

BANK OF AMERICA ADVANTAGE BANKING

New checking customers earn **\$100¹** or **up to \$500²**

Open a [new eligible checking account](#) and meet qualifying activities to earn a cash offer.

Only one offer per customer.

Start by opening a new eligible checking account and get rewarded.

Select an offer to learn more:

< **\$100 offer** Up to \$500 offer >

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SafeBalance Banking®

Earn \$100 cash offer with qualifying debit or Zelle®³ transactions.¹



Open account

A great start for students and young adults —
no monthly fee if under age 25⁴

\$4.95 or \$0 monthly maintenance fee

[Learn more](#)

Helps prevent overspending⁵ — no Overdraft Item Fees

No paper check writing

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Here's how to qualify¹:

1

Open a new eligible Bank of America Advantage SafeBalance Banking[®] account through this offer page by **September 30, 2026**.

Only new checking customers can take advantage of this offer.

2

Make at least 20 qualifying debit card or Zelle^{®3} transactions¹ from your new account within 60 days of account opening.



After you meet all requirements, we will attempt to deposit your bonus into your new account within 60 days. See [Terms & Conditions](#) for details.

*Bank of America Advantage SafeBalance Banking[®] for Family Banking, Advantage Plus and Advantage Relationship accounts are **not eligible** for this offer.*

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Opening a personal checking account

Plus, there's no fee to join!

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¹ **\$100 OFFER FOR SAFE BALANCE BANKING®**

This offer is available online only and may not be available if you leave this page, visit bankofamerica.com, visit a Bank of America financial center, or if you call the bank.

Offer is limited to individuals who have not owned or co-owned a Bank of America personal checking account within the last twelve (12) months. Fiduciary accounts (e.g., trusts), Bank of America Advantage Plus Banking®, Bank of America Advantage Relationship Banking®, Bank of America Advantage SafeBalance Banking® for Family Banking accounts, and business accounts are **not eligible** for this offer. Bonus is only valid for one new Bank of America Advantage SafeBalance Banking® account. Offer cannot be combined with any other checking bonus offer and is limited to one bonus per account and per customer. Offer expires on **September 30, 2026**. Bank of America may change or discontinue this offer at any time before this date without notice.

You may receive different Bank of America promotional checking offers by various methods, i.e., mail, in person or email/online. These promotional checking offers may have different eligibility, enrollment, and bonus requirements.

Requirements to Receive the \$100 Checking Bonus:

1. Open a new Bank of America Advantage SafeBalance Banking® account **online through this offer's webpage** by **September 30, 2026**, to be enrolled in this offer. If you open your account by any other means, you may not be eligible to earn the checking bonus.

Bank of America Advantage SafeBalance Banking® for Family Banking, Bank of America Advantage Plus Banking®, and Bank of America Advantage Relationship Banking® accounts are **not eligible** for this offer.

2. Make at least 20 **Qualifying Transactions** within 60 days of account opening ("Qualification Period"). These transactions must be made from your new eligible account or its linked debit card.

Qualifying Transactions include:

- **Qualifying Debit Card transactions** include **posted** purchases using your digital or physical debit card, and one-time payments or recurring payments (for example, monthly utility bills) using your debit card. Transactions that do not qualify for this offer include returns, refunds, fees, unauthorized transactions, ACH transactions, ATM transactions, deposits, transfers from a bank, brokerage account, or Merrill account, and transactions that don't post within the Qualification Period and appear as "pending".
- **Qualifying Zelle®* transactions** include **posted** money sent from or received into the same enrolled Bank of America Advantage SafeBalance Banking account. You must be enrolled in Zelle® to complete

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Your receipt of any bonus is subject to validation that you have provided all the information we require in connection with maintaining the account. This includes information needed to identify each account owner and to report the bonus to the Internal Revenue Service (IRS), including a validly completed IRS Form W-9 or Form W-8 (as applicable). **The value of this bonus may constitute taxable income to you. To the extent required by law, Bank of America may withhold tax or other amounts from the payment.** Bank of America may issue an IRS Form 1099 (or other appropriate form) to you that reflects the value of such bonus. Please consult your tax advisor, as neither Bank of America, its affiliates, nor their employees provide tax advice.

