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# Personal Schedule of Fees

*Effective December 1, 2005*

*California*



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# Your Guide to Service Fees

This schedule applies to the personal accounts listed below that we open in California. It contains information about our balance requirements, transaction limits or allowances and some of our standard fees for these accounts. It is part of the contract for your deposit relationship with us. For other terms and conditions governing your accounts, please see the *Deposit Agreement and Disclosures*. For other terms and conditions governing your IRA accounts, please see the *Deposit Agreement and Disclosures (IRA)*, *FACTS About Individual Retirement Account Programs*, together with the *Traditional/Roth Individual Retirement Custodial Accounts and Disclosure Statements*. We may change this schedule at any time.

Some of the standard fees for each account are listed with the account description. Some of the other fees that may apply, depending on which account you have and what services you use, are listed in the sections which follow the account descriptions. Please review the entire schedule carefully. Also, fees for your account may vary based on your overall relationship with us and additional fees may apply depending on how you use your account. For current rate information and information about other services and fees, please visit your nearby Bank of America banking center or call us at the number on your statement.

The Master Relationship Account (MRA<sup>®</sup>) combines a Bank of America checking account with a Banc of America Investment Services, Inc.<sup>®</sup> brokerage account.

We want you to know:

Investment products provided by **Banc of America Investment Services, Inc.**<sup>®</sup>:

<b>Are Not FDIC Insured</b>	<b>May Lose Value</b>	<b>Are Not Bank Guaranteed</b>
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**Banc of America Investment Services, Inc.** is a registered broker-dealer, member NASD and SIPC and a nonbank subsidiary of Bank of America, N.A.

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## Checking

**MyAccess Checking<sup>®</sup>**

This account is for customers who use direct deposit and prefer to do the majority of their routine banking transactions electronically - at ATMs, by telephone and personal computer. We waive the monthly service charge

for each statement period in which we receive a direct deposit to your account. This non-interest bearing account allows you to write checks without per check charges.

Minimum to open .....\$25

*Monthly service charge:*

- Avoid a monthly service charge for each statement period in which we receive a direct deposit to your account.

▪ *Otherwise:*

Monthly service charge .....\$5.95

**CampusEdge® Checking**

If you are a student, you may open this account. This non-interest bearing account is for students who like to have online access to their checking account so they can easily manage their finances at home and at school. This account allows you to write checks without per check charges and comes with our check safekeeping service. Copies of your cancelled checks are conveniently stored by us for seven years. With our Online Banking service you can also view and print copies of checks that posted to your account within the last 90 days.

We waive the monthly service charge for the first six months after your account is opened or, if your parent maintains an account with us, for the first five years. After this initial waiver period expires, we waive the monthly service charge for each statement period in which we receive a direct deposit to your account.

Minimum to open .....\$25

*Monthly service charge:*

- Waived for the first six months or, if your parent maintains an account with us, for the first five years.\*
- Waived for each statement period in which we receive a direct deposit to your account.

▪ *Otherwise:*

Monthly service charge .....\$3.95

Stuff Happens™ refund. With this account you receive a one-time refund by a credit to your checking account of one of the following fees: insufficient funds fee, overdraft protection transfer fee, stop payment fee or non-Bank of America ATM fee. To take advantage of this refund, just visit the banking center, identify yourself as a CampusEdge checking customer, present your Stuff Happens card and identify the fee you would like refunded.

*\* If your parent maintains an account with us, your monthly service charge will be waived for five years after the account opening date we have on file. After the waiver period ends, your account will be subject to the then current monthly service charge for each statement period that we do not receive a direct deposit into your account.*

**VERSATEL® Checking**

This account is for customers who like to bank at ATMs, by telephone or personal computer. This non-interest bearing account allows you to write checks without per check charges. We waive the monthly service charge for each statement period in which we receive a direct deposit to your account.

