

BANK OF AMERICA

Preferred Rewards

GOLD



A special program for associates of Saks Global

You have special access to enroll in the Bank of America Preferred Rewards® program and receive Gold tier benefits without needing the combined qualifying balance of \$20,000.¹

Enroll now to enjoy a wide range of financial benefits and rewards, including:

BANKING SERVICES

No Fees

On select everyday banking services²

CREDIT CARD

25%

Rewards bonus on eligible Bank of America credit cards³

MORTGAGE

\$200

Reduced origination fee on a new purchase or refinance mortgage⁴

MERRILL GUIDED INVESTING

0.05%

Annual program fee discount⁵
Other fees may apply*

*Other fees may apply. Sales of ETFs are subject to a transaction fee of between \$0.01 and \$0.03 per \$1,000 of principal. There are costs associated with owning ETFs and mutual funds. To learn more about Merrill pricing, visit merrilledge.com/pricing.



Scan for more details

Or visit

https://go.bofa.com/19964_HB

BANK OF AMERICA 

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

Page 1 of 2. Please see page 2 for additional important disclosure information.



¹ Preferred Rewards Program Eligibility. As an employee of a company participating in the Bank of America Employee Banking and Investing Program, you are eligible to enroll in the Bank of America Preferred Rewards[®] program if you:

1. have an active, eligible Bank of America personal checking account, and
2. 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 and \$1,000,000 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 refer to the Preferred Rewards section of the Personal Schedule of Fees available at bankofamerica.com/fees.

² Preferred Rewards No Fee Banking. Refer to the [Personal Schedule of Fees](https://bankofamerica.com/fees) at bankofamerica.com/fees for information on which fees are waived for Preferred Rewards members along with other Program benefits.

³ Preferred Rewards Credit Card Bonus. Certain credit cards are eligible to receive a Bank of America Preferred Rewards[®] bonus. Enrolled Preferred Rewards members with eligible Bank of America[®] credit cards can receive a Preferred Rewards bonus of 25% for the Gold tier, 50% for the Platinum tier, or 75% for the Platinum Honors, or Diamond Honors tier on each purchase. If your card receives the 10% customer bonus, the Preferred Rewards bonus will replace the 10% customer bonus. You will not receive the Preferred Rewards bonus when you redeem your cash rewards or points. The Preferred Rewards bonus for eligible cash rewards credit cards will be applied after all base and bonus cash rewards have been calculated on a purchase. For example, a \$100 purchase that earns 3% (\$3.00) will actually earn \$3.75, \$4.50 or \$5.25 based on your tier when the purchase posts to your account. For all other eligible card types, a purchase that earns 100 base points will actually earn 125, 150, or 175 points, based on your tier when the purchase posts to your account. The Preferred Rewards bonus does not apply to the bonus earn for certain programs and is not applied to any account opening bonus or promotional bonus offer, unless we indicate otherwise. This information can be found in the Program Rules associated with those credit cards. Other terms and conditions apply. Please refer to your card's Program Rules for details about how you will receive the Preferred Rewards Bonus. Program Rules are mailed upon account opening and are accessible through the rewards redemption site via Online Banking or by calling the number on the back of your card. Refer to bankofamerica.com/preferred-rewards for a complete list of ineligible cards.

⁴ Preferred Rewards First Mortgage. The origination fee reduction and/or interest rate reductions are offered to clients who are enrolled or are eligible to enroll in Preferred Rewards, based on their rewards tier at the submittal of a mortgage loan application to Bank of America, N.A. for a new purchase or refinance loan (for co-borrowers, at least one applicant must be enrolled or eligible to enroll). The rewards tier is not subject to adjustment after the application is submitted. The origination fee reduction (\$200 for Gold tier, \$400 for Platinum tier and \$600 for Platinum Honors tier) will not exceed the amount of the Lender Origination Fee. In order to receive the full Diamond Honors interest rate reduction of 0.375% the client must be approved for an eligible loan and enroll in PayPlan, our automatic payment service, designating an eligible Bank of America checking or savings account. To allow us to apply and disclose the interest rate reduction and close the loan timely, we encourage Diamond Honors tier clients to enroll in PayPlan as soon as possible and prior to the expected loan closing date. PayPlan is not available on VA and FHA products and Diamond Honors tier clients closing loans without PayPlan enrollment receive a 0.125% interest rate reduction benefit. For adjustable-rate mortgages (except PrimeFirst[®]), the discounts are applied to the interest rate only during the initial fixed-rate period. For PrimeFirst[®] adjustable-rate mortgages, the discount is applied to the margin and cannot reduce the margin below 0%. Some Preferred Rewards benefits cannot be combined with other offers. All mortgage interest rate reduction offers may be subject to a maximum interest rate reduction limit. Preferred Rewards benefits are non-transferable and are not available with Custom Residential Real Estate financing. Credit and collateral subject to approval. Terms and conditions apply. Programs, rates, terms and conditions subject to change without notice.

⁵ Please review the applicable Merrill Guided Investing Program Brochure (PDF) at www.merrilledge.com/guided-investing-program-brochure or Merrill Guided Investing with Advisor Program Brochure (PDF) at www.ml.com/guided-investing-program-brochure for information including the program fee, rebalancing, and the details of the investment advisory program. Your recommended investment strategy will be based solely on the information you provide to us for this specific investment goal and is separate from any other advisory program offered with us. If there are multiple owners on this account, the information you provide should reflect the views and circumstances of all owners on the account. If you are the fiduciary of this account for the benefit of the account owner or account holder (e.g., trustee for a trust or custodian for an UTMA), please keep in mind that these assets will be invested for the benefit of the account owner or account holder. Merrill Guided Investing is offered with and without an advisor. Merrill, Merrill Lynch, and/or Merrill Edge investment advisory programs are offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S") and Managed Account Advisors LLC ("MAA") an affiliate of MLPF&S. MLPF&S and MAA are registered investment advisers. Investment adviser registration does not imply a certain level of skill or training.

Clients enrolled in Preferred Rewards receive a Preferred Rewards discount off the Merrill Guided Investing program's annual asset-based fee of 0.45%, and the Merrill Guided Investing with Advisor and Merrill Edge Advisory Account programs' annual asset-based fee of 0.85% for any of their accounts enrolled in the respective advisory programs. Preferred Rewards enrolled clients receive a discount of 0.05% off of the annual rate for the Gold tier, 0.10% for the Platinum tier, or 0.15% for the Platinum Honors and Diamond Honors tiers based on their Preferred Rewards tier effective at the time the applicable advisory program fee is calculated. It may take up to 30 calendar days for changes to your Preferred Rewards status or tier to be associated with and effective for your accounts in the advisory programs. This fee is charged monthly in advance. In addition to the annual program fee, the expenses of the investments will vary based on the specific funds within each portfolio. Actual fund expenses will vary; please Refer to each fund's prospectus.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BoFA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, [Member SIPC](#) and a wholly owned subsidiary of BoFA Corp.

Banking, mortgage and home equity products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. Bank of America, N.A. Equal Housing Lender. Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

Credit card programs are issued and administered by Bank of America, N.A.

Investment products are provided by MLPF&S and:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
----------------------	-------------------------	----------------