

6% cash back in the category of your choice for the first year

\$200

Cash Rewards bonus

after making at least \$1,000 in purchases in the first 90 days of your account opening¹

6% ~~**3%**~~ Cash back in the category of your choice:


Gas & EV Charging Stations


Online Shopping & More


Dining


Travel


Drug Stores & Pharmacies


Home Improvement & Furnishings

2% Cash back at grocery stores & wholesale clubs

1% Cash back unlimited on all other purchases

Earn 6% and 2% cash back on the first \$2,500 in combined purchases each quarter in the choice category, and at grocery stores and wholesale clubs, then earn unlimited 1% thereafter. After the 3% first-year bonus offer ends, you'll earn 3% and 2% cash back on these purchases up to the quarterly maximum.^{2,3}

With the Bank of America® Customized Cash Rewards credit card, **you'll earn 6% cash back for the first year in the category of your choice:** gas and EV charging stations; online shopping, including cable, internet, phone plans and streaming; dining; travel; drug stores; or home improvement and furnishings. You'll automatically earn 2% cash back at grocery stores and wholesale clubs and unlimited 1% cash back on all other purchases. **After the first year from account opening, you'll earn 3% on purchases in your choice category and 2% at grocery stores and wholesale clubs up to the quarterly maximum.**^{2,3}

Choosing made easy

Maximize your rewards by changing your choice category once each calendar month, or make no change and it stays the same. To change your choice category for future purchases, you must go to Online Banking, or use the Mobile Banking app.⁴





Flexible cash redemption

Choose how you get your cash rewards, from statement credits to deposits into eligible accounts and more.

Earn up to a 75% rewards bonus

When you're a Bank of America Preferred Rewards® member, you can earn up to 75% more cash back on every purchase, based on your tier.⁵ To learn more, contact your advisor. **Preferred Rewards bonuses are not applied to the 3% first-year bonus.**⁵

Plus, you get these Bank of America benefits with your Customized Cash Rewards card:

-  **Contactless Card** — Simply tap to pay where you see the Contactless Symbol. You can make purchases quickly, easily and securely at millions of locations.
-  **\$0 Liability Guarantee**⁶ — You're not responsible for fraudulent transactions.
-  **Online and Mobile Banking**⁴ — Enjoy easy access to statements, account activity, payment capabilities and account alerts.⁷
-  **My Rewards** — Track your rewards, deals and benefits throughout the year and discover additional benefits so you don't have to miss out.

At Bank of America, we make credit card offers in many different ways. To ensure you get a specific promotion, you must respond to the marketing message you received.

Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation ("BoFA Corp."). Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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For information about the rates, fees, other costs and benefits associated with the use of this credit card, please speak with your advisor.

¹ **Bonus Cash Rewards Offer.** You will qualify for \$200 bonus cash rewards if you use your new credit card account to make any combination of purchase transactions totaling at least \$1,000 (excluding any fees) that post to your account within 90 days of the account open date. Returns, credits, and adjustments to this card will be deducted from purchases, even if this card was not the original payment method. Cash Advances and Balance Transfers are not considered purchases and do not apply for purposes of this offer. Limit 1 cash rewards offer per new account. Once you qualify, you will receive your cash rewards within your next 1–2 billing cycles.

This one-time promotion is limited to customers opening a new account in response to this offer and will not apply to requests to convert existing accounts. Your account must be open with active charging privileges in order to receive this offer. Other advertised promotional cash rewards offers can vary from this promotion and may not be substituted. The value of this reward may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such reward. Please consult your tax advisor, as neither we, nor our affiliates, provide tax advice. 0125RLL.BP/CRprem.threshold.1023

