

Bank of America is at work for you.

Save on accounts and services with Bank of America.

Your company has teamed up with Bank of America to bring you an exclusive package of benefits and other services through Bank of America at Work[®]. See below how Bank of America at Work can provide you valuable savings on your everyday banking needs and help prepare for your future.

Up to \$2,000 Savings per Year on Many Banking Products and Services		
Banking for Everyday	Checking Accounts & Additional Features - You can get: MyAccess [®] Checking free of the monthly maintenance fee with a qualifying monthly Direct Deposit · A second Regular Checking account with no monthly maintenance fee · Option to enroll in Keep the Change [®] and begin saving effortlessly · A Bank of America Photo Security Visa [®] Check Card · Free first order of standard checks	Checking Features for you
	Bank of America[®] Platinum Plus[®] MasterCard[®] credit card - With a low introductory APR ¹ on balance transfers, check cash advances and direct deposits, this card is also backed by a number of extras to make it one of the most valuable credit cards you can have in your wallet. Features include: Online Banking to access your statements, view up-to-the-minute account activity, pay your bills online and receive account alerts via email or mobile device · Total Security Protection [®] package ² including Zero Liability, Guaranteed Credit, Fraud Monitoring, the Photo Security [®] feature, Privacy Policy and Online Protection · Overdraft Protection also available	No Annual Fee
	No Fee Mortgage PLUS - No Application Fee ³ · No Closing Fees ³ · No Private Mortgage Insurance · Close-On-Time Service Guarantee ⁴ · Best Value Guarantee ⁵	\$0 Fees
	Home Equity Lines of Credit and Loans⁶ - No application fee · No closing costs · No balance transfer fee	Up to 0.75% rate discount
	Personal & Other Consumer Loans	0.25% rate discount
	Add It Up[™] - Get up to 20% cash back when you shop at over 250 top retailers. To get started, simply enroll in Online Banking and register your Bank of America check card or credit card in Add It Up. ⁷	Up to 20% cash back
	Online Banking Service with Bill Pay - Enjoy the convenience and security of online bill pay, account alerts and paperless statements with America's premier Online Banking service. Plus, Bank of America's array of safety features give you greater peace of mind.	FREE⁸
Safe Deposit Box Rental⁹	Discounted Annual Fee	
Banking for Your Future	Extra Match with Keep the Change^{®10} - When you enroll in Keep the Change, we round up the amount of purchases with your Check Card to the next whole dollar and transfer the difference from your checking account to your savings account. We will match 100% of your Keep the Change transfers for the first three months to get you started, and then we will match 5% of your transfers thereafter. For Bank of America at Work customers, we will increase that 5% match to 10%, provided you have either a monthly scheduled transfer from your checking to your savings or have a monthly direct deposit of \$25 or more made to your savings account. The maximum total match is \$250 per year. MyExpression [™] Banking and Tiered Interest Checking accounts will not receive the Bank of America at Work enhanced match. If MyExpression or Tiered Interest Checking and Bank of America at Work are set up together, the account will receive the match rates offered with MyExpression or Tiered Interest Checking accounts. Not available in WA and ID.	10% Match Bank of America at Work Exclusive Offer
	Savings Account - You can get a Regular Savings account FREE of the monthly maintenance fee if you open a new personal checking account, a new Regular Savings account and enroll in our Keep the Change [®] service on the same day. After your first Check Card purchase, the free monthly maintenance fee will take effect.	FREE¹¹ of monthly maintenance fee
	Certificate of Deposit¹²	0.25% interest rate bonus
Banking for Your Protection	Best Benefits Healthcare Savings Program¹³ - Special member discounts on dental, vision, hearing, chiropractic, alternative medicine, vitamins and more. Not available in all states. Customers can call 1.866.952.5200 to learn more.	30-day No-cost Trial then \$14.95 monthly
	GEICO Auto Insurance¹⁴ - Get a discount/premium reduction on GEICO car insurance. Pay directly from your Bank of America checking or savings account and enroll in GEICO's eServices. Learn more and get a free rate quote at geico.com/bankatwork or by calling 1.877.306.9210. Offer not available in CA. GEICO insurance is not available in MA.	Exclusive GEICO discount
	Bank of America Privacy Assist Premier^{™15} - Service providing complimentary copy of credit report and credit score. Help protect your identity with credit monitoring every business day and \$25,000 of identity theft insurance. Learn more at: bankofamerica.com/privacyassist/atwork or by calling 1.866.566.8613.	Exclusive 90-day No-cost Trial
	Money Orders · Traveler's Cheques · Cashier's Checks	No Purchase Fee

Sign up for a new checking account and enroll in direct deposit today and put Bank of America at Work to work for you.

To start enjoying all these benefits, visit your local Bank of America banking center, call 1.800.782.2265 or visit us online at www.bankofamerica.com/bankatwork.

