



Eligibility for Bank of America at Work terminates when (a) you terminate your relationship with the sponsoring company or organization or (b) the sponsoring company's or organization's Bank of America at Work plan is terminated by either the company or organization or Bank of America, at which time rates and fees will revert to the current rates and fees as stated in the Personal Schedule of Fees.

<sup>1</sup> You must open both a new personal checking account and a new Regular Savings account (referred to as Linked Rate Market Savings in ID and WA) at the same time, sign up for our Keep the Change service, and use your check card to make a purchase within 90 days of account opening. This offer does not apply to current Bank of America customers or existing accounts. We may change or terminate this offer at any time. The monthly maintenance fee (referred to as monthly service charge in CA) waiver on your Regular Savings account begins after your first Keep the Change transfer from your new personal checking account to your new Regular Savings account. Excess transaction fees on Regular Savings still apply. See our Personal Schedule of Fees for information about these accounts and our Keep the Change service.

<sup>2</sup> As a Bank of America at Work customer, you receive a bonus of 0.25% added to our standard rate for the initial term of a new CD. Bonus does not apply to CD renewals or CD accounts opened in CA, WA, ID as the bonus rate is already reflected in the stated rates for these states.

<sup>3</sup> For information about the rates, fees, other costs and benefits associated with the BankAmericard Rewards credit card, visit [www.bankofamerica.com/bankatwork](http://www.bankofamerica.com/bankatwork).

Earn 1 point per dollar (these are your "base points") of new net retail purchase transactions (qualifying purchases less credits, returns, and adjustments) charged to the card each month. If you have at least one other open (and continuously maintained in good standing) Bank of America deposit, loan (other than a credit card), or investment account, then this BankAmericard Rewards credit card account will be an "eligible account" and will earn additional points. Eligible accounts earn an additional .25 Points per dollar based on new net retail purchases (purchases less credits, returns and adjustments) charged to your BankAmericard Rewards credit card each billing cycle. Eligible accounts will also receive an annual bonus match of 25% of your yearly base points that were earned while the account was an eligible account. The annual bonus will be calculated based on points earned from January 1st through December 31st each calendar year. This annual bonus match will appear on your February or March monthly billing statement. Point earnings are rounded to the nearest whole point. Balance transfers, cash advances, including purchases of money orders or other cash equivalents, out-of network payments made through the Bill Pay Choice<sup>®</sup> service, purchases made by or for a business or for a business purpose, fees, finance charges and unauthorized/fraudulent transactions do not earn points. Earn unlimited points. Points valid for 5 years. Rewards begin at 2,500 points for cash/merchandise and 25,000 points for air. Air rewards subject to maximum dollar value and special air arrangements require payment of additional points and a processing fee. Air rewards from AK, HI, or PR limited to mainland U.S. unless fare paid to U.S. gateway. Points and/or rewards may not be combined with other discount or reward programs, unless specifically authorized by FIA Card Services, N.A. Cash reward check expires 90 days after date of issue. Cash rewards not transferable. Other significant terms apply. Program subject to change. For more information, visit [www.bankofamerica.com/worldpoints](http://www.bankofamerica.com/worldpoints). Details accompany new account materials. All cardholders receive WorldPoints program benefits. BAC.REW.0308.

This credit card program is issued and administered by FIA Card Services, N.A. The WorldPoints program is managed in part by independent third parties, including a travel agency registered to do business in California (Reg. No. 2036509-50); Ohio (Reg. No. 87890286); Washington (6011237430) and other states, as required. Visa is a registered trademark of Visa International Service Association, and is used by the issuer pursuant to license from Visa U.S.A. Inc. MyConcierge is a service mark of Les Concierges, Inc., and is used by the issuer pursuant to license. WorldPoints and Bill Pay Choice are registered trademarks of FIA Card Services, N.A. BankAmericard Rewards is a trademark and Bank of Opportunity, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. All other company product names and logos are the property of others and their use does not imply endorsement of, or an association with, the WorldPoints program. WP.MCV.0308