Minimum to open.....\$100

*Monthly service charge:*

- Avoid a monthly service charge for each statement period in which we receive a direct deposit to your account.
- *Otherwise:*  
Monthly service charge .....\$5.50

*Other fee:*

- In-banking center transaction fee, for each deposit made with a teller.....\$2.00

*This fee applies even if we receive a direct deposit to your account during the statement period.*

## **Standard Checking**

This non-interest bearing account allows you to write checks without per check charges. You may also make deposits to, and withdrawals from, your account in our banking centers without per transaction charges. We waive the monthly service charge for each statement period in which you maintain at least one of the required balances in your account.

Minimum to open .....\$100

### *Monthly service charge:*

- Maintain one of the following balances to avoid a monthly service charge:

Minimum balance in checking .....\$1,000

Average combined balance in checking  
linked with savings and Investment

CD accounts.....\$5,000

- *Otherwise*, monthly service charge:

With direct deposit .....\$6.50

Without direct deposit .....\$8.50

## **Interest Checking**

This account allows you to earn a variable rate of interest and to write checks without per check charges. You may also make deposits to, and withdrawals from, your account in our banking centers without per transaction charges. We waive the monthly service charge for each statement period in which you maintain at least one of the required balances in your account.

Minimum to open .....\$100

### *Monthly service charge:*

- Maintain one of the following balances to avoid a monthly service charge:

Minimum balance in checking .....\$2,000

Average combined balance in checking  
linked with savings and Investment

CD accounts.....\$10,000

- *Otherwise*, monthly service charge:

With direct deposit .....\$8.00

Without direct deposit.....\$10.00

## **Senior Banking**

If you are 55 or older you are eligible to participate in Silver or Gold Banking, which features a special package of banking services with either of two checking accounts. The benefits include:

- No fee single signature traveler's cheques.
- No fee cashier's checks (limit 3 per month).
- Free annual rental on a standard size safe deposit box or \$20.00 credit toward a larger box, where available. A key deposit applies.
- Preferred rates on CDs.
- Discounts on select loan products when linked for automatic payment at loan origination (loan products are subject to credit approval).

### **Silver**

- This is a VERSATEL checking account free of the monthly service charge with a monthly direct deposit plus all of the benefits listed above under Senior Banking.

### **Gold**

- This is an Interest checking account with all of the benefits listed above under Senior Banking.
- Plus, free "Bank of America" wallet style checks.

## **Limited Checking**

This non-interest bearing account is designed for people who have a limited number of transactions each month. Each statement period you pay a monthly service charge, which includes an allowance of 2 deposits with a teller and 10 checks each statement period. For each statement period in which you exceed either one of these allowances, we charge you an additional monthly fee for exceeding the transaction limit.

Minimum to open.....\$25

- **Monthly service charge:**  
 With direct deposit.....\$2.50  
 Without direct deposit .....\$4.50

*This charge includes 2 deposits with a teller and up to a total of 10 checks each monthly statement period. An additional fee applies if you exceed either transaction limit.*

Fee for exceeding transaction limit.....\$4.50

*If you are counting the number of transactions you make each statement period, you should know that we count a transaction on the date we post it to your account. This date may be different than the date you authorize, transfer or write the item, which means the item may not be counted until a later statement period.*

### **Alpha® Account**

This non-interest bearing account offers a package of services and allows you to write checks without per check charges. You pay a monthly service charge each statement period regardless of your account balance.

You can also get the following:

- Free wallet style "Bank of America" checks.
- Single signature traveler's cheques with no fee.
- Three cashier's checks each month with no fee.
- Your choice of a Regular Savings or Cash Maximizer® account with no monthly service charge. (Fees for excess transactions and other account-related services still apply.) This account is identified as an "Alpha Savings" or "Alpha Cash Maximizer" account on your statement.

Minimum to open checking.....\$100

*Monthly service charge:*

With direct deposit.....\$10.00  
 Without direct deposit.....\$12.00

### **Prima® Account**

This is a variable rate interest bearing checking account. It offers you a package of premium services and allows you to write checks without per check charges. We waive the monthly service charge for each statement period in which you maintain at least one of the required balances.

You can also get the following:

- A second Prima checking account with no minimum balance requirements or monthly service charge.
- Free checks in several styles.
- A Bank of America Platinum Photo Security® Check Card.
- No fee cashier's checks and traveler's cheques.
- No fee stop payment orders.
- Free annual rental on a standard size safe deposit box or \$20 credit toward a larger box, where available. A key deposit applies.

