

†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 of these materials 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	21.24% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	21.24% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	21.24% for Direct Deposit and Check Cash Advances, and 25.99% for Bank Cash Advances. <i>See footnote¹ for explanation.</i> These APRs will vary with the market based on the Prime Rate.
Penalty APR	None
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	\$39
Transaction Fees <ul style="list-style-type: none"> • Purchase • Balance Transfer • Cash Advance • Foreign Transaction 	Purchase of a wire transfer from a non-financial institution: Either \$10 or 5% of the amount of each transaction, whichever is greater. Either \$10 or 3% of the amount of each transaction, whichever is greater. 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 Advance (if enrolled): \$12 for each transaction. 3% of the U.S. dollar amount of each transaction (1) made in a foreign currency, or (2) made in U.S. dollars if the transaction is made or processed outside of the United States. This fee will be in addition to any other applicable fee.
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$38 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 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

If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee of \$27 will be assessed; \$38 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.

Prime Rate: The Variable APRs above are based on the current Prime Rate of 4.25%.

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. If you ask, we will tell you the name and address of any consumer reporting agency that provided such report(s) to us. 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 only a portion of your Total Credit Line will be available for Bank Cash Advances. 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.

In addition to the Conditions noted above, by signing and/or submitting the secured card application, you agree that:

1. You accept this offer from Bank of America, N.A. (the "Bank") for a Secured Card Account with the understanding that the amount deposited by you (subject to any minimum required by Bank) in a new Deposit Account will be used as collateral to secure the obligations to the Bank that you incur from time to time in connection with your Secured Card Account. The owners of the Deposit Account are identical to the Cardholders on the Secured Card Account. You agree to be bound by the terms and conditions of the Security Agreement.
2. The Deposit Account that you are opening with the Bank is subject to the terms of the Credit Card Agreement and the Security Agreement. The Deposit Account has the following terms to which you agree. The Depository Bank will open the Deposit Account in your name on its system of record. **THE DEPOSIT ACCOUNT DOES NOT EARN INTEREST.** You may not make electronic transfers to or from the Deposit Account. The Depository Bank does not send statements for the Deposit Account. The Deposit Account is not payable at a specific date or after a specified period of time. The Depository Bank may require that you provide it with 7 days advance written notice of your request to close the Deposit Account, subject to the Bank's rights under the Security Agreement. The Depository Bank may change these terms at any time by adding new terms or deleting or amending current terms.
3. Your signature(s) or other authentication specified by the Bank will serve as verification for any transaction in connection with the Deposit Account.
4. You will receive a Credit Card Agreement with your card(s). The Credit Card Agreement becomes effective and you agree to its terms by either using your Secured Card Account or by not closing your Secured Card Account within three days of receipt of your Credit Card Agreement.

FEATURES

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.

FICO® Score Program. The FICO® Score Program is for educational purposes and for your non-commercial, personal use. This benefit is available only for primary cardholders with an open and active consumer credit card account who have a FICO® Score available. The feature is accessible through Online Banking, the Mobile website, and the Mobile Banking app for iPhone and Android devices. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. Data connection required. Wireless carrier fees may apply.

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. Overdraft Protection transfers incur interest charges from the transaction date. 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 credit card to your Bank of America deposit account will end any other Overdraft Protection connections to your deposit 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.

Security Agreement (Deposit Account) Disclosure

FOR FULLY AND PARTIALLY SECURED CREDIT CARDS

1. **This is the "Security Agreement"** referred to on the Application. "Bank" means Bank of America, N.A., also known as FIA Card Services and referred to in future communications as FIA Card Services. "You," "your" and "yours" refer to each person signing and/or submitting the Application, with each of you being referred to as a "Cardholder". You are furnishing and granting the Bank a security interest in the Deposit Account at Bank of America, N.A. or one of its affiliates. "Deposit Account" or "Collateral Account" means the deposit account opened pursuant to the Application, as well as additions to, substitutions or renewals of that Deposit Account, which you have, by signing and/or submitting the Application, granted to the Bank to secure the Debt (as defined below). "Secured Card Account" means the secured credit card account to be established by the Bank upon receipt of the Application Form. "Debt" means all obligations to the Bank, including any continuing guaranty arising from the Secured Card Account, as well as each extension, refinance or renewal of such obligations, and any expenses that the Bank

incurs in enforcing your obligations under this Agreement, including fees for independent and/or in-house counsel, where allowed by law. No portion of Deposit Account will be available to you or may be used to secure other loans.