<sup>4</sup> For customers who qualify, Bank of America will waive or pay all fees for services or products required by Bank of America in order to grant credit to the customer for the purchase of a primary residence. Fees do not include (and the Bank will not pay for): (1) taxes (including, but not limited to property taxes, recording taxes, document stamp taxes, intangible taxes or other similar taxes); (2) interest, including but not limited to prepaid interest or discount points; (3) fees related to owning the home and not directly related to the granting of credit, including but not limited to property insurance (e.g., flood insurance and hazard insurance), homeowner's association fees, special assessments and other similar fees; or (4) fees for products or services voluntarily chosen by the customer. Closing fees and closing costs differ. This offer also does not address any fees you may incur after the closing of the loan, such as late-payment fees, mortgage release fees or other fees associated with the servicing of the loan. This offer does not apply to any traditional fees paid by the seller. This offer is available on applications for certain first mortgages from individuals to Bank of America taken after April 21, 2007, to purchase a 1-4 unit owner-occupied family residence or second home. You must be an existing Bank of America customer. This offer is available only to the real property securing the mortgage. Offer not available through mortgage brokers. Offer is non-transferable and subject to change without notice. Some restrictions may apply. Credit and collateral are subject to approval. Terms and conditions apply.

<sup>5</sup> To qualify for the Close-On-Time Service Guarantee, you must provide us with all the documentation required by the Bank in the time frames established by the Bank. You must lock your rate seven calendar days before the scheduled closing date. There can be no significant changes in your loan after your initial application. The Bank will not be responsible for delays caused by you or any third parties that you select. Eligible claims are for loans that do not close by your requested closing date or within 25 calendar days from the day your completed application (including property address if submitting under the Buyer Ready<sup>®</sup> loan option) is submitted. The latter of the two dates will be used to determine the eligibility of the claim. You must call 1.800.497.0072 within 30 calendar days of closing on your loan to submit a claim under this guarantee. The equivalent of your first month's mortgage payment is principal and interest only. Any escrows such as taxes and insurance are not included. Other restrictions may apply. This offer can be withdrawn for new applications at any time. Your mortgage application must be accepted by your Bank of America loan officer while this offer is in effect.

<sup>6</sup> To qualify for the Best Value Guarantee, you must receive full credit approval for the first lien purchase money mortgage with the Bank. To redeem the \$250, you must close your purchase mortgage with another lender, then call 1.800.870.3206 where you will be prompted to complete a brief survey. You will be required to fax a copy of your HUD-1 settlement statement from your closing. Your loan with the other lender must be secured by the same property as the property you identified in your Bank application.

Please contact Bank of America for more details.

<sup>7</sup> The variable Annual Percentage Rate (APR) is 4.99% for a new home equity line of credit of \$100,000 with a combined loan-to-value (CLTV) ratio of up to 70% on a 1-4 family residential property. APR is based on *The Wall Street Journal* prime rate [5.00% as of 6/23/08] plus or minus a margin and will vary with the prime rate, but will not exceed 24% (TX: 18%). APR includes a 0.75% discount for maintaining automatic payment from a qualified Bank of America relationship account, and drawing or transferring a balance of \$25,000 or more at closing. (Draw discount is not available in TX). You are not required to have a relationship to obtain a home equity line of credit at an undiscounted rate. APR will be higher if discounts not maintained. CLTVs, margins, rates and payments may vary based on certain factors such as state, occupancy status, loan amount, property value, debt ratios and credit history and are subject to change. For line amounts of \$500,000 or less, Bank of America pays all closing costs, and may pay up to \$300 toward attorney fees in states where attorney closings are required [TX: Bank of America pays all closing costs.]. Property insurance is required and flood insurance where necessary. Credit and collateral are subject to approval. Terms and conditions apply. Other restrictions may apply. Please contact Bank of America for current rate information and other details.

Information is accurate as of 6/30/08  
Bank of America, N.A., Member FDIC.  
 Equal Housing Lender  
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## Because we know direct deposit is the easiest, most convenient way to bank, for a limited time we're giving you \$25 to get started.

### Claiming your bonus is as easy as 1-2-3.

1. Present this form to a Bank of America associate at your local Bank of America banking center or at a Bank of America event at your workplace (where applicable).
2. Open a new Bank of America personal checking account through the Bank of America at Work program.
3. Have your paycheck direct deposited into your new checking account.

Once your direct deposit begins and we qualify your account, we'll deposit \$25 directly to your new checking account within 90 days.