Minimum to open checking.....\$100

*Avoid the monthly service charge on your Prima account by maintaining one of the following minimum balance qualifiers:<sup>1</sup>*

- Minimum balance in checking .....\$10,000  
*or*
- Minimum combined balance in checking linked with savings, Investment CD accounts and FDIC-insured IRAs .....\$10,000  
*or*
- Minimum outstanding balance in a single installment loan or line of credit .....\$15,000<sup>2</sup>  
*or*
- A Bank of America first mortgage .....Any amount  
*or*
- Minimum combined balance in your Banc of America Investment Services, Inc. investment account(s) .....\$15,000
- *Otherwise:*  
 Monthly service charge.....\$20.00

<sup>1</sup> Please ask us to "link" your eligible accounts to help you meet qualifying balances.

<sup>2</sup> Excludes credit cards and leases.

# Savings

## Regular Savings

This is a basic, variable rate interest bearing savings account. We waive the monthly service charge for each statement period in which you maintain a \$300 minimum balance in your account or have us make automatic monthly transfers of at least \$25 each from your Bank of America checking account or MRA to your savings account. Each monthly statement period you may make 3 withdrawals with no fee, regardless of your balance and, if you maintain a \$2,500 minimum balance in your account, you may make additional withdrawals with no excess withdrawal fee.

Minimum to open .....\$100

### *Monthly service charge:*

Avoid a monthly service charge for each statement period during which you have at least one of the following:

- Minimum balance in savings .....\$300  
or
- An automatic monthly transfer of at least \$25 from your Bank of America checking or MRA account to your savings account.
- *Otherwise:*  
Monthly service charge .....\$3.00

### *Excess withdrawal fee:*

- Minimum balance to avoid excess withdrawal fees .....\$2,500
- *Otherwise, excess withdrawal fee for each withdrawal in excess of 3 during the monthly statement period* .....\$3.00

*Withdrawals include withdrawals and transfers at ATMs, teller lines, by telephone or by any other electronic means. Fees for withdrawals at non-Bank of America ATMs also apply. Also, see "Transaction Limits for Savings Accounts" on page 11.*

**Student Savings Plan** If you are under age 18, you may open this variable rate interest bearing savings account. We waive the monthly service charge, regardless of your account balance, until the first month after your eighteenth birthday, when your account automatically converts to a Regular Savings account. Each monthly statement period you may make 3 withdrawals with no fee, regardless of your balance and, if you maintain a \$2500 minimum balance in your account, you may make additional withdrawals with no excess withdrawal fee. You may open this account only as an individual account.

Minimum to open .....\$25

*Monthly service charge* ..... Not applicable

### *Excess withdrawal fee:*

- Minimum balance to avoid excess withdrawal fees .....\$2,500
- *Otherwise, excess withdrawal fee for each withdrawal in excess of 3 during the monthly statement period* .....\$3.00

*Withdrawals include withdrawals and transfers at ATMs, teller lines, by telephone or by any other electronic means. Fees for withdrawals at non-Bank of America ATMs also apply. Also, see "Transaction Limits for Savings Accounts" on page 11.*

## Cash Maximizer® Account

This is a variable rate interest bearing savings account with limited check and debit card access. You may write checks on and use a debit card with this account (up to a total of 3 check and point of sale transactions each monthly statement period). We waive the monthly service charge for each statement period in which you maintain the required balance in your account.

Minimum to open .....\$1,000

*Monthly service charge:*

- Minimum balance to avoid a monthly service charge .....\$2,500
- *Otherwise:*  
 Monthly service charge .....\$10.00

Fee for each transaction that exceeds the legal limit .....\$15.00

*This excess transaction fee applies regardless of your account balance. See "Transaction Limits for Savings Accounts" on page 11.*

**Interest Maximizer® Account**

This is our premium, variable rate interest bearing savings account. You must have or open a Prima Account or Master Relationship Account to open this account. You may use a debit card with this account (up to 3 point of sale transactions each monthly statement period). You may not write checks on this account. If you convert to this account from another account, please destroy your checks. If a check is paid against this account, the check is one of the limited transactions described below.

