

CREDIT CARD IMPORTANT TERMS DISCLOSURE

†Details of Rate, Fee and Other Cost Information

Account terms are not guaranteed for any period of time. All terms, including fees and APRs for new transactions, may change in accordance with the Credit Card Agreement and applicable law based on information in your credit report, market conditions, business strategies, or for any reason. Please review all of these materials so that you are fully informed about the terms of this credit card offer.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	15.99% to 22.99% , 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 Balance Transfers	15.99% to 22.99% , 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	18.99% to 25.99% , based on your creditworthiness when you open your account, for Direct Deposit and Check Cash Advances, and 28.99% for Bank Cash Advances. <i>See footnote ¹ for explanation.</i> These APRs will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	Up to 29.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. This APR may be applied to new transactions on your account if you: <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 Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

Please see the next page for a continuation of the Details of Rate, Fee and Other Cost Information.

Fees	
Annual Fee	\$550
Transaction Fees <ul style="list-style-type: none"> • Purchase • Balance Transfer • Cash Advance • Foreign Transaction 	Purchase of a wire transfer from a non-financial institution: Either \$10 or 5% of the amount of each transaction, whichever is greater. Either \$10 or 3% of the amount of each transaction, whichever is greater. Direct Deposit and Check Cash Advances: Either \$10 or 3% of the amount of each transaction, whichever is greater. ATM, Over-the-Counter, Same-Day Online and Cash Equivalent Cash Advances: Either \$10 or 5% of the amount of each transaction, whichever is greater. None
Penalty Fee	
• Late Payment	Up to \$40

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

Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

Balance Transfers and certain Cash Advances, such as Direct Deposits, are made available to you at our discretion.

¹ Bank Cash Advances include the following Cash Advance types: ATM, Over-the-Counter, Same-Day Online, Overdraft Protection and Cash Equivalent (money orders, foreign currency, travelers checks, or to obtain cash, each from a non-financial institution, or person-to-person money transfers, bets, lottery tickets purchased outside the United States, casino gaming chips and bail bonds).

More Information about the Penalty Fee and Penalty APR

Penalty Fee: If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee of \$29 will be assessed; \$40 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.

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

CONDITIONS

The words “you” and “your” apply to each person who submits the application. You have read the accompanying application, and affirm that everything you have stated is true and complete. You are at least 18 years of age or at least 21 years of age if a permanent resident of Puerto Rico. In order to be eligible for this offer, your residential address must be in one of the following locations: any of the 50 United States, Washington D.C., APO/FPO/DPO, Guam, Puerto Rico, Northern Mariana Islands, American Samoa or U.S. Virgin Islands. You authorize Bank of America, N.A. (hereinafter “we”, “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. If you ask, we will tell you the name and address of any consumer reporting agency that provided the report(s) to us. 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, the information and our credit experience with you. 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 and/or to be held jointly and severally liable for all charges incurred under such terms. Any changes you make to the terms of this application will have no effect. If approved for an account, your credit line will be at least \$10,000. You understand that only a portion of your Total Credit Line will be available for Bank Cash Advances. **You also understand that if you have existing credit card accounts with Bank of America, we may use the available credit on the existing account(s) to approve your new credit card which could include moving credit from an account with a lower annual percentage rate and/or fee structure to a higher annual percentage rate and/or fee structure without increasing your overall credit limit.** 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. You further consent to our use of automatic dialers, text, or prerecorded messages for servicing your account even if the telephone number is a mobile telephone number for which the called party is charged. If additional development is necessary based on the application information provided, we will

make every attempt to contact you. You may receive different Bank of America promotional credit card offers by various methods, i.e. mail, in person or email/online. These promotional offers may have different terms based on how Bank of America introduces them. To ensure you respond to the correct offer, please apply using the options described in the original offer received.

FEATURES

Bank of America® Premium Rewards® Elite Program Information. *How You Earn Points:* You earn points when you use your card to make purchases, minus returns, credits and adjustments ("Net Purchases"). The following transactions are not considered purchases and will not earn points: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. *Unlimited 1.5 Points:* Earn 1.5 base points for every \$1 spent on Net Purchases (non-Travel and Dining Category) charged to the card each billing cycle. *2 Points:* Earn 2 points (consisting of .5 bonus points and 1.5 base points) for every \$1 spent on Travel and Dining Net Purchases charged to the card each billing cycle. *Travel and Dining Category:* Dining includes Restaurants, including Fast Food, and Drinking Establishments, such as Bars or Taverns. Travel includes: airlines, hotels, motels, timeshares, trailer parks, motor home and recreational vehicle rentals, campgrounds, car rental agencies, truck and trailer rental, cruise lines, travel agencies, tour operators and real estate agents, operators of passenger trains, buses, taxis, limousines, ferries, boat rentals, parking lots and garages, tolls and bridge fees, tourist attractions and exhibits like art galleries, amusement parks, carnivals, circuses, aquariums, zoos and the like. Purchases from some merchants that provide travel-related goods and services will not be eligible, like in-flight goods and services, and duty-free airport purchases. *Travel and Dining Category Processing:* Merchants are assigned a merchant category code (MCC) based on the merchant's primary line of business. We do not determine which MCC a merchant chooses to classify itself. We group similar MCCs into Categories to help you earn rewards on purchases made at specific merchants. Your purchase may not qualify to receive the Travel and Dining Category earn rate if the merchant does not process transactions under the MCC that corresponds with the Travel and Dining Category, or your purchase is processed through a third-party payment account, mobile/wireless card reader, digital wallet not supported by Bank of America or similar technology where the technology does not support transmission of MCCs. For those Net Purchases, you will earn 1.5 base points per \$1. Not all merchants accept all credit cards. *How You Use Your Points:* Points are available for redemption for travel, gift cards, concierge services and cash rewards at a value of 1% of the amount of points redeemed (1 point = \$0.01 in rewards value). Cash rewards are issued for a U.S. dollar sum in the form of a statement credit, an electronic deposit to a Bank of America® checking or savings account, or a contribution to an eligible Cash Management Account® with Merrill. *Points Expiration:* As long as your account is open and has active charging privileges, points do not expire. *Points Forfeiture:* If the owner(s) of the card account voluntarily closes the card account, or if for any reason we close the card account, any unredeemed points associated with the account are subject to immediate forfeiture, unless specifically authorized by us. *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.

