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| BankAmericard Cash Rewards Visa Signature Card |

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## BankAmericard Cash Rewards™ Visa Signature® Card

Earn 3% cash back on gas, grocery and drugstore purchases for the first 6 months§§

**Introductory 0%† APR *only* for Purchases for your first 12 billing cycles.  After the Intro APR ends, a rate between 12.99 and 20.99% Variable APR will apply.** (Minimum payments are applied to lowest APR balances first and additional payments are applied to highest APR balances first.)

Get a **$50 Statement Credit** after qualifying transaction(s)◊◊◊◊

**† 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.

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| **Interest Rates and Interest Charges** |
| **Annual Percentage Rate (APR) for Purchases** | **0%** Introductory APR for the first 12 statement Closing Dates following the opening of your account. *See footnote****1****for explanation*. After that, your Standard 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 as set out in the Variable-Rate Information section of your Agreement. |
| **APR for Balance Transfers** | **12.99%** to **20.99%** Standard APR, based on your creditworthiness when you open your account.After that, your APR will vary with the market based on the Prime Rate. |
| **APR for Cash Advances** | **24.24%** Standard APR for Direct Deposits, Check Cash Advances, ATM Cash Advances, Bank Cash Advances, Overdraft Protection and Cash Equivalent transactions. *See footnote****2****for explanation*. This APR will vary with the market based on the Prime Rate. |
| **Penalty APR** | **None** |
| **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**. |

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| **Fees** |
| **Annual Fee** | **None** |
| **Transaction Fees** |   |
|   • Purchases | Purchases of wire transfers from a non-financial institution: Either **$10** or **4%** of the amount of each transaction, whichever is greater. |
|   • Balance Transfers | Either **$10** or **4%** of the amount of each transaction, whichever is greater. |
|   • Cash Advances | Either **$10** or **4%** of the amount of each transaction, whichever is greater (except as noted below).Overdraft Protection Cash Advances (if enrolled): **$10** for each transaction (not assessed if checking account overdrawn by less than $10). |
|   • Foreign Transactions | Transactions made in a foreign currency and transactions made in U.S. Dollars that are processed outside the United States: **3%** of the U.S. Dollar amount of each transaction. This fee will be in addition to any other applicable fee. |
| **Penalty Fees** |   |
|   • Late Payment | Up to **$35** |
|   • Returned Payment | Up to **$25** |

**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** The Introductory APR is effective upon the opening of your account and does not apply to Balance Transfers or Cash Advances. When the Introductory APR ends, the Standard Variable APR is calculated using the Variable-Rate Information section of your Agreement and is applied to new and outstanding balances (consisting of Purchases).

**2** Cash Equivalent transactions are defined as 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.

More Information about 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.

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| **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 the terms of the Credit Card Agreement; 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 everything you have stated is true. 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 review your credit and employment histories 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 for an account 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 Visa Signature® accounts differ from Platinum Plus® accounts. You also understand that the Annual Percentage Rate you receive will be determined based on your creditworthiness. 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.

**\*BALANCE TRANSFERS.** If the total amount you request exceeds your revolving credit line, we may either send full or partial payment to your creditors in the order you provide them to us or we may send you Access Checks. 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. 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.

\*\***Benefit Information.** 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). The MyConciergeSM service is available for personal use of the cardholder, his or her spouse, and dependents under 22. Available by phone or online, 24 hours a day, 7 days a week. Significant terms and conditions apply. You are responsible for the cost of any items or services arranged on your behalf. The MyConcierge service is provided by LesConcierges, Inc. Details accompany new account materials.

**Important information about Credit Protection Plus**™
Credit Protection PlusTM is an optional product available on Your Bank of America credit card account. Whether or not You purchase the Plan will not affect Your application for credit or the terms of any existing credit agreement You have with Us.

**⁜  Benefits:** In return for a Monthly Program Fee, the Plan can provide up to 18 Monthly Benefit Amounts in the event You incur an approved Hospitalization, Disability, Involuntary Unemployment, or Family Medical Leave. You can also receive up to Three (3) Monthly Benefit Amounts for any approved Life Event. In the event of Your Loss of Life, the Plan can provide a lump sum benefit amount equal to the outstanding balance on the date of loss or $25,000, whichever is less.
**⁜  Cost:** The Monthly Program Fee is 95¢ per $100 of Your Plan Balance up to $25,000. For Your convenience, the fee is automatically billed to Your credit card account. During months when there is no balance and no activity on Your credit card statement, there is no charge for the Plan that month.
**⁜  Eligibility Exclusions:**You understand that you will receive additional written information regarding Credit Protection Plus before you are required to pay for the Plan. This information will include a copy of the Credit Protection Plus Addendum containing the terms of the Plan. There are eligibility requirements, conditions and exclusions that could prevent You from receiving benefits under the Plan. Please carefully read the Credit Protection Plus Addendum to the Credit Card Agreement for a full explanation of the terms of Credit Protection Plus.
**⁜  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 via 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: the Enrolled Account is closed with a zero balance or is charged-off as a loss; You suffer a Loss of Life; the Enrolled Account becomes four (4) payments past due; You enter into a repayment plan for the Enrolled Account; or You conduct or attempt to conduct fraud relating to Plan benefits. 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; (800) 242-6806 Monday-Friday, 7:00 a.m.-10:00 p.m. Central Time.**