Minimum to open .....Not applicable

*Monthly service charge*.....Not applicable

Fee for each transaction that exceeds the legal limit .....\$15.00

*This excess transaction fee applies regardless of your account balance. See "Transaction Limits for Savings Accounts" on page 11.*

If you close your Prima Account or Master Relationship Account we may convert your Interest Maximizer account to another savings account.

**Holiday Account**

This is a variable rate interest bearing savings account. You may open this account at any time except on the first business day in November. You may not write checks on, or use an ATM or debit card with, this account. You must have us make automatic transfers of at least \$20 each from your Bank of America checking account or savings account weekly, every other week, twice a month or monthly to your Holiday account.

Your account matures annually on the first business day in November and automatically renews for the following year.

We pay your balance to you on the first business day after your account matures. You may choose to have us pay the balance to your designated checking, MRA or savings account. If your designated account is closed, we pay the balance to the account from which the automatic transfers were made. We do not allow partial withdrawals.

Minimum to open .....Automatic transfer of at least \$20

*Monthly service charge* .....Not applicable

**Transaction Limits for Savings Accounts**

The *Deposit Agreement and Disclosures* and federal regulations limit certain transactions for savings accounts. Legal limit: No more than a total of six transfers each monthly statement period (each month for a quarterly statement period) from a savings account by means of a pre-authorized transfer (automatic, wire, telephone, or Online Banking), check, draft or debit card; of the six transfers, if checks, drafts or debit cards are allowed on the account, no more than three transfers may be made by check, draft or debit card. For some accounts we charge a fee for each transaction that exceeds the legal limits. We may waive this fee for the first transaction that exceeds the legal limits. If you exceed the legal limits on more than an occasional basis, we convert your account to another type of account and your account may no longer earn interest.

For Cash Maximizer and Interest Maximizer accounts, to help you avoid transactions that exceed these limits, you may obtain special withdrawal/transfer slips for use in person at a banking center and by mail. These slips are not counted as limited transactions when used in, or mailed to, your banking center in California. However, when you use a slip to conduct a transaction at an office outside of California, the slip is generally treated as one of the limited transactions you are allowed each month.

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# Additional Information

## Balance Information

*Minimum Balance.* With some checking and savings accounts, you can avoid the monthly service charge for each statement period during which you maintain the required minimum balance. If applicable, the required minimum balance is listed with the account description. This term is explained in the deposit agreement.

*Combined Balance.* With some checking accounts you can avoid the monthly service charge for each statement period during which you maintain the required minimum or average combined balance. To help meet balance requirements, you may ask us to link up to 24 of your Bank of America savings and Investment CD accounts to your checking account for this combined balance service. Some restrictions apply. We use the balances in your linked accounts to calculate the combined balance. These terms are explained in the deposit agreement. If applicable, the combined balance requirement is listed with the account description.

## Direct Deposit

For some checking accounts you pay a lower monthly service charge for each statement period in which we receive one or more direct deposits to your checking account. Direct deposits are electronic deposits of periodic payments - such as salary, pension, Social Security and Supplemental Security Income (SSI) benefits or other regular monthly income - made into your checking account through the automated clearing house (ACH) by your employer or other payer. Deposits you make, Online Banking transfers, wire transfers and other transfers you make between your deposit accounts with us are not considered direct deposits and do not qualify for the direct deposit discount.

## Keep the Change™ Savings Service

When you enroll in our Keep the Change savings service, we round up the amount of any Visa® debit card purchase made by you or a joint owner of your checking account to the next whole dollar amount, and transfer the amount in excess of the purchase price to your savings account.

We aggregate the round-up from purchases that post to your checking account each business day and make a single transfer (the “Keep the Change” transfer) at the end of the business day. If on a business day you do not have sufficient available funds in your checking account, or if any transaction has overdrawn your checking account, we do not round-up purchases posted on that business day and we cancel the Keep the Change transfer for that day.