Additional Terms and Conditions: All account applications are subject to approval. The minimum deposit required to open a Bank of America Advantage SafeBalance Banking® account is \$25. Accounts, product terms, and fees may vary by location, and we may discontinue and/or add new account types at any time. Please consult a financial center, visit bankofamerica.com or see the Personal Schedule of Fees (found at bankofamerica.com/fees) for account fees and additional information about accounts.

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2 UP TO \$500 OFFER FOR ADVANTAGE PLUS AND ADVANTAGE RELATIONSHIP ACCOUNTS

Offer is limited to individuals who have not owned or co-owned a Bank of America personal checking account within the last twelve (12) months. Fiduciary accounts (e.g., trusts), Bank of America Advantage SafeBalance Banking®, Bank of America Advantage SafeBalance Banking® for Family Banking accounts, and business accounts are **not eligible** for this offer. Bonus is only valid for one new Bank of America Advantage Plus Banking® account or one new Bank of America Advantage Relationship Banking® account. Offer cannot be combined with any other checking bonus offer and is limited to one bonus per account and per customer. Offer expires on **September 30, 2026**. Bank of America may change or discontinue this offer at any time before this date without notice.

You may receive different Bank of America promotional checking offers by various methods, i.e., mail, in person or email/online. These promotional checking offers may have different eligibility, enrollment, and bonus requirements.

Requirements to Receive a Checking Bonus:

1. Enroll in this offer through a Bank of America or Merrill associate or online through this offer's webpage.
2. Open a new Bank of America Advantage Plus Banking® account or a new Bank of America Advantage Relationship Banking® account by **September 30, 2026**.

Bank of America Advantage SafeBalance Banking® and Bank of America Advantage SafeBalance Banking® for Family Banking accounts are **not eligible** for this offer.

3. Set up and receive **Qualifying Direct Deposits** into that new Advantage Plus or Advantage Relationship account within ninety (90) days of account opening ("Deposit Period").

At the end of the 90-day Deposit Period, all Qualifying Direct Deposits will be totaled to determine the bonus amount you may earn (**see Bonus Chart**).

"Bonus Chart"

Total Qualifying Direct Deposits	Bonus Amount
less than \$2,000	\$0
\$2,000 – \$4,999	\$100
\$5,000 – \$9,999	\$300
\$10,000 or more	\$500

After the Deposit Period ends, and once you satisfy all the requirements, we will attempt to deposit the earned bonus directly into your new Bank of America Advantage Plus Banking® or Bank of America Advantage Relationship Banking® account within sixty (60) days. Offer is not valid if you or we convert your account to a

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deposits, or transfers from a bank or brokerage account or Merrill investment account.

Your receipt of any bonus is subject to validation that you have provided all the information we require in connection with maintaining the account. This includes information needed to identify each account owner and to report the bonus to the Internal Revenue Service (IRS), including a validly completed IRS Form W-9 or Form W-8 (as applicable). **The value of this bonus may constitute taxable income to you. To the extent required by law, Bank of America may withhold tax or other amounts from the payment.** Bank of America may issue an IRS Form 1099 (or other appropriate form) to you that reflects the value of such bonus. Please consult your tax advisor, as neither Bank of America, its affiliates, nor their employees provide tax advice.

Additional Terms and Conditions: All account applications are subject to approval. The minimum deposit required to open a Bank of America Advantage Plus Banking® account is \$100. The minimum deposit required to open a Bank of America Advantage Relationship Banking® account is \$100, and the Annual Percentage Yield (APY) is as follows: less than \$50,000, 0.01%; \$50,000 and over, 0.02%. APYs are accurate as of 06/01/2026. For today's rates, select the applicable account at bankofamerica.com/depositsrates. Rates may change at any time without prior notice, before or after the account is opened, and may vary by location. Fees may reduce earnings. Accounts, product terms, and fees may vary by location, and we may discontinue and/or add new account types at any time. Please consult a financial center, visit bankofamerica.com or see the Personal Schedule of Fees (found at bankofamerica.com/fees) for account fees and additional information about accounts.

