rewards® 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 (base point) for every \$1 of Purchases charged to the card each billing cycle. **2 Points:** Earn 2 points (consisting of 1 bonus point and 1 base point) for every \$1 of Purchases charged at eligible Non-Amtrak travel merchants, which include: airlines, car rental agencies, hotels, motels, inns, and resorts, steamship/cruise lines, and travel agencies. **3 Points:** Earn 3 points (2 bonus points and 1 base point) for every \$1 of eligible Amtrak travel and onboard Purchases charged to the card where Amtrak is the merchant of record. **Bonus Point Processing:** Merchants are assigned a merchant category code (MCC) based upon the merchant's primary line of business. We do not determine which MCC a merchant chooses to classify itself. We group similar MCCs into purchase categories to offer bonus rewards to you. Purchases processed through merchants that do not process transactions under the eligible MCC and purchases processed through third-party payment accounts, mobile/wireless card reader, digital wallet or similar technology where the technology does not support transmission of MCCs will not qualify to receive bonus rewards. Instead, those ineligible MCC-based Purchases will earn 1 point per \$1 spent. **Points Expiration:** As long as your credit card account remains open, your points will not expire. For additional information on points expiration for the Amtrak Guest Rewards Program, go to [amtrakguestrewards.com](http://amtrakguestrewards.com). **Points Forfeiture:** Points are subject to forfeiture. For additional information on points forfeiture for the Amtrak Guest Rewards Program, go to [amtrakguestrewards.com](http://amtrakguestrewards.com). **Rewards Program Rules:** Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change.

**Welcome Gift/Anniversary Gift:** Amtrak World MasterCard® cardholders receive a companion coupon, one-class upgrade and a single-day ClubAcela pass upon approval for the new credit card account. Then only a companion coupon and one-class upgrade per each anniversary (no ClubAcela pass). Companion Coupon valid for 1 free companion rail fare with the purchase of 1 regular (full) adult rail fare. Free companion and paying passenger must reserve at the same time and travel together at all times. Valid for travel as 1 one-way or 1 roundtrip on one reservation per coupon. For roundtrip usage, both directions of travel must be reserved at the same time. Travel blackout dates apply. One-Class Upgrade Coupon valid for 1 space-available, one-way, one-class upgrade. Valid only from Coach to Business class, or from Acela Business class to Acela First class, on a single travel segment or leg. Not valid for upgrade to sleeping car accommodations. Travel blackout dates apply. ClubAcela® pass valid for bearer and one guest, or bearer's spouse/domestic partner and children under the age of 21. No same-day ticket required for use. Photocopies and reproductions will not be accepted. Your Companion Coupon and One-Class Upgrade Coupon are available online through your Amtrak Guest Rewards account. Your ClubAcela pass will be mailed to you within 2 weeks of account opening. Please read the full terms and restrictions available on [AmtrakGuestRewards.com](http://AmtrakGuestRewards.com) and/or as stated on your Amtrak Rewards coupons and passes prior to use.

**Redeeming Amtrak Guest Rewards Non-Amtrak Travel Rewards:** Your points can be redeemed for Amtrak Guest Rewards travel rewards like hotel certificates and merchant gift cards. These rewards will be sent via the U.S. Postal Service. Please allow 2 weeks for delivery of most Program Rewards from Program partners. Reward Certificates and gift cards are governed by the specific rules, conditions and expiration dates shown on each and are subject to change without notice. Amtrak is not responsible for lost, stolen, damaged, misdirected or misplaced Reward Certificates. Unless otherwise noted in the Program materials, Program Rewards do not include incidental charges such as food, beverages, taxes, service or other charges. Travel reward blackout dates may apply.

**5% Rebate:** Each time you redeem your points for an Amtrak ticket, you will receive a 5% rebate on the points you redeemed. For example, if you redeem 100 points for an Amtrak ticket, you will receive 5 points back. Points are redeposited into your Amtrak Guest Rewards® account. This benefit is available to Amtrak Guest Rewards MasterCard® credit cardholders only. To be eligible for the 5% redemption rebate, your credit card account must be open, not in default and you must have completed your first purchase at the time of fulfillment. Cardholders must have the total amount of points required to complete the Amtrak travel redemption. The rebate cannot be applied before the redemption to achieve the total points required for redemption. Amtrak is wholly responsible for this rebate offer. Other Terms and Conditions may apply.