If your Visa debit card purchase is subsequently cancelled or reversed, the corresponding Keep the Change transfer will remain in the savings account. We may cancel the Keep the Change service at any time.

## *Keep the Change™ Matching Promotion*

We match 100% of the amount of your Keep the Change transfers during the first three months after you enroll, and we will match 5% thereafter.

The matching funds will be credited to your savings account annually, within 8 weeks after the month in which the anniversary of your enrollment in the Keep the Change savings service occurs. To receive the matching funds, your checking and savings accounts must be open and in good standing and you must still be enrolled in the Keep the Change savings service at the time the matching funds are scheduled to be paid. Purchases with co-branded or rewards Visa debit cards are not eligible for matching.

Earn a promotional match up to \$250 per anniversary period for each checking account with the Keep the Change savings service. You will not receive the matching funds for: a.) credits or other adjustments related to POS purchases, such as those for purchases that are cancelled or returned; b.) purchases of cash-like items, such as traveler’s cheques, foreign currency, cashier’s checks,



gaming chips, and other similar instruments and things of value; and c.) account funding transactions including transfers to open or fund deposit, escrow, or brokerage accounts and purchases of stored value cards. The promotional matching funds will be reported to the IRS on Form 1099. We may terminate the matching promotion at any time without notice.

*Keep the Change™ patent pending.*

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## CDs

See the *Deposit Agreement and Disclosures* for information about how we calculate interest, the early withdrawal penalty, and other terms.

### **Time Deposits - Investment CDs** **Terms of 7 Days to 10 Years**

*Minimum to open:* \$1,000.

*Interest rate:* Fixed until maturity.

*Transaction limitations:* A withdrawal or an additional deposit is allowed at maturity during the grace period.

*Renewal policy:* Automatically renews.

### **Opt-Up™ CD:** **Term of 30 Months**

*Minimum to open:* \$10,000.

*Interest rate:* Your interest rate and annual percentage yield may change. After the first 6 months of the term, you have a one-time option to reset the interest rate for the remaining term of the CD. Here is how the reset option works: If our interest rate for a new Opt-Up CD increases, and you are eligible to reset your interest rate, you can ask us to reset the rate on your Opt-Up CD. The reset rate will be the sum of (1) the rate that applied to your Opt-Up CD at account opening and (2) one-half (50%) of the difference between the rate that applied to your Opt-Up CD at account opening and the rate that we offer on the date we reset the rate for a new Opt-Up CD (or if we no longer offer new Opt-Up CDs, the rate we offer on a new 30 month CD) with the same balance as your CD. You may reset the rate only once during the 30 month term, starting in the seventh month of the term. After we reset the rate, the new rate will apply only to the remaining term of the CD.

*Transaction limitations:* A withdrawal or an additional deposit is allowed at maturity during the grace period.

*Renewal policy:* Automatically renews to another 30 month Opt-Up CD or, if we no longer offer new Opt-Up CDs, to a 30 month CD.

*Limits:* We may limit the amount that each customer may invest in one or more Opt-Up CDs to a total of \$500,000. Alternative terms are not allowed.

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## Individual Retirement Accounts (IRAs)

See the *Traditional/Roth Individual Retirement Custodial Accounts and Disclosure Statements* and the *Deposit Agreement and Disclosures (IRA)*, *FACTS About Individual Retirement Account Programs* for information about how we calculate interest, the early withdrawal penalty and other terms for IRAs.

### **Money Market IRA** **No specific term or maturity date**

*Minimum to open:* \$50.

*Interest rate:* Variable. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

*Transaction limitations:* Additional deposits allowed at any time.

*Withdrawals:* You may make withdrawals any time without a bank early withdrawal penalty. You may make unlimited withdrawals at a banking center. You are limited to six withdrawals by preauthorized, automatic, or telephone transfer during any 30-day period.

### **IRA Variable Rate Accumulation Account** **Term of 18 Months**

*Minimum to open:* \$50.

*Interest rate:* Variable. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

*Transaction limitations:* Additional deposits allowed at any time.

