

†Details of Rate, Fee and Other Cost Information

As required by law, rates, fees, and other costs of this credit card offer are disclosed here. All account terms are governed by the Credit Card Agreement. Account and Agreement terms are not guaranteed for any period of time; all terms, including fees and the APRs for new transactions, may change in accordance with the Agreement and applicable law. We may change them based on information in your credit report, market conditions, business strategies, or for any reason. You should thoroughly review all the materials in this package so that you are fully informed about your credit card loan.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>0% Introductory APR for the first 12 Statement Closing Dates following the opening of your account.</p> <p>After that, your APR will be 12.99% to 20.99%, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>12.99% to 20.99% APR, based on your creditworthiness when you open your account.</p> <p>After that, your APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>20.99% APR for Direct Deposit and Check Cash Advances, and 24.99% APR for Bank Cash Advances. See footnotes ¹ and ² for explanation.</p> <p>These APRs will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>Up to 29.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to new transactions on your account if you:</p> <ul style="list-style-type: none"> • Make a late payment. <p>How Long Will the Penalty APR Apply?: If your APRs are increased, the Penalty APR will apply indefinitely.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Purchases • Balance Transfers • Cash Advances 	<p>Purchases of wire transfers from a non-financial institution: Either \$10 or 5% of the amount of each transaction, whichever is greater.</p> <p>Either \$10 or 4% of the amount of each transaction, whichever is greater.</p> <p>Direct Deposit and Check Cash Advances: Either \$10 or 4% of the amount of each transaction, whichever is greater.</p> <p>ATM, Over-the-Counter, Same-Day Online and Cash Equivalent Cash Advances:</p>

<ul style="list-style-type: none"> • Foreign Transactions 	<p>Either \$10 or 5% of the amount of each transaction, whichever is greater.</p> <p>Overdraft Protection Cash Advances (if enrolled): \$10 for each transaction (not assessed if checking account overdrawn by less than \$10).</p> <p>3% of the U.S. Dollar amount of each transaction made in a foreign currency or made in U.S. Dollars that is processed outside the United States. This fee will be in addition to any other applicable fee.</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$35</p> <p>Up to \$25</p>

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

If your account has balances with different APRs, the amount of your payment equal to the Total Minimum Payment Due is applied to the balance with the lowest APR before any payments are applied to balances with higher APRs. Any amount of your payment that is greater than the Total Minimum Payment Due is applied to the balances with the highest APR before being applied to balances with lower APRs. Payments received by 5 p.m. local time at our payment processing facility will be credited as of that day to your account.

¹ Any Direct Deposits completed at the time your application is processed will be Balance Transfers.

² Bank Cash Advances include ATM, Over-the-Counter, Same-Day Online, Overdraft Protection, Returned Payment and Cash Equivalent (money orders, foreign currency, and travelers checks from a non-financial institution, person-to-person money transfers, bets, lottery tickets, casino gaming chips and bail bonds) Cash Advances.

More Information about Penalty Fees and Penalty APR

Penalty Fees: If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee of \$25 will be assessed; \$35 for subsequent occurrences that are within 6 billing cycles of a previous occurrence. However, the Late Payment Fee will not exceed the total minimum payment that was due. If your balance is \$100 or less on the Payment Due Date, we will not assess a Late Payment Fee. The Returned Payment Fee will not exceed the total minimum payment that was due.

Penalty APR: Your Penalty APR will not exceed 29.99% on new transactions. There is no Penalty APR on existing balances.

CONDITIONS

By submitting this application, you: (1) acknowledge that you have reviewed the credit card Terms and Conditions; (2) agree to submit your application for this credit card subject to those Terms and Conditions; and (3) authorize us to use the information in your application, and any other information we or our affiliates have about you, to determine your ability to pay, as required by Federal law.

You have read the accompanying application, and you affirm that everything you have stated is true and complete. You are at least 18 years of age or you are at least 21 years of age if a permanent resident of Puerto Rico. You authorize FIA Card Services, N.A. (hereinafter “us” or “our”) to obtain your credit report(s), employment history and any other information in order to approve or decline this application, service your account, and manage our relationship with you. You consent to our sharing of information about you and your account with the organization, if any, endorsing this credit card program. You authorize us to share with others, to the extent permitted by law, such information and our credit experience with you. In addition, you may as a customer later indicate a preference to exempt your account from some of the information-sharing with other companies (“opt-out”). If you accept or use an account, you do so subject to the terms of this application, the “Details of Rate, Fee and Other Cost Information” and the Credit Card Agreement, as it may be amended; you also agree to pay all charges incurred under such terms. Any changes you make to the terms of this application will have no effect. You understand that if your application is approved with a credit line of \$5,000 or greater, you will receive a Visa Signature® account; if your credit line is less than \$5,000, you will receive a Platinum Plus® account. The benefits for Platinum Plus accounts differ from Visa Signature accounts. You also understand that the Annual Percentage Rate you receive will be determined based on your creditworthiness. You understand that only a portion of your Total Credit Line will be available for Bank Cash Advances. You accept that on a periodic basis your account may be considered for automatic upgrade at our discretion. You consent to and authorize us, any of our affiliates, or our marketing associates to monitor and/or record any of your phone conversations with any of our representatives.

FEATURES

BankAmericard Cash Rewards™ Program Information. Earn base cash rewards of 1% of all new net purchases (qualifying purchases less credits, returns, and adjustments) charged to the card each billing cycle. You will earn total cash rewards of 2% (consisting of 1% bonus cash rewards and 1% base cash rewards) for net purchases at eligible grocery merchants and 3% (consisting of 2% bonus cash rewards and 1% base cash rewards) for net purchases at eligible gas merchants (the "Bonus Categories"), for the first \$1,500 of combined net purchases made during each calendar quarter in the Bonus Categories. The calendar quarters are: January through March, April through June, July through September and October through December of each year. Eligible merchants and the associated merchant category codes ("MCC") for the Bonus Categories are the following: (a) Grocery Stores (MCC codes 5411, 5422, 5441, 5451, 5462, and 5499); and (b) Gas Stations (MCC codes 5541 and 5542). Purchases made at a merchant that does not process transactions under these codes will not qualify and you will not receive the bonus cash rewards. You will earn base cash rewards of 1% for net purchases in excess of \$1,500 in each quarter in the Bonus Categories.

Fractions are truncated at the 100th decimal place, and are subject to verification. Balance Transfers, Cash Advances, including purchases of money orders or other cash equivalents, purchases made by or for a business or for a business purpose, fees, interest charges, unauthorized/fraudulent transactions and certain other charges do not earn cash rewards. Cash rewards cannot be redeemed if your account is not in good standing and will be forfeited upon account closure.

Cash rewards shall be issued for a U.S. dollar sum in the form of a statement credit, a check, an electronic deposit to a checking or savings account of your choice, a payment towards a mortgage loan with Bank of America (excluding reverse mortgages) or a third party mortgage lender, or a charitable contribution. Receipt of a statement credit does not affect your responsibility to pay your minimum monthly payment. Cash rewards checks expire 90 days after date of issue. Cash rewards redeemed into a Bank of America checking or savings account will be 10% greater than the other types of cash rewards (\$25 in cash rewards = \$27.50 deposit). Cash rewards redeemed towards your mortgage will be applied in accordance with the terms of your mortgage loan, and may be rejected in the event your mortgage loan is not being paid as agreed. You should continue to make your regular monthly mortgage payment even when you select this cash reward option. We are not responsible for: late fees; how the cash reward is applied to your mortgage loan; whether the application of the cash reward incurs any prepayment penalties; and whether the cash reward will be applied to the principal balance or to any outstanding fees, charges, or escrow items. The BankAmericard Cash Rewards credit card is separate and distinct from any accounts you may have with Bank of America and its affiliates. Applying for, or obtaining, this credit card account does not mean that you will be approved for a mortgage loan. Likewise, approval of a mortgage loan does not mean you will be automatically approved for this credit card account.

Cash rewards may be requested on demand, or by registering for the automatic reward redemption method of choice, as described in more detail in the Program Rules. To obtain cash rewards or register for automatic reward redemption, go to www.bankofamerica.com/cashrewards or call the number on the back of your card.

Cash rewards may not be combined with other discount or reward programs, unless specifically authorized by FIA Card Services, N.A. Other significant terms apply. Program subject to change. For more information, visit www.bankofamerica.com/cashrewards. Details accompany new account materials.

Bonus Cash Rewards Premium. This one-time promotion is limited to new customers opening an account in response to this offer. Other advertised promotional bonus cash rewards offers can vary from this promotion and may not be substituted. You will qualify for \$50 bonus cash rewards if you use your new account to make Purchases totaling at least \$500 (exclusive of any transaction fees, returns and adjustments) that post to your account within 90 days of the account open date. Allow 8-12 weeks from qualifying for the bonus cash rewards to post to your account. Limit one (1) bonus cash rewards premium per new account.

Account Alerts. Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider.

Text Banking. Bank of America does not charge for Text Banking. However, your mobile service provider may charge for sending and receiving text messages on your mobile phone. Check with your service provider for details on specific fees and charges that may apply.

Mobile Banking. You must first enroll in Online Banking, and set up Transfers and Bill Pay. Wireless carrier fees may apply.

✕ \$0 Liability Guarantee. The \$0 Liability Guarantee covers fraudulent purchases and payments made by others using your account. To be covered, don't share personal or account information with anyone. Claims may only be filed against posted and settled transactions subject to dollar limits and verification, including providing all requested information supporting fraudulent use claim. Credit card 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.

Card Benefits. Certain restrictions apply to each benefit. Platinum Plus® card benefits differ from Visa Signature® card benefits (i.e., coverage amounts vary and some benefits are not available). Details accompany new account materials.

Overdraft Protection. Overdraft transfers to your Bank of America checking account from your credit card account will be Bank Cash Advances under your Credit Card Agreement. Transfers will be subject to the terms of both your Credit Card Agreement and the account agreement(s) and disclosures governing your Bank of America checking account. If you link your Bank of America checking account to your credit card for Overdraft Protection, we will automatically transfer funds in multiples of \$100 (\$25 for transactions prior to August 18, 2012 if you opened your checking account in Washington or Idaho; \$50 if your checking account was opened as a Military Bank account before June 16, 2008) from your credit card account to cover any overdraft on your checking account, as long as the portion of credit available for cash on your credit card account is sufficient and you are not in default under your Credit Card Agreement. A fee of \$10 will apply for each transaction. The fee will not be assessed if your checking account is overdrawn by a total amount less than \$10, after we finish processing for the day. The Bank Cash Advance will accrue interest at the APR stated in your Credit Card Agreement. If the portion of credit available for cash on your

credit card account is insufficient to cover the amount required by the overdraft (in the multiple of funds stated above), we may advance the funds even if it causes your credit card account to exceed your Cash Credit Line. Linking Overdraft Protection from your Bank of America checking account to your credit card will end any Overdraft Protection connections to your Bank of America savings account. Please see your Credit Card Agreement for additional details.

IMPORTANT INFORMATION ABOUT CREDIT PROTECTION PLUS™

Optional Product: Your purchase of Credit Protection Plus (“the Plan”) is optional. Whether or not you purchase Credit Protection Plus will not affect your application for credit or the terms of any existing credit agreement you have with us. You will receive additional information regarding Credit Protection Plus before you are obligated to pay for the Plan. This information will include a copy of the Terms and Conditions of Credit Protection Plus, which is the contract containing all the Terms and Conditions of Credit Protection Plus.

Cost: Your monthly fee, which is conveniently billed to your protected credit card account, is 85 cents for every \$100 of Plan balance (up to \$25,000) shown on your monthly credit card statement.