**Tier Qualifying Points (TQPs):** This benefit applies to Amtrak Guest Rewards® World MasterCard® cardholders only. The Amtrak Guest Rewards® Platinum MasterCard® has different costs and benefits. Tier Qualifying Points (TQPs) are used to track and calculate Amtrak Guest Rewards tier status. Cardholders can earn TQPs in increments of 1,000 points for every \$5,000 in eligible purchases on the Amtrak Guest Rewards World MasterCard, up to 4,000 TQPs within a single calendar year.

**Points Transfer:** This benefit applies to Amtrak Guest Rewards® World MasterCard® cardholders only. The Amtrak Guest Rewards® Platinum MasterCard® has different costs and benefits. Members that are active cardholders of the Amtrak Guest Rewards® World MasterCard® issued by Bank of America, N.A. with an annual Net Retail spend on the card of \$20,000 or more per calendar year may redeem up to 25,000 Amtrak Guest Rewards points per calendar year for hotel points and Audience Rewards points.

**Bonus Points Offer.** You will qualify for 20,000 bonus points if you use the World MasterCard® account to make any combination of Purchase transactions totaling at least \$1,000 (exclusive of any fees, returns and adjustments) that post to your account within 90 days of the account open date. Limit 1 bonus points offer per new account. This one-time promotion is limited to new customers opening an account in response to this offer. Other advertised promotional bonus points offers can vary from this promotion and may not be substituted. Allow 8-12 weeks from qualifying for the bonus points to post to the primary cardholder's Amtrak Guest Rewards account. 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. The bonus points do not count toward Select, Select Plus or Select Executive status.

**Mobile Banking.** Mobile Banking requires enrollment through the Mobile Banking app, Mobile website or Online Banking. Enrollment through the Mobile Banking app is not available on all devices. View the [Online Banking Service Agreement](#) for more information. Data connection required. Wireless carrier fees may apply.

**Alerts.** Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider. This feature is not available on the Mobile website. Wireless carrier fees may apply.

**\$0 Liability Guarantee.** The \$0 Liability Guarantee covers fraudulent transactions made by others using your account. To be covered, don't share personal or account information with anyone. Claims may only be filed by the accountholder against posted and settled transactions subject to dollar limits and verification, including providing requested information supporting fraudulent use claim.

**Text Banking.** Bank of America does not charge for Text Banking. However, your mobile service provider may charge for sending and receiving text messages on your mobile phone. Check with your service provider for details on specific fees and charges that may apply.

**Card Benefits.** Certain restrictions apply to each benefit. Details accompany new account materials.

**Overdraft Protection.** Overdraft transfers to your eligible Bank of America deposit account from your credit card account will be Bank Cash Advances under your Credit Card Agreement. Transfers will be subject to the terms of both your Credit Card Agreement and the account agreement(s) and disclosures governing your Bank of America deposit account. If you link your Bank of America deposit account to your credit card for Overdraft Protection, we will automatically transfer funds in multiples of \$100 from your credit card account to cover any overdraft on your deposit account, as long as the portion of credit available for cash on your credit card account is sufficient and you are not in default under your Credit Card Agreement. A fee of \$12 will apply for each transaction. The fee will not be assessed if your deposit account is overdrawn by a total amount less than \$12, after we finish processing for the day. The Bank Cash Advance will accrue interest at the APR stated in your Credit Card Agreement. If the portion of credit available for cash on your credit card account is insufficient to cover the amount required by the overdraft (in the multiple of funds stated above), we may advance the funds even if it causes your credit card account to exceed your Cash Credit Line. Linking Overdraft Protection from your Bank of America deposit account to your credit card will end any Overdraft Protection connections to your Bank of America savings account. Please see your Credit Card Agreement for additional details.

## 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 and World MasterCard are registered trademarks of MasterCard International Incorporated, and are used by the issuer pursuant to license. Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. Amtrak®, ClubAcela®, Amtrak Guest Rewards®, and Metropolitan Lounge<sup>SM</sup> are registered service marks of the National Railroad Passenger Corporation.  
©2017 Bank of America Corporation