*Renewal policy:* Automatically renews on the maturity date, which is the first day after the term ends.

*Withdrawals:* During the grace period, you may make one or more withdrawals without a bank penalty.

**IRA Time Deposit Account**  
**Terms of 180 Days to 10 Years**

*Minimum to open:* \$3,000.

*Interest rate:* Fixed until maturity.

*Transaction limitations:* No additional deposits until maturity.

*Renewal policy:* Automatically renews.

*Withdrawals:* During the grace period, you may make one or more withdrawals without a bank penalty.

**Opt-Up™ IRA:**  
**Term of 30 Months**

*Minimum to open:* \$10,000.

*Interest rate:* Your interest rate and annual percentage yield may change. After the first 6 months of the term, you have a one-time option to reset the interest rate for the remaining term of the IRA. Here is how the reset option works: If our interest rate for a new Opt-Up IRA increases, and you are eligible to reset your interest rate, you can ask us to reset the rate on your Opt-Up IRA. The reset rate will be the sum of (1) the rate that applied to your Opt-Up IRA at account opening and (2) one-half (50%) of the difference between the rate that applied to your Opt-Up IRA at account opening and the rate that we offer on the date we reset the rate for a new Opt-Up IRA (or if we no longer offer new Opt-Up IRAs, the rate we offer on a new 30 month IRA Time Deposit) with the same balance as your IRA. You may reset the rate only once during the 30 month term, starting in the seventh month of the term. After we reset the rate, the new rate will apply only to the remaining term of the IRA.

*Transaction limitations:* No additional deposits until maturity.

*Renewal policy:* Automatically renews to another 30 month Opt-Up IRA or, if we no longer offer new Opt-Up IRAs, to a 30 month IRA Time Deposit.

*Limits:* We may limit the amount that each customer may invest in one or more Opt-Up IRAs to a total of \$500,000. Alternative terms are not allowed.

**IRA Fees**

IRA Annual Custodial Fee, per plan .....\$30.00

*See Deposit Agreement and Disclosures (IRA), FACTS About Individual Retirement Account Programs for additional information on Fee Payment and Fee Waiver.*

IRA Direct Custodian Transfer Processing Fee  
(for transferring IRA funds to another institution),  
per occurrence, per plan .....\$50.00

SEP IRA Setup Fee

SEP Employer Plan, one time setup fee .....\$50.00

*A one time setup fee is charged when an employer, including a self-employed individual, establishes a Bank of America SEP. This fee is separate from the annual custodial fee for each employee's plan. (See IRA Annual Custodial Fee)*

## Miscellaneous Fees

This section includes some additional fees that apply to our personal accounts and services. We also offer additional services that are not listed in this schedule. For information about these additional services and applicable fees, please call us at the number on your statement.

### Banking at ATMs

*Bank of America ATM - an ATM that prominently displays the Bank of America name and logo on the ATM:*

Withdrawals, deposits, transfers, payments and balance inquiries.....No ATM fee

*Deposits and payments may not be available at some ATMs. Transaction fees may apply to some accounts. See account descriptions in this schedule.*

Full statement, each.....\$3.00  
(all activity since last statement)

Mini Statement, each.....\$1.00  
(includes up to 8 of your last posted transactions)

*Non-Bank of America ATM - an ATM that does not prominently display the Bank of America name and logo on the ATM:\**

Withdrawals, transfers and balance inquiries at a non-Bank of America ATM located in the U.S., each .....\$2.00

Withdrawals, transfers and balance inquiries at a non-Bank of America ATM located in a foreign country, each .....\$5.00

Denials at a non-Bank of America ATM in the U.S. or a foreign country, each.....\$1.50

The denial fee applies for each request to withdraw funds at a non-Bank of America ATM that is denied because the request exceeds either your available balance or your daily cash withdrawal limit.

*\*When you use a non-Bank of America ATM, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.*

*The non-Bank of America ATM fees do not apply at some ATMs located outside the United States. Call us before you travel internationally for current information about banks participating in the program.*

### Other Electronic Banking Fees

Excess transaction fee, for each excess limited transaction on a money market deposit account .....\$15.00

Excess withdrawal fee, for each excess withdrawal from a savings account .....\$3.00

Stop payment order, for each request .....\$20.00

For fees applicable to the Platinum Check Card, see the disclosure information that accompanied that card.