**Overdraft Protection.** Overdraft transfers to your Bank of America checking account from your credit card account will be 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 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 your credit card account has sufficient available credit 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 cash advance will accrue interest at the APR stated in your Credit Card Agreement. If the available balance 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 revolving credit limit. In certain situations, the fees charged for using Overdraft Protection service linked to your credit card could be higher than the fee for an overdraft or insufficient funds (returned) item that otherwise would have been charged to your checking account. 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.

‡ ‡**No PreSet Spending Limit.** The no preset spending limit feature applies only to Visa Signature® credit cards and does not mean all transactions will be approved. All transactions will be considered on an individual basis, including those exceeding your revolving line.

§ **BankAmericard Cash Rewards™ Visa**®**Card Program Summaries**.

§ **BankAmericard Cash Rewards™**. Earn Cash Rewards of 1% of new net retail purchase transactions (qualifying purchases less credits, returns, and adjustments) charged to the card each billing cycle. 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, out-of-network payments made through the Bill Pay Choice® service, any bill payments made through online banking, 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. Earn unlimited Cash Rewards. There is no annual cap on rewards redemption. If you redeem $300 or more in Cash Rewards in one redemption request, you will receive a redemption bonus equal to 25% of the amount redeemed. Cash Rewards shall be issued for a U.S. dollar sum in the form of a statement credit, check, an electronic deposit to a checking or savings account of your choice or a payment towards a mortgage loan with Bank of America (excluding reverse mortgages) or another mortgage lender. 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](https://wwwn.managerewardsonline.fiacardservices.com/RMSapp/Ctl/entry?pid=dcbrwd&mc=CASHRWDS) or call the number on the back of your card. 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 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](https://wwwn.managerewardsonline.fiacardservices.com/RMSapp/Ctl/entry?pid=dcbrwd&mc=CASHRWDS). Details accompany new account materials.

§§ For the first six months following the opening of your account, you will earn 3% of new net retail purchase transactions (consisting of 2% Bonus Rewards and 1% Base Rewards) made with the card at any eligible gas, grocery and drug store merchant. To be eligible for Bonus Rewards, your credit card account must be open with charging privileges and purchases must be made at an eligible merchant. Eligible merchants and their associated merchant category codes (“MCC”) are the following: (a) Gas Stations (MCC codes 5541 and 5542); (b) Grocery Stores (MCC codes 5411, 5422, 5441, 5451, 5462, and 5499); and (c) Pharmacy Stores (MCC codes 5122, 5295, 5912). Purchases made at merchants that do not process transactions under these terms will not qualify and you will not receive the Bonus Rewards benefit. Qualifying Bonus Rewards transactions must post to your account within the first six months following the opening of your account. All credit transactions (returns) posted within the first six months following the opening of your account will result in a reduction of Bonus Rewards and Base Rewards for the amount of the transaction. Allow up to 60 days for Bonus Rewards adjustments to appear on your credit card billing statement or online statement. Bank of America reserves the right to verify eligibility of all transactions. BAC CR RetailBonus0609

§§§ You may redeem cash rewards to be applied to your mortgage loan with Bank of America (reverse mortgages are not eligible) or with another mortgage lender. The cash reward 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.

◊◊◊◊ To qualify for this offer, your new account must be used to make any combination of purchases totaling at least $50 (exclusive of any returns and adjustments) that post to your account within 60 days of your account open date. Limit (1) $50 statement credit per new account. Allow 8-12 weeks from qualifying for the statement credit to post to your account.

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 P.O. Box 15020, Wilmington, DE 19850.
The Bank of America® Privacy Policy is available at [www.bankofamerica.com](http://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. The Rewards program is managed in part by independent third parties, including a travel agency registered to do business in California (Reg. No. 2036509-50); Ohio (Reg. No. 87890286); Washington (6011237430) and other states, as required. Visa 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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