



Boost your rewards to 2% cash back for the first year

With the Bank of America® Unlimited Cash Rewards credit card, you'll earn unlimited 1.5% cash back on all purchases, plus a 0.5% cash back first-year bonus from date of account opening. That's unlimited 2% cash back!^{1,2}

\$200

Cash Rewards bonus

after making at least \$1,000 in purchases in the first 90 days of your account opening³

Unlimited, uncomplicated

2%
~~1.5%~~ **cash back**
on all purchases
for a year



Earn even more with Preferred Rewards



No limit to the amount of cash back you can earn



Cash rewards don't expire as long as your account remains open

Choose how to redeem your cash back

Redeem for statement credits or deposits made directly into a Bank of America® checking or savings account, for credit to an eligible account with Merrill, or to pay for eligible purchases when you shop at Amazon.com or check out with PayPal.¹

Earn even more rewards on every purchase

Bank of America Preferred Rewards® members earn up to 75% more cash back on every purchase, based on their tier.^{2,4,5} Speak with your advisor for additional details. **Preferred Rewards bonuses are not applied to the 0.5% first-year bonus.**

You get these Bank of America benefits:



\$0 Liability Guarantee⁶—You're not responsible for fraudulent transactions.



Online and Mobile Banking⁷—Enjoy easy access to statements, account activity, payment capabilities and account alerts.⁸



My Rewards—Track your rewards, deals and benefits throughout the year and discover additional benefits so you never have to miss out.



Contactless chip technology—Simply tap to pay where you see the Contactless Symbol. You can make purchases quickly, easily and securely at millions of locations.

For information about the rates, fees, other costs and benefits associated with the use of this credit card, please speak with your advisor.

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.

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

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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- Bank of America® Unlimited 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. **1.5% Base Cash Rewards:** Earn 1.5% cash back (equal to \$0.015 for every \$1) on all Net Purchases charged to the card each billing cycle. **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, a qualifying 529 account with Merrill, 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 or for automatic redemption. Statement credits and 529 contributions are not eligible for automatic redemption. One-time 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, or automatic redemptions for an electronic deposit into a Bank of America checking or savings account or 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.Rewards.Sky.0424
- Unlimited Cash Rewards Additional Earn Bonus Offer.** Earn an additional 0.5% cash rewards bonus (equal to \$0.005 for every \$1) on all Net Purchases made with the card each billing cycle that post to your account within 365 days of the account open date. This offer is in addition to the 1.5% cash rewards you earn for a total of 2% cash rewards. 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 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. This offer will not apply to any customer bonus or account opening bonus, nor will you receive the 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.UCR.2%Bonus.0225
- 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 bonus cash rewards offer per new account. 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 bonus cash rewards offers can vary from this promotion and may not be substituted. Once you qualify, you will receive your cash rewards within your next 1-2 billing cycles. 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
- 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® Unlimited 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. For example, a \$100 purchase that earns 1.5% (\$1.50), will actually earn \$1.87, \$2.25 or \$2.62 based on your tier when the purchase posts to your account. 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.
- \$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
- 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.
- 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.

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