Benefits: In return for the monthly fee, the Plan can provide Monthly Benefit Amounts for up to 18 months in the event you incur an approved Hospitalization, Disability, Involuntary Unemployment, or Leave of Absence. You can also receive Monthly Benefit Amounts for up to three (3) months for any approved Life Event. In the event of your Loss of Life, the Plan can cancel a lump sum benefit amount equal to the outstanding balance on the date of loss or \$25,000, whichever is less. The Monthly Benefit Amount is designed to cancel up to two times the Minimum Monthly Payment on your credit card account for Hospitalization, Disability, Involuntary Unemployment and Leave of Absence events and one Minimum Monthly Payment for Life Events. Please refer to the Terms and Conditions of Credit Protection Plus for additional details.

Eligibility Requirements, Conditions and Exclusions: To be eligible for the Involuntary Unemployment benefit, you must have been working at least 20 hours per week during the 30-day period before your job loss, and in most cases you must qualify for state unemployment benefits. Independent contractors are not eligible for the Involuntary Unemployment benefit. To be eligible for the Disability or Leave of Absence benefits, you must be working at least 20 hours per week at the time of the event. Whether you are the primary cardholder or an authorized user, you are eligible for some benefits only if they occur at least 60 days after your protection began; these benefits are Involuntary Unemployment, Disability, Leave of Absence, Hospitalization, and Loss of Life. To receive benefits, you must notify the Plan Administrator within 300 days of the start of the event. There are other eligibility requirements, conditions and exclusions that could prevent you from receiving benefits under the Plan. Please refer to the Terms and Conditions of Credit Protection Plus for a full explanation of all eligibility requirements, conditions and exclusions.

Termination: If, at any time during the first thirty (30) days after the date your protection begins, you cancel the optional Plan, all Plan fees billed to your account will be refunded as a credit to the protected card. You have the right to cancel the Plan at any time by making a telephonic or written request to the Plan Administrator. The Plan will automatically terminate under the following circumstances: you no longer have the enrolled account; your enrolled account is closed with a zero balance or due to account charge-off; you suffer a loss of life; you enter into a repayment plan for the enrolled account; or you conduct or attempt to conduct fraud relating to Plan benefits. Your enrollment in the Plan will automatically be suspended during any period in which the enrolled account is four (4) or more payments past due. We can cancel the Plan at any time.

The Plan Administrator is CSI Processing, LLC, at Credit Protection Plus, P.O. Box 34888, Omaha, NE 68134-0888; 1.888.668.6938 between the hours of 7 a.m. - 10 p.m. Central Time, Monday - Friday and 8 a.m. - 4:30 p.m. Central Time, Saturday.

BALANCE TRANSFERS

If the total amount you request exceeds your Total Credit Line, we may send full or partial payment to your creditors in the order you provide them to us. Allow at least 2 weeks from account opening for processing. Continue paying each creditor until the transfer appears as a credit. Balance Transfers incur interest charges from the transaction date. If you revolve your balance to take advantage of a promotional or introductory offer, all transactions and balances, including purchases, will be charged interest. The Balance Transfer fee is 4% of the amount of the transaction (min. \$10). If you have a dispute with a creditor and pay that balance by transferring it to your new account, you may lose certain dispute rights. Balance Transfers may not be used to pay off or pay down any account issued by FIA Card Services, N.A.

The information contained in these disclosures is updated regularly, but may have changed since the last update.

To find out what may have changed, you may contact Bank of America for specific information by calling 1.800.932.2775 or by writing to PO Box 981052, El Paso, TX 79998-9935.

The Bank of America® Privacy Notice is available at

www.bankofamerica.com and accompanies the credit card.

This credit card program is issued and administered by FIA Card Services, N.A. Any account opened in response to this application shall be governed by the laws of the State of Delaware. Visa, payWave and Visa Signature are registered trademarks of Visa International Service Association, and are used by the issuer pursuant to license from Visa U.S.A. Inc. Credit Protection Plus is a trademark and Platinum Plus is a registered trademark of FIA Card Services, N.A. BankAmericard Cash Rewards is a trademark and Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

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