² **Bank of America® Customized Cash Rewards Program Information. How You Earn Cash Rewards:** Earn cash rewards when you use this card to make purchases; returns, credits, and adjustments to this card will be deducted from purchases, even if this card was not the original payment method ("Net Purchases"). The following transactions are not considered purchases and will not earn cash rewards: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. **1% Base Cash Rewards:** Earn 1% cash back (equal to \$0.01 for every \$1) on Net Purchases charged to the card each billing cycle. **2% Bonus Category:** Earn a total of 2% cash back (equal to \$0.02 for every \$1, consisting of 1% bonus cash rewards and 1% base cash rewards) on Net Purchases made at eligible grocery stores and wholesale clubs, supermarkets, meat and seafood stores, candy, nut or confection stores, dairy stores, and bakeries. Excluded from this Bonus Category are superstores and smaller stores (like drug stores) that sell groceries and other products. **3% Bonus Category:** Earn a total of 3% cash back (equal to \$0.03 for every \$1, consisting of 2% bonus cash rewards and 1% base cash rewards) on Net Purchases made at eligible merchants in the one Choice Category you have selected. Eligible merchants include those whose primary line of business falls under the following Choice Categories: Gas & Electric Vehicle (EV) Charging Stations (default), Online Shopping, Dining, Travel, Drug Stores, or Home Improvement/Furnishings. When the new account is opened the default Choice Category is Gas & EV Charging Stations. If you receive Instant Access to your card information, you will be able to use your temporary card information immediately, however, you may not be able to change your Choice Category immediately. To change your Choice Category for future purchases, you must go to Online Banking or use the Mobile Banking app. A new Choice Category selection can be made once per calendar month. If no change is made the category will remain the same. Additional information can be found at bankofamerica.com/choosemycategory. **Bonus Category Cap:** Eligible Net Purchases made in both the 2% and 3% Bonus Categories earn bonus cash rewards on the first \$2,500 of combined Net Purchases posted to the account each calendar quarter. Once the \$2,500 quarterly limit is reached, additional Net Purchases will earn the 1% base cash rewards until the first day of the next calendar quarter. **3% Bonus Category Qualifications:** When Online shopping is your Choice Category, purchases must be made online via a website or a digital application (an app). To identify if the purchase was made online, we rely on information provided to us by the merchant. You will not be eligible to receive 3% cash back for purchases made by phone or mail, nor for purchases made in-person, including those ordered online but paid for in-store. Purchases made in-store using a mobile or digital wallet or a contactless payment device are not online purchases. Some non-retail services aren't eligible for the 3% Online Shopping bonus; examples include doctors and hospitals, government services and taxes, insurances, membership organizations, education/schools, and some utilities. **Identifying Bonus Categories:** Merchants who accept Visa/Mastercard are assigned a merchant category code (MCC) based on the type of products or services they primarily sell. Merchants, not Bank of America, categorize and submit purchases, so some purchases may not fall into the category where you might expect them to appear. When this occurs, purchases with that merchant won't qualify for bonus cash rewards. Purchases made at a merchant that does not process under an eligible MCC or processes through a third-party payment account, digital wallet not supported by Bank of America or similar technology where the technology does not support transmission of MCCs will not qualify for bonus cash rewards. Purchases made using a third party "buy now pay later" installment program may not qualify for bonus cash rewards. **Rewards Redemption:** Redeem cash rewards for statement credits, deposits made directly into a Bank of America® checking or savings account, for credit to a qualifying Cash Management Account® with Merrill or qualifying 529 account with Merrill, checks, or to pay for eligible purchases when you shop at Amazon.com or check out with PayPal. Cash rewards shall be issued for a U.S. dollar sum and may be requested on demand. Certain cash rewards are eligible for automatic redemption. Redemptions for an electronic deposit into a Bank of America checking or savings account, or credit to a qualifying Cash Management Account® with Merrill, or for a statement credit do not have a minimum redemption amount. One-time redemptions for a contribution to a qualifying 529 account with Merrill, redemptions for a check or automatic redemptions for a check or automatic redemptions for an electronic deposit into a Bank of America checking or savings account, or credit into a qualifying Cash Management Account® with Merrill have a \$25 minimum redemption amount. **Pay with Rewards:** Amazon and all related Marks are Trademarks of Amazon.com, Inc. or its affiliates. PayPal and the PayPal logo are registered trademarks of PayPal, Inc. **Use Rewards with PayPal:** Pay with Rewards will be available for eligible credit cards on eligible purchases or can be donated to support a charitable cause with PayPal Giving Fund. To learn more about PayPal Pay with Rewards, see terms and conditions at paypal.com/us/pay-with-rewards-terms. **All reward redemptions are subject to the rewards program rules from Bank of America.** **How You May Lose Rewards:** As long as your card account remains open with active charging privileges, cash rewards do not expire. However, if the owner(s) of the card account voluntarily closes the card account or we close the card account for inactivity, you must redeem the cash rewards within ninety (90) days after closing. If we close your card account for any other reason you will lose your cash rewards immediately. **Rewards Program Rules:** Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change. 0125RLL.BA.Olive.1124

³ **Customized Cash Rewards Additional Earn Choice Category Bonus Offer.** Earn an additional 3% cash rewards bonus (equal to \$0.03 for every \$1) on Net Purchases in the Choice Category you have selected that are made with the card each billing cycle and post to your account within 365 days of the account open date. This offer is in addition to the 3% cash rewards you will earn in the Choice Category you have selected for a total of 6% cash rewards. This offer is subject to the \$2,500 quarterly limit for Bonus Categories in which eligible Net Purchases made in both the 2% and 3% Bonus Categories earn bonus cash rewards on the first \$2,500 of combined Net Purchases posted to the account each calendar quarter. Once the \$2,500 quarterly limit is reached, additional Net Purchases will not earn the additional 3% cash rewards earn offer until the first day of the next calendar quarter; instead, they will earn the standard 1% base cash rewards for that period. Cash Advances and Balance Transfers are not considered purchases and do not apply for purposes of this offer. Limit 1 bonus cash rewards offer per new account. This onetime promotion is limited to customers opening a new account in response to this offer and will not apply to requests to convert existing accounts. Your account must be open with active charging privileges in order to receive this offer. This offer will not apply to any customer bonus or account opening bonus, nor will you receive any Bank of America Preferred Rewards® bonus on the additional cash rewards earned from this offer. The value of this reward may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such reward. Please consult your tax advisor, as neither we, nor our affiliates, provide tax advice. 0125RLL.CCR.6%Bonus.0225

⁴ **Mobile Banking.** Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply.

⁵ **Preferred Rewards Program Eligibility.** You can enroll, and maintain your membership, in the Bank of America Preferred Rewards® program if you have an active, eligible personal checking account with Bank of America® and maintain the balance required for one of the balance tiers. The balance tiers are \$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. Balances include 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). You can satisfy the combined balance requirement for enrollment with either:

1. a three-month combined average daily balance in your qualifying deposit and investment accounts, or
2. a current combined balance, provided that you enroll at the time you open your first eligible personal checking account and satisfy the balance requirement at the end of at least one day within 30 days of opening that account.

Refer to your [Personal Schedule of Fees](#) for details on accounts that qualify towards the combined balance calculation and receive program benefits. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Bank of America Private Bank clients qualify to enroll in the Diamond Honors tier regardless of balances. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements. For details on Bank of America employee qualification requirements, please call Employee Financial Services or refer to the Bank of America intranet site. Employees of companies participating in the Bank of America Employee Banking and Investing Program may be eligible to participate on customized terms. Refer to go.bofa.com/cebi-faq for details. 0924PR.PROGRULES.CV.WOD. 0924

Preferred Rewards Credit Card Bonus. Enrolled members with Bank of America® Customized Cash Rewards credit cards can receive a Bank of America 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. The Preferred Rewards bonus 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. 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. 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. Other terms and conditions apply. Additional details about the Preferred Rewards bonus are available in your card's Program Rules, which 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. 0924PR.CCPRB.CUST.CASH.0823

⁶ **\$0 Liability Guarantee.** The \$0 Liability Guarantee covers fraudulent transactions made by others using your account. Claims may be filed by account holders and Authorized Users against pending and posted transactions, and may be subject to dollar limits and verification. 1124LL.ZLG.CC.Long.1024

⁷ **Alerts.** You may elect to receive alerts via text or email. Bank of America does not charge for this service, but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

This credit card program is issued and administered by Bank of America, N.A.

Deposit products and services are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BofA Corp.

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