2. **Bank's Rights over Deposit Account.** The Bank may make settlements or compromises on the Deposit Account; transfer the Deposit Account to the Bank's own name; or exercise ownership rights on the Deposit Account. You waive any right to require the Bank to: (a) proceed against any Cardholder or any other person; (b) proceed against or exhaust any security held under this Security Agreement; or (c) pursue any other remedy in the Bank's power. The Bank may, without prior notice, and from time to time: (a) renew, compromise, extend, accelerate or otherwise change the terms relating to the Debt; (b) take and hold security (other than the Collateral Account) for payment of the Debt and enforce, exchange and release the security in any manner that the Bank determines is proper; (c) release or substitute any Cardholder, guarantor, or endorser of the Debt; and (d) increase or lower the Total Credit Line on your Secured Card Account, and no such action shall change the fact that the Deposit Account at all times will be held by the Bank as security for the Debt.
3. **Defaults.** The Bank may, without prior notice, declare you in default of the Debt if: (a) you fail to meet the conditions, to perform any obligation, or to make any payment under this agreement or any other agreement that you make relating to the Debt; (b) you withdraw or transfer from the Deposit Account any funds pledged under this Agreement; (c) you have given the Bank false or misleading information or misrepresentations; (d) any Cardholder dies; (e) any government authority takes action which the Bank believes adversely affects your financial condition or ability to repay the Debt; (f) any guaranty or other agreement required in connection with the Debt is violated or ineffective; or (g) you file a bankruptcy petition, a bankruptcy petition is filed against you, or you make a general assignment for the benefit of creditors. If you default, the Bank may declare all of the Debt immediately due and payable. Bank may also exercise all the rights of an owner of the Deposit Account.
4. **Enforcing the Agreement.** Upon any default, Bank is authorized to act as owner of Deposit Account and to apply all or any portion to: (a) the Bank's costs in enforcing its rights hereunder; (b) the interest and fees relating to Debt; and (c) the principal of Debt. Bank is irrevocably appointed as attorney-in-fact to execute any instruments required to satisfy Debt. This Agreement is governed by the laws of the state in which the Bank and Deposit Account are located. Bank's rights stated in this Agreement are in addition to any others it has under the law. If there is a conflict regarding the security interest between this Agreement and any other agreement, this Agreement will control. You represent that no insolvency proceeding or general assignment for creditors is pending that would affect the Bank's security interest. If Bank waives or delays exercising a right, it does not forfeit that right or any others. You waive any defense you may have against Bank. Bank can exercise its rights against Deposit Account even if you are no longer liable on Debt because of a statute of limitations or because of other reasons. Until Debt is fully repaid, and you have no further obligations under this Agreement, you will subordinate in favor of Bank any right of subrogation and any right to enforce a remedy Bank now has or may later have.
5. After receipt of payments on the Secured Card Account, Bank may withhold the release of available credit equal to the amount of the payment for a period of time to ensure that sufficient funds are available.
6. If the Bank determines that the collateral from "Deposit Account/Collateral Account" shall be released, the Bank will pay the collateral amount to the Primary Applicant either by (a) depositing funds into an account with the Bank on which the Primary Applicant is one of the owners, or (b) some other method deemed sufficient by the Bank.

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. 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 is a registered trademark of Mastercard International Incorporated, and is used by the issuer pursuant to license. Platinum Plus, BankAmericard, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.
©2017 Bank of America Corporation