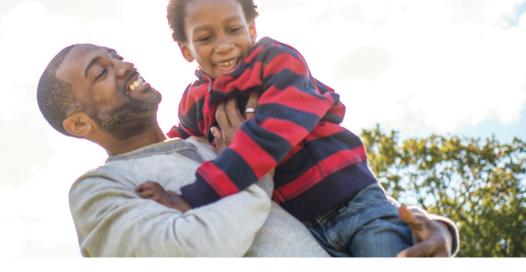
Preferred Rewards



A special program for Hudson's Bay Company associates

Good news! As a Hudson's Bay Company associate, you have special access to enroll in the Bank of America Preferred Rewards program and receive Gold tier benefits without the combined qualifying balance of \$20,000.1 All you need to do is have an existing or new eligible personal Bank of America® checking account, set up your Hudson's Bay Company payroll direct deposit into an eligible Bank of America® checking or savings account, then enroll in Preferred Rewards to start receiving your Gold tier benefits.

This special program for Hudson's Bay Company associates offers:

- **Preferred Rewards Gold tier.** After you enroll, you'll enjoy a wide range of benefits and rewards based on the ways you save, spend and borrow with Bank of America.
- Financial education. Bank of America offers a wide range of resources that can help you learn about finances and make it easier to pursue your financial goals.
- **Digital tools.** Bank of America's mobile and digital banking can help you bank securely from almost anywhere, plus get easy access to personalized help.²

Scan here for more details about Preferred Rewards Gold tier benefits



Or visit https://go.bofa.com/HBC

Scan here to ask a specialist to call you



Or visit go.bofa.com/contactme

BANK OF AMERICA

When you use the QRC feature, certain information is collected from your mobile device for business purposes.

- 1 As an employee of a company participating in the Bank of America Employee Banking and Investing Program, you are eligible to enroll in the Preferred Rewards program if you:
- Have an active, eligible Bank of America personal checking account, and
- Receive all or part of your payroll direct deposit from the participating company into an eligible Bank of America checking or savings account.

Employees qualify for the Gold tier of Preferred Rewards without meeting the balance requirement, and may qualify for higher tiers on the standard program terms. The standard program terms require an eligible Bank of America personal checking account and a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, \$100,000 for the Platinum Honors tier, \$1,000,000 for the Diamond tier and \$10,000,000 for the Diamond Honors tier in your combined qualifying Bank of America deposit accounts (such as checking, savings, certificate of deposit) and/or your Merrill investment accounts (such as Cash Management Accounts, 529 Plans). The qualifying balance is calculated based on your average daily balance for a three calendar month period. Employee benefit plans (such as 401(k)) will not count toward the combined balance requirement. If you are no longer an employee, standard program terms apply. New employees may have to wait up to one month before they can enroll to allow for their employee status to be identified. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements. For more information, visit the Preferred Rewards section of the Personal Schedule of Fees, available at bankofamerica.com/fees.

² Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

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