<sup>8</sup>Offer expires 12/31/2008 and is available in any Bank of America banking center or at a tabling event when this form is presented at the time of account opening. Limit one incentive per customer. The new customer must not be a current personal checking customer and the new checking account must remain open until we can verify its eligibility, which generally takes no more than 90 days. The new customer is not eligible for this offer if they were a signer on a Bank of America checking account that was closed within the last three months. All accounts are subject to our normal approval process. Offer does not apply to second or multiple accounts. This offer can not be combined and is not eligible with other offers. We generally direct deposit the incentive into the new Bank of America checking account within 90 days of account opening. If for any reason we are unable to successfully direct deposit the funds, a check will be issued. We may report to the IRS the value of any premium and applicable taxes are the responsibility of the recipient. We offer a variety of interest-bearing and non-interest bearing personal checking accounts. For interest bearing personal checking accounts, the minimum balance to open is \$100 and the Annual Percentage Yield (APY) is 0.05% as of 7/2/08 for any account balance. The rate may change after the account is opened or anytime after this date. Fees could reduce the earnings on the account. Please consult a banking center associate, visit [www.bankofamerica.com](http://www.bankofamerica.com) or see our Personal Schedule of Fees for more information. Reproduction, purchase, or sale of this offer is prohibited.

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#### REDEMPTION PROCESS FOR BANK OF AMERICA ASSOCIATES

Offer Code: GPS0107

#### IMPORTANT NOTE FOR PERSONAL BANKERS:

Please use the Online Redemption Form or call the Redemption Hotline via OneCall to request the offer fulfillment on the customer's behalf.



The services you value most, and additional exclusive benefits.

Products/Services	Benefits
Get these five great products and services when you're a Bank of America customer.	
Free MyAccess Checking®	Enjoy no monthly maintenance fee when enrolled in direct deposit <sup>2</sup>
Savings account	Enjoy no monthly maintenance fee, with \$25 minimum monthly auto transfer from checking
Free Keep the Change™ savings program	Make savings easy when you use your Check Card to make everyday purchases
Free Bank of America Photo Security Visa® Check Card	Feel secure with greater protection against theft, loss or unauthorized use
Free Online Banking Service with Bill Pay	Enjoy the convenience and security of free online bill pay, online alerts and paperless statements <sup>3</sup>
Get even more when you participate in the Direct Benefits program.	
Mortgage Rewards®	Save up to \$2,000 at closing <sup>4</sup>
Home equity loans and lines of credit	Enjoy up to 0.75% interest rate discount <sup>5</sup>
CDs	Earn a greater return with 0.25% interest rate bonus on certain CDs <sup>6</sup>
SafeSend®	Send money to Mexico for free
Free or discounted safe deposit box	Enjoy special savings on a safe deposit box <sup>7</sup>
WorldPoints™ Visa® credit card	Reward yourself with over 900 reward choices and save money with No Annual Fee <sup>8</sup>
Free standard checks	Your first order of standard checks is free
Overdraft protection	Protect your checking account from returned check fees and save money with no enrollment fee
No-fee money orders	Save money with no-fee money orders
Equity Trade	\$0 online equity trades <sup>9</sup>

## Direct Benefits®

Special banking discounts and perks, exclusively for employees.

Bank of America has always provided great banking products and services to help you save time and money. And when your employer is enrolled in the Direct Benefits<sup>1</sup> program, you get even more.

## Products and Services that Fit your Lifestyle

Whatever your banking needs may be, Direct Benefits offers products and services to meet them. As a Direct Benefits customer, you'll enjoy exclusive bonuses, discounts and savings, like free standard checks, Mortgage Rewards® and much more.

## Save Time and Money

Why wait? Direct Benefits can help you simplify your banking, save for the future, and make big purchases more affordable.

To to take advantage of Direct Benefits visit your local Bank of America banking center, call toll-free 1.800.782.2265 or go to [bankofamerica.com/directbenefits](http://bankofamerica.com/directbenefits)

