



Get  
\$50

## When you open MyAccess Checking® Online<sup>10</sup>

- FREE Online Banking service with Bill Pay
- No minimum balance required
- No direct deposit required

Limited-  
Time Offer

### Free MyAccess Checking®

With this special offer you'll also enjoy premium banking services that can help you not only manage your money, but even save some of it too. Enjoy FREE Online Banking Service with Bill Pay that gives you 24/7 control of your finances. To get your MyAccess Checking® account FREE<sup>1</sup> and \$50, just follow the steps below:

1. Fill out our easy online application. Enter **Offer Code** GROUP50 to get your \$50.00 after your account is open.
2. Fund your account with at least the minimum opening deposit requirement of \$25 within 30 days.
3. Receive a quick decision.

Once your account is opened and funded online, your new account will be credited with \$50.00 in approximately 50 days.

Remember to enter **Offer Code** GROUP50 when you open your account online. Without this code we will be unable to make sure you get your \$50 bonus.

**Open now »**

**Open now »**

[MyAccess Checking® application takes just minutes](#)



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Eligibility for Bank of America at Work terminates when (a) you terminate your relationship with the sponsoring company or organization or (b) the sponsoring company's or organization's Bank of America at Work plan is terminated by either the company or organization or Bank of America, at which time rates and fees will revert to the current rates and fees as stated in the Personal Schedule of Fees.

<sup>1</sup>MyAccess Checking® has no monthly maintenance fee when opened online with Offer Code Group50. MyAccess Checking® is also free with a qualified monthly direct deposit. Other account related service fees still apply. Offer may be withdrawn or modified at any time.

<sup>2</sup>For savings accounts opened outside of Idaho and Washington, a \$25 automatic transfer from a Bank of America

checking account is required. For Linked Market Rate Savings account in Idaho and Washington, no transfer is required. Excess transaction fees still apply.

<sup>3</sup>Interest rate bonus on CDs does not apply to renewals, to funds transferred from other Bank of America accounts or to CDs of \$100,000 or more.

<sup>4</sup>For rate, fee and other cost information, or to apply, visit your local banking center or [www.bankofamerica.com/bankatwork](http://www.bankofamerica.com/bankatwork). The WorldPoints credit card program is issued and administered by FIA Card Services, N.A. The WorldPoints program is subject to change. WorldPoints and Ultimate Access are registered trademarks of FIA Card Services, N.A.

<sup>5</sup>For customers who qualify, Bank of America will waive or pay all fees for services or products required by Bank of America in order to grant credit to the customer for the purchase of a primary residence. Fees do not include (and the Bank will not pay for): (1) taxes (including, but not limited to property taxes, recording taxes, document stamp taxes, intangible taxes or other similar taxes); (2) interest, including but not limited to prepaid interest or discount points; (3) fees related to owning the home and not directly related to the granting of credit, including but not limited to property insurance (e.g., flood insurance and hazard insurance), homeowner's association fees, special assessments and other similar fees; or (4) fees for products or services voluntarily chosen by the customer. Closing fees and closing costs differ. This offer also does not address any fees you may incur after the closing of the loan, such as late-payment fees, mortgage release fees or other fees associated with the servicing of the loan. This offer is available on applications for certain first mortgages from individuals to Bank of America taken after April 21, 2007, to purchase a 1-4 unit owner-occupied family residence or second home. You must be an existing Bank of America customer. This offer is available only to the real property securing the mortgage. Offer not available through independent mortgage brokers approved to sell Bank of America Mortgage products. Offer is non-transferable and subject to change without notice. Some restrictions may apply. Credit subject to approval. Normal credit standards apply.

<sup>6</sup>To qualify for the Close-On-Time Service Guarantee, you will need to provide us with all the documentation required by Bank of America in the time frames established by Bank of America. You must lock your rate seven calendar days before the scheduled closing date. There can be no significant changes in your loan after your initial application. Bank of America will not be responsible for delays caused by you or any third parties that you select. Eligible claims are for loans that do not close by your requested closing date or within 25 calendar days from the day of your completed application, including property address if submitting under the BuyerReady<sup>®</sup> loan option, is submitted. The latter of the two dates will be used to determine the eligibility of the claim. You will need to call 800.497.0072 within 30 calendar days of closing on your loan to submit a claim under this guarantee. The equivalent of your first month's mortgage payment is principal and interest only. Any escrows such as taxes and insurance are not included. Other restrictions may apply. This offer can be withdrawn for new applications at any time. Your mortgage application must be accepted by your Bank of America loan officer while this offer is in effect.

<sup>7</sup>In order to qualify for the Best Value Guarantee, you must receive full credit approval for the first lien purchase money mortgage with Bank of America. To redeem the \$250, you must close your purchase mortgage with another lender, then call 800.870.3206 where you will be prompted to complete a brief survey. You'll be required to fax a copy of your HUD-1 settlement statement from your closing. Your loan with the other lender must be secured by the same property as the property you identified in your Bank of America application. You must close on your purchase loan within 60 calendar days after Bank of America sent you notice of the approval of your Bank of America mortgage. You will receive your \$250 check via U.S. mail within 30 calendar days of our receipt of your HUD statement. We may report to the IRS the value of any premium, and any applicable taxes are the responsibility of the recipient.

<sup>8</sup>There may be an incremental cost for the No Private Mortgage Insurance (PMI) option. See a Bank of America associate for details.

<sup>9</sup>The variable Annual Percentage Rate (APR) is 7.74% for a new home equity line of credit of \$100,000 with a combined loan-to-value (CLTV) ratio of up to 80% on an owner occupied home. APR is based on The Wall Street Journal prime rate [8.25% as of 04/01/07] plus or minus a margin and will vary with prime rate, but will not exceed 24% (TX: 18%). APR includes discounts for having automatic payment from a Bank of America account (required),

a \$25,000 minimum draw or balance transfer at closing, and a qualified Bank of America relationship. (TX: Draw discount not available). You are not required to have a relationship to obtain a home equity line of credit at an undiscounted rate. APR will be higher if discounts not selected. Closing costs apply for lines and loans over \$500,000. South Carolina attorney's fees may apply. (TX: Bank pays all closing costs.) Insurance is required. Credit is subject to approval. Normal credit standards apply. Rates and terms may vary by state and are subject to change. May not be available in all states. Other restrictions may apply. Please contact Bank of America for current rate information and other details.

<sup>10</sup>You will receive your \$50 credit to your new account within 50 days of opening your new personal checking account online. Limit one \$50 incentive per household every 6 months. Offer valid only for new MyAccess Checking® accounts. You must use the Offer Code GROUP50 and fund your account with the \$25 minimum opening deposit requirement within 30 days in order to qualify for this offer. We may report the value of any premium to the IRS. Offer expires on 12/31/2009. Offer may be withdrawn or modified at any time without notice. The \$50.00 credit can only be made to your new account. This new account must be still open at this time to receive your \$50.00 credit. We may report to the IRS the value of any premium. Any applicable taxes are the responsibility of the recipient. Please consult a banking center associate, visit [www.bankofamerica.com](http://www.bankofamerica.com) or see our Personal Schedule of Fees for more information.