See reverse side for important information.

**Bank at work
now, and get
a bonus.**

SIGN UP FOR
PERSONAL CHECKING
NOW AND YOU CAN GET

\$25

See back for details.¹⁶

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.

¹ See Bank of America® Platinum Plus® MasterCard® credit card brochure for information on rates, fees, other costs and benefits of card. This credit card program is issued and administered by FIA Card Services, N.A. Credit subject to approval.

² Claims may only be filed against posted and settled transactions and are subject to dollar limits and verification. Claims reported and received during weekdays after 6:00 p.m. CST, on weekends or holidays, or after 60 days of the date of the statement on which the transaction appears will not be eligible for next-day credit.

³ For customers who qualify, Bank of America (the "Bank") will waive or pay fees for services or products required by the Bank in order to grant credit to the customer for the purchase of a 1-4 unit owner-occupied residence or second home. 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 or 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. You must be an existing Bank of America customer. Offer not available through mortgage brokers. Offer is subject to change without notice. Credit and collateral subject to approval. Not a commitment to lend. Terms and conditions apply.

⁴ To qualify for the Close-On-Time Service Guarantee, you must provide us with all the documentation required by the Bank in the time frames established by the Bank. 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. The Bank 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 your completed application (including property address if submitting under the Buyer Ready® loan option) is submitted. The latter of the two dates will be used to determine the eligibility of the claim. You must call 1.800.497.0072 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.

⁵ To qualify for the Best Value Guarantee, you must receive full credit approval for the first lien purchase money mortgage with the Bank. To redeem the \$250, you must close your purchase mortgage with another lender, then call 1.800.870.3206 where you will be prompted to complete a brief survey. You will 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 application.

No Fee Mortgage PLUS from Bank of America. Please contact Bank of America for more details.

⁶ The variable Annual Percentage Rate (APR) is 4.49% for a new home equity line of credit of \$100,000 with a combined loan-to-value (CLTV) ratio of up to 70% on a 1-4 family owner occupied residential property. APR is based on *The Wall Street Journal* prime rate [4.00% as of 11/01/08] plus or minus a margin and will vary with the prime rate, but will not exceed 24% (TX: 18%). APR includes a 0.75% discount for maintaining automatic payment from a qualified Bank of America relationship account, and drawing or transferring a balance of \$25,000 or more at closing and maintaining the balance for 3 consecutive months. (Draw discount is not available on Home Equity Loans and is not available on Home Equity Lines in TX). 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 maintained. An annual fee of \$75 will be charged to your home equity line account on or after each anniversary date. We will waive this fee if you maintain an average daily balance of \$10,000 or more during the preceding 12 month period. [Texas: not applicable.] CLTVs, margins, rates and payments may vary based on certain factors such as state, occupancy status, loan amount, property value, debt ratios and credit history and are subject to change. For line amounts of \$500,000 or less, Bank of America pays all closing costs, and may pay up to \$300 toward attorney fees in states where attorney closings are required [TX: Bank of America pays all closing costs.] If you close your home equity line account within 24 months of the opening date, we may require you to reimburse the bank for any third party fees we paid on your behalf. [Texas: Not applicable.] Property insurance is required and flood insurance where necessary. Credit and collateral are subject to approval. Terms, conditions and other restrictions apply. Please contact Bank of America for current rate information and other details.

⁷ You must have either a Bank of America Check Card or Credit Card and be enrolled in Online Banking to be eligible for participation in the program. Program is not available to Online banking customers in WA or ID, select military bank customers or Private Wealth clients. Select endorsed check cards and credit cards, Business credit cards and other products are not eligible for participation in the program. Purchases made at a participating retailer in-store or through the Add It Up™ website with a Bank of America Check Card or Credit Card that is registered in the program will be eligible to earn Add It Up cash back rebates. Rebates on qualifying purchases will accrue and participating customers will receive an Add It Up cash back rebate on a monthly basis, provided that the customer has earned at least \$5.00 in the Add It Up program. Earned rebates that are less than \$5.00 will be carried over to the next month until the \$5.00 minimum threshold is met. Additional restrictions apply. For complete details see Terms and Conditions at www.bankofamerica.com/AddItUp.

⁸ Online Banking service is free, but other account-related fees still apply.

⁹ Discounts and pricing vary depending on the state where the account is opened. Ask an associate at your nearest Banking Center for details.