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³ Zelle® should only be used to send money to friends, family or others you trust. We recommend that you do not use Zelle® to send money to those you do not know. Transfers require enrollment in the service with a Zelle® eligible U.S. checking or savings account. Bank of America transfers must be made from an eligible consumer or business deposit account. Transactions between enrolled users typically occur in minutes and Bank of America does not charge a transfer fee. We will send you an email alert with transaction details after you send money using Zelle®. Dollar and frequency limits apply. See the Online Banking Service Agreement at bankofamerica.com/serviceagreement for further details. Data connection required. Message and data rates may apply. Neither Bank of America nor Zelle® offers purchase protection for payments made with Zelle®. Please treat Zelle® payments like cash, once you send the money, you are unlikely to get it back – for example, you do not receive the item you paid for using Zelle® or the item received is not as described. Regular account fees apply.

⁴ Fiduciary accounts, including trust and estate accounts, do not qualify for the under the age of 25 requirement to waive the monthly maintenance fee. Additionally, accounts do not qualify for the under the age of 25 requirement to waive the monthly fee based on the age of the Payable on Death beneficiary. When you add an owner under the age of 25 to an existing Advantage SafeBalance Banking® account, it may take 3 business days before your account meets the requirement to have the monthly maintenance fee waived. Please refer to the [Personal Schedule of Fees](#) for more information.

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⁶ Balance Connect[®] for overdraft protection allows you to link your eligible checking account with up to 5 eligible Bank of America accounts for overdraft protection. This optional service can help you cover your payments and purchases and help avoid overdrafts and Overdraft Item Fees by automatically transferring available funds from your linked backup account(s) when needed. If your linked backup account does not have enough available funds to cover the necessary amount, we may decline to make the transfer.

Transfers from a linked (1) brokerage account with Merrill Lynch that is enrolled in margin lending, (2) Loan Management Account (LMA[®]), (3) credit card, or (4) HELOC are subject to interest charges. Please see your account agreement(s) for additional details. Balance Connect[®] is not available with SafeBalance Banking[®] or SafeBalance Banking[®] for Family Banking as a covered or linked backup account. Balance Connect[®] is available on Advantage Savings as a linked backup account, but not eligible to be enrolled as a covered account.

⁷ No fee for incoming domestic wire transfers, stop payments and other services. Please refer to the [Personal Schedule of Fees](#) for details.

⁸ BofA Rewards exclusive deals. BofA Rewards[™] members will be eligible for exclusive deal offers. All such offers are subject to the standard terms and conditions of the deals program. Refer to the [Deals homepage](#) for details.

⁹ **BofA Rewards[™] Eligibility.** Customers can enroll and maintain their membership in BofA Rewards[™] if they have an open, qualifying Bank of America[®] checking account. BofA Rewards tiers are based on each customer's combined average balance in qualifying deposit and investment accounts. The minimum balance for each tier is: Member, no minimum balance; Preferred Plus, \$30,000; Preferred Honors, \$100,000; and Premier, \$1,000,000. When you enroll, you'll be placed in the appropriate tier for your combined average balance and then moved to the highest tier you're eligible for based on one of the following:

1. for the 30 calendar days following your first enrollment, the combined end-of-day collected balance of your qualifying accounts ("Daily Balance"), provided that your Daily Balance remains above the required amount for a minimum of three business days; or
2. subsequently, the combined average balance of your qualifying accounts calculated on the third business day of each month.

Eligible customers will be moved to the higher tier within 3 business days. New tier benefits may take up to 30 days to become effective. For full terms, including qualifying accounts and the method of calculation of average balances, refer to your [Personal Schedule of Fees](#).

Additional Eligibility. Employees and retirees of Bank of America may be eligible for BofA Rewards membership on customized terms. For details, please call Employee Financial Services or refer to the Bank of America intranet site. Bank of America Private Bank clients qualify to enroll in the Premier tier regardless of balances. Employees of companies participating in the Bank of America Employee Banking and Investing Program may be eligible for BofA Rewards on customized terms. Refer to [CEBI Program](#) for details.

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