Airline Incidental Statement Credit. You are eligible for a statement credit of up to \$300 each calendar year if you make qualifying airline incidental fee transactions. To qualify, you must use your Premium Rewards® Elite credit card to pay all airline incidental fee transactions. Allow 2-3 weeks from qualifying for the statement credit to post to your account. You are responsible for payment of all charges until the statement credit posts to your account. Your account must be open with active charging privileges at the time of statement credit fulfillment. Qualifying transactions are those purchases made on domestic-originated flights on certain U.S.-domestic airline carriers that include: preferred seating upgrades, ticket change/cancellation fees, checked baggage fees, in-flight entertainment, onboard food and beverage charges, and airport lounge fees affiliated with eligible airline carriers. Airline ticket purchases, mileage point purchases, mileage point transfer fees, gift cards, duty-free purchases, award tickets and fees incurred with airline alliance partners do not qualify. Airline incidental fee transactions must be separate from airline ticket charges. The airlines must submit the ancillary fees under the appropriate merchant category code (MCC), industry code or required service or product identifier to be identified as a qualifying airline incidental fee transaction. Purchases made with the following U.S. domestic airline carriers will not qualify for the Airline Incidental Statement Credit: Allegiant Air, Spirit Airlines, and Sun Country Airlines.

Airport Security Statement Credit. You are entitled to up to \$100 in statement credits per account every four years in connection with the TSA Pre✓® or Global Entry program when you use your Premium Rewards® Elite credit card to pay the application fee(s). Statement credits, not to exceed a total of \$100, will be applied in the order that the qualifying transactions posted to your account. Allow 2-3 weeks from qualifying, for the statement credit to post to your account. You are responsible for payment of all charges until the statement credit posts to your account. Your account must be open with active charging privileges at the time of statement credit fulfillment. TSA Pre✓® is a U.S. Government program, operated by the U.S. Transportation Security Administration (TSA). Global Entry is a U.S. Government program, operated by U.S. Customs and Border Protection (CBP). Bank of America has no control over either program including, but not limited to, applications, approval process or enrollment, or fees charged by CBP or TSA, and no liability regarding the Global Entry or TSA Pre✓® programs. For complete details on the TSA Pre✓® program, go to tsa.gov/precheck. For complete details on the Global Entry program, go to <http://www.cbp.gov/global-entry/about>. The TSA Pre✓® trademark is used with the permission of the U.S. Department of Homeland Security.

Lifestyle Credit. You are eligible for a statement credit of up to \$150 each calendar year if you make qualifying rideshare, food delivery, streaming service and fitness transactions at select merchants. To qualify, you must use your Premium Rewards Elite credit card to pay all rideshare, food delivery, streaming service and fitness transactions. Allow 2-3 weeks from qualifying for the statement credit to post to your account. You are responsible for payment of all charges until the statement credit posts to your account. Your account must be open with active charging privileges at the time of statement credit fulfillment. Qualifying transactions are those purchases made through select rideshare, food delivery, streaming service and fitness merchants as determined by us. The merchant must submit the charges under the appropriate merchant category code (MCC), industry code or required service or product identifier to be identified as a qualifying rideshare, food delivery, streaming service or fitness transaction. Eligible rideshare, food delivery, streaming service and fitness transactions that qualify for the Lifestyle Statement Credit must appear under one of the following MCCs and contain the designated identifier:
4899,5399,5411,5422,5499,5691,5734,5815,5816,5817,5818,5921,5940,5964,5968,5969,5999,7032,7299,7372,7841,7997, and 7999.

Air Savings Program. Receive 20% off the cost of airfare when redeeming points through the Bank of America Travel Center. To be eligible for the 20% discount, the airfare itinerary must be booked online at bankofamerica.com or through the Premium Rewards Elite concierge service using the Bank of America Travel booking system. Only the portion of the airfare's cost paid for with points is eligible for the discount.

Concierge. Bank of America® Premium Rewards® Elite Visa Infinite® cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Infinite Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability.

NetJets. Exclusive benefits cannot be combined with other offers or programs. Any applicable taxes, fees, and other charges may apply. Additional

terms and conditions may apply. NetJets Inc. is a Berkshire Hathaway company. All aircraft offered by NetJets® in the United States for shared sale, lease, or use under the NetJets Card™ and other jet card programs are managed and operated by NetJets Aviation, Inc. Executive Jet Management, Inc. provides aircraft management services for customers who have their own aircraft, as well as charter air transportation services using select aircraft from its managed fleet. Both of these U.S. operating companies are wholly owned subsidiaries of NetJets Inc. NetJets®, Executive Jet Management®, and IntelliJet® are registered service marks. Cessna®, Citation®, and Citation Latitude® are registered trademarks of Textron Innovations Inc.

Priority Pass Select™. Through the Priority Pass Select program, enrolled Bank of America Premium Rewards® Elite Visa Infinite® cardholders will receive 12-month Priority Pass Select membership to access airport VIP lounges worldwide currently participating in the Priority Pass Select program with their accompanying guests, regardless of their choice of airline, class of ticket or membership in an airline lounge program.

— You must be an eligible Bank of America Visa Infinite cardholder to participate. Eