

Cashing a check?

Make a deposit instead.

GET UP TO \$50 JUST FOR OPENING A NEW CHECKING ACCOUNT



\$25 bonus with a new MyAccess[®]
or Regular Checking Account¹

\$50 bonus with a new Advantage[®],
FirstChoice Gold[®] or Prima Account¹

Your Opportunity for Banking Convenience

At Bank of America, our checking accounts give you access to a vast network of convenient locations and exclusive features designed to save you time and money. Plus, for a limited time, you can get a \$25 or \$50 bonus with a qualified new account¹. With so many reasons to choose Bank of America for all your banking needs, what are you waiting for?

• More Locations

No matter where you are, near home, work, school or on vacation, you have access to more than 5,700 banking centers nationwide where you can always count on a superior level of service. Plus, with more than 18,000 ATMs, coast to coast, we have America's largest network of bank-owned ATMs.

• Direct Deposit

Cut down on your trips to the bank and get even faster access to your money with direct deposit of routine deposits such as payroll.

• Free Check Card

Easier than checks and safer than cash, a Bank of America Check Card comes with our Total Security Protection Package. You're protected against unauthorized transactions — even if your card is lost or stolen. In fact, we'll replace any money lost due to an unauthorized transaction by the end of the next business day².

• Keep the Change[®]

Add Keep the Change to your check card and save while you spend on your everyday purchases. Each time you buy something with your Bank of America Check Card, we'll round your purchase up to the nearest dollar amount and transfer the difference from your checking account to your savings account³. Plus, we'll match your Keep the Change savings at 100% for the first three months, and 5% thereafter, up to a maximum of \$250 per year.

• Free Online Banking Service

Check available balances and view transactions anywhere you have Internet access, 24 hours a day⁴. Plus, you can instantly transfer money between your accounts or to millions of other Bank of America deposit accounts⁵. And with free unlimited Bill Pay, you can pay all of your monthly bills in a fraction of the time.

Open Your Account Today

There's so much more a Bank of America checking account can offer. To get started, ask an associate to help you open

¹ Offer expires on 12/31/2008 and is available in any Bank of America banking center when this referral form is presented at the time of account opening. The new customer offer applies to any new primary checking account with the exception of CampusEdge[®]. Required minimum account openings are as follows — MyAccess/Campus Edge — \$25; Regular Checking — \$100; Advantage, Prima, First Choice Gold — \$100. The new customer will receive \$25 for opening a Regular or MyAccess[®] personal checking account or \$50 for opening an Advantage[®], FirstChoice Gold[®], or Prima checking account. To receive the offer described, the new customer must not be a current personal checking customer or Bank of America associate, and the new checking account must be opened at least 60 days. The new customer is not eligible for this offer if they are a signer on an existing Bank of America checking account. All accounts are subject to our normal approval process. The new customer will receive the incentive upon verification of qualification in the incentive programs. We generally direct deposit the new customer's total incentive amount into his/her new Bank of America checking account within 90 days of the 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 any applicable taxes are the responsibility of the recipient. We offer a variety of interest-bearing and non-interest-bearing checking accounts, plus various types of interest-bearing savings accounts. For interest-bearing personal checking accounts, the Annual Percentage Yield (APY) is 0.05% as of 2/1/2008 for any account balance. The rate may change after the account is opened or anytime after this date. Please consult a banking center associate, visit www.bankofamerica.com, or see our Personal Schedule of Fees for more information. The account must be funded at the time of opening with the minimum opening deposit as stated within the Personal Schedule of Fees. Ask a Bank of America associate for additional details on the new customer incentive offer program.

² Claims must be filed against posted and settled transactions subject to the dollar limits and verification, and must be reported in 60 days of the statement.

³ Keep the Change[®] matching funds will be paid annually after the anniversary of enrollment up to a maximum of \$250 on accounts that remain open and enrolled. Savings accounts eligible to receive matching funds include Regular Savings (or Market Rate Savings in WA and ID), which requires a minimum opening balance of \$100 (\$1 in WA and ID) and pays a variable annual percentage yield (APY) that is 0.20% as of 2/1/08. The rate may change after the account is opened or anytime after this date. Fees could reduce earnings. The promotional matching funds will be reported to the IRS on Form 1099. Keep the Change[®] patent pending.

⁴ Internet access required. Other account fees still apply.

⁵ Not available with accounts in Washington or Idaho.

Redemption Process for Bank of America Associates
Please use the Online Redemption Form or call the Redemption Hotline
via OneCall to request the offer fulfillment on the customer's behalf.
Offer code: **YLHTIER**

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