### Check Safekeeping and Check Enclosure Services

For information about these services, see *Check Safekeeping Service* in the “Additional Terms and Services” section of the *Deposit Agreement and Disclosures*.

#### Check Safekeeping Service

We store copies of cancelled checks for seven years and do not return them with your statement. Our Online Banking service allows you to view and print copies of checks that posted to your account within the last 90 days.

#### Check Enclosure Service

We return cancelled checks with your statement. We charge a fee for this service for each statement period during which we return one or more cancelled checks with your statement.

Check Enclosure Fee, each statement period .....\$3.00

Waived for Prima and MyAccess Checking customers. Also waived for Interest and Standard checking customers if their monthly service charge is waived. Check Enclosure service is not available for CampusEdge checking and Master Relationship Account customers.

*Please note that we may not return all of your cancelled checks. As an example, some checks may have been converted to electronic debits or substitute checks.*

## Insufficient Funds Fee

We may either pay an insufficient funds item and overdraft your account or we may return the item unpaid. In either case we may charge you a fee. An item is an insufficient funds item when you do not have enough available funds in your account to cover the item. An "item" includes each order or instruction for the payment, withdrawal or transfer of funds from your account, such as a check, an in-person withdrawal slip or a point of sale or other electronic payment instruction. Please see the *Deposit Agreement and Disclosures* for more information about our insufficient funds fees, items and how we process items.

- For the first day your account has an occurrence (an "occurrence" is a day with at least one insufficient funds item), each insufficient funds item .....\$19.00
- For the second day through the fourth day your account has an occurrence during the current month and preceding 12 months, each insufficient funds item .....\$31.00
- For the fifth day and subsequent days that your account has an occurrence during the current month and preceding 12 months, each insufficient funds item .....\$34.00

*Fee applies to each insufficient funds item with a maximum of 5 items each day.*

## Other Fees and Services

- Balance verification - decedent's accounts, per request.....\$20.00
- Call fee, after 6 calls during a monthly statement period
  - For each additional self-service call .....\$0.50
  - For each additional assisted call .....\$1.50*Call fees apply only to calls regarding your checking account. Call fees do not apply to MRA, MyAccess Checking and CampusEdge checking accounts. We do not count some types of calls. See the Deposit Agreement and Disclosures for information.*
- Check copies, per copy .....\$2.00
  - 2 free each monthly statement period if you use our Check Safekeeping service.*

Check and deposit ticket orders .....Fee varies depending on style ordered

- Deposited item returned or Cashed item returned, each
  - Domestic .....\$5.00
  - Foreign .....\$15.00
- Deposit slips and other credit items, per copy .....\$2.00
- Deposit verification for a non-Bank of America mortgage loan .....\$10.00
- Legal process fee (e.g. attachment, levy or garnishment), per occurrence .....\$75.00

*Effective February 7, 2006, this fee changes as follows:*

*Legal process fee (e.g. attachment, levy or garnishment), per occurrence .....\$100.00*

- Overdraft protection transfer fee
  - Transfer from savings to all checking accounts except Prima and MRA accounts, each .....\$10.00
  - Transfer from savings to Prima and MRA accounts, each.....\$5.00
  - Transfer from credit card\* .....See Credit Card Agreement

*\*Credit card transfers are made from Bank of America credit cards which are issued by Bank of America, N.A. (USA).*

- Reference letter, each .....\$10.00
  - (For example, Bank of America relationship or deposit history for an international visa application, certain immigration documents, auctions, rental arrangements or financial support for a student.)
- Research services, per hour .....\$20.00
- Signature or Endorsement Guarantee Fee .....\$5.00
  - For each customer and each request*
- Statements
  - Banking center printout of account activity .....\$4.00
  - Statement copy, per statement .....\$4.00
- Stop payment order, for each request or renewal ..\$20.00
  - Includes postdating orders and electronic transactions.*





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