- 1 Eligibility for Bank of America Direct Benefits terminates when (a) you terminate your relationship with the sponsoring company or organization or (b) the sponsoring company's or organization's Bank of America Direct Benefits plan is terminated by either the company or organization or Bank of America, at which time rates and fees will revert to the current rates and fees as stated in the Personal Schedule of Fees.
- 2 Without direct deposit, a monthly maintenance fee/service charge applies.
- 3 Other account-related fees still apply.
- 4 This offer is available on certain first mortgages for the purchase of an owner-occupied 1-to-4 unit dwelling or condominium. You must be an existing Bank of America customer. Credit is towards closing costs. No cash paid to the borrower. Only one offer per mortgage application. Offer can not be combined with any other Bank of America mortgage offer. Disclosed savings are based on a loan amount of \$200,000 with a 15-year fixed term, a 6.59% APR, no points, 180 monthly payments of \$1,742.21 each, principal and interest only, and an 80% LTV (rate as of 7/25/2006). Customary fees and closing costs are assumed. Your benefits may differ depending upon your loan amount and terms and selections under the Mortgage Rewards program. Credit is subject to approval. Normal credit standards apply. Offer may change without notice. Not available in all geographic locations. Certain restrictions apply. Offer not available through independent mortgage brokers approved to sell Bank of America Mortgage products.
- 5 Rate discounts shown include a 0.25% discount for automatic payment from a Bank of America account, a 0.25% discount for a \$25,000 minimum draw or balance transfer at closing and a 0.25% discount for having one of the following relationship accounts: Advantage, Preferred, Money Manager, FirstChoice Gold, Prima, Master Relationship Account, Premier Banking, Small Business Banking, 1st Mortgage with Bank of America, Bank of America at Work or Bank of America Direct Benefits. You are not required to have a relationship to obtain a home equity line of credit at an undiscounted rate. If you do not select automatic payment, the rate will increase by 0.25%. If you do not have a \$25,000 minimum draw or balance transfer at closing, the rate will increase by 0.25%. If you do not have an eligible relationship account, the rate will increase by 0.25%. If the Prime Rate were to increase by 0.75%, the APR would also increase by 0.75%. Property insurance is required and flood insurance where necessary.
- 6 This interest rate bonus on CDs does not apply to renewals, to funds transferred from other Bank of America accounts, or to CDs of \$100,000 or more.
- 7 Discount or Free offer depends on where the account is domiciled. Please ask one of our associates for details.
- 8 For information on the rates, fees, other costs and benefits of this credit card program, talk to a banking center associate or see the banking center credit card application. This credit card program is issued and administered by FIA Card Services, N.A. The WorldPoints program is managed in part by independent third parties, including a travel agency registered to do business in California (Reg. No. 2036509-50); Ohio (Reg. No. 87890286); Washington (6011237430) and other states, as required. WorldPoints and Ultimate Access are registered trademarks of FIA Card Services, N.A. Visa is a registered trademark of Visa International Service Association and is used by the issuer pursuant to license from Visa U.S.A. Inc.
- 9 This offer and investment products provided by Banc of America Investment Services, Inc<sup>®</sup> Banking products provided by Bank of America, N.A., Member FDIC. Offer available with an individual or joint Banc of America Investment Services, Inc. (BAI) Self-Directed Brokerage account. If you have a combined total of \$25,000 or more in your deposit accounts at Bank of America N.A., BAI waives its commission fee for as many as 30 online equity trades each month. When you make an online equity trade, BAI determines whether you meet the balance requirement to qualify that trade for the commission fee waiver. BAI adds the average collected balances in your checking and savings accounts as of the prior month to the balances in your CD and FDIC-insured IRA accounts as of the prior business day. If this calculation reflects a combined total of less than \$25,000, BAI then makes a second calculation to see if the trade qualifies by adding the balances in your checking, savings, CD and FDIC-insured IRA accounts as of the prior business day. Offer applies only to online equity trades, including stock and exchange traded fund (ETF) trades. Standard commission fees for online equity trades range from \$5 to \$14 depending on your relationship with Bank of America and apply when the balance requirement is not met, or when you exceed 30 qualifying trades. To determine the 30 trade limit, BAI adds the qualifying trades in your individual accounts and in each joint account for which you are the primary account owner. Deposit accounts with the same social security number as the social security number(s) on the Self-Directed Brokerage account are systematically included in the balance determination. Deposit accounts maintained with the Military Bank of Bank of America, N.A. are not systematically included in the balance determination. Other standard brokerage fees associated with, but not limited to, margin transactions, option trading, special stock registration/gifting, account transfer and processing, account maintenance, research request, termination and IRA custodial accounts apply. Standard deposit fees apply to deposit accounts. Relationship requirements and pricing are subject to change. Offer does not apply to Business/Corporate Accounts, Investment Club Accounts, Partnership Accounts and certain fiduciary accounts held at BAI. See [www.bankofamerica.com/invest](http://www.bankofamerica.com/invest) for further details. Private Bank clients are automatically eligible for this 30 trade offer. Money market mutual funds and FDIC accounts offer different rates, returns and yields so that transferring funds from a money market mutual fund to a deposit account may lead to a lower rate of return.

# Bank of America Direct Benefits<sup>®</sup> For Employees



More bank for you,  
thanks to your employer.