¹⁰ Purchases with rewards or ATM cards are not eligible for matching. MyExpression™ Banking, Tiered Interest Checking and WA and ID customers are not eligible for the Bank of America at Work enhanced match. We will match 100% of your Keep the Change transfers for the first three months, and 5% thereafter. For Bank of America at Work customers, we will increase that 5% match to 10%, provided you have either a monthly scheduled transfer from your checking to your savings or have a monthly direct deposit of \$25 or more made to your savings account. The maximum total match is \$250 per year. If MyExpression or Tiered Interest Checking and Bank of America at Work are set up together, the account will receive the match rates offered with MyExpression or Tiered Interest Checking accounts. The maximum total match is \$250 per year. Matching funds are paid annually after the anniversary of enrollment on accounts that remain open and enrolled. Eligible savings accounts include Regular Savings, which requires a minimum opening balance of \$25 and pays a variable annual percentage yield that is 0.20% as of 11/10/2008. Money Market Savings accounts are also eligible. Matching funds will be reported to the IRS on Form 1099. Fees may reduce earnings. Patent pending.

¹¹ This offer applies to new accounts only. You must open a new personal checking account, a new Regular Savings account (referred to as Unlinked Market Rate Savings in ID and WA) and sign up for our Keep the Change® service on the same day. The monthly maintenance fee (referred to as monthly service charge in CA) waiver on your Regular Savings account begins the statement cycle after your first Keep the Change transfer from your new personal checking account to your new Regular Savings account. We may change or terminate this offer at any time. Excess transaction fees on Regular Savings still apply. See our Personal Schedule of Fees for information about these accounts and our Keep the Change service.

¹² As a Bank of America at Work customer, you receive a bonus of 0.25% added to our standard rate for the initial term of a new CD. Bonus does not apply to CD renewals or CD accounts opened in CA, WA, ID as the bonus rate is already reflected in the stated rates for these states.

¹³ Plan not available in FL, KS, ND, NV, OH, OK, UT, MD, VT, WV, MT. This plan is not insurance. The plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services, but will receive a discount from those health care providers who have contracted with the discount plan organization. This plan is not provided or administered by Bank of America. This plan is administered by Coverdell & Company, Inc., a discount medical plan organization at 8420 W. Bryn Mawr, Suite 700, Chicago, IL 60631, 1.866.952.5200. There is no charge for the first 30 days. You have the right to cancel this plan within 30 days of the effective date and you will not be charged the monthly membership fee due thereafter. After the first 30 days, you can cancel at any time for any reason and you will no longer be billed.

¹⁴ Offer not available in CA. GEICO does not write auto insurance in MA. A premium reduction is available in NY. Insurance products are offered through Bank of America N.A., a licensed insurance agency located at 7455 High Market Street, Sunset Beach, NC 28468.

Insurance products are:

Not A Deposit	Not Guaranteed By The Bank	Not Insured By Any Federal Government Agency
Not FDIC Insured		Not A Condition To Any Banking/Service Activity

¹⁵ \$12.99 per month following 90-day no-cost trial. Insurance underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, Connecticut 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on underwriting qualifications and state regulations. Insurance coverage not available for residents of New York.

Information is accurate as of 11/10/2008

Bank of America, N.A., Member FDIC.

Equal Housing Lender

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Because we know direct deposit is the easiest, most convenient way to bank, for a limited time we're giving you \$25 to get started.

Claiming your bonus is as easy as 1-2-3.

1. Present this form to a Bank of America associate at your local Bank of America banking center or at a Bank of America event at your workplace (where applicable).
2. Open a new Bank of America personal checking account through the Bank of America at Work program.
3. Have your paycheck direct deposited into your new checking account.

Once your direct deposit begins and we qualify your account, we'll deposit \$25 directly to your new checking account within 90 days.

¹⁶ Offer expires 3/31/2009 and is available in any Bank of America banking center or at a tabling event when this form is presented at the time of account opening. Limit one incentive per customer. The new customer must not be a current personal checking customer and the new checking account must remain open until we can verify its eligibility, which generally takes no more than 90 days. The new customer is not eligible for this offer if they were a signer on a Bank of America checking account that was closed within the last three months. All accounts are subject to our normal approval process. Offer does not apply to second or multiple accounts. This offer can not be combined and is not eligible with other offers. We generally direct deposit the incentive into the new Bank of America checking account within 90 days of account opening. If for any reason we are unable to successfully direct deposit the funds, a check will be issued. We may report to the IRS the value of any premium and applicable taxes are the responsibility of the recipient. We offer a variety of interest-bearing and non-interest bearing personal checking accounts. For interest bearing personal checking accounts, the minimum balance to open is \$100 and the Annual Percentage Yield (APY) is 0.05% as of 11/10/08 for any account balance. The rate may change after the account is opened or anytime after this date. Fees could reduce the earnings on the account. Please consult a banking center associate, visit www.bankofamerica.com or see our Personal Schedule of Fees for more information. Reproduction, purchase, or sale of this offer is prohibited.

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REDEMPTION PROCESS FOR BANK OF AMERICA ASSOCIATES

Offer Code: GPS0107

IMPORTANT NOTE FOR PERSONAL BANKERS:

Please use the Online Redemption Form or call the Redemption Hotline via OneCall to request the offer fulfillment on the customer's behalf.