

Clarity Statement® — Overview of key policies and fees

Account information

Opening Deposit	\$100 or more
Monthly Maintenance Fee	\$12.00 or more

ATM fees

ATM Fee	No ATM fee
Overdraft Fee	\$5.00

Overdraft policy

To help you avoid overdraft fees, we offer an overdraft protection service. This service allows you to make purchases and withdrawals up to a certain limit when you don't have enough money in your account. You can choose to opt in to this service or decline it. If you opt in, we'll automatically transfer money from your linked savings or credit card to your checking account to cover overdrafts. There are some restrictions and fees associated with this service.

Overdraft settings and fees

Option 1: Standard	Overdraft Item Fee: \$10.00
Option 2: Decline All	Overdraft Fee: \$5.00

Option 1: Standard. This option allows you to make purchases and withdrawals up to a certain limit when you don't have enough money in your account. There is a fee for each overdraft item. Option 2: Decline All. This option allows you to make purchases and withdrawals up to a certain limit when you don't have enough money in your account. There is a fee for each overdraft item.

For more information, visit [bankofamerica.com/overdraft](#) or call 1-800-368-5212.

Personal Schedule of Fees Deposit Agreement and Disclosures

For a complete list of fees and disclosures, please refer to the Personal Schedule of Fees and Deposit Agreement and Disclosures. These documents are available on our website at [bankofamerica.com/advantageplus](#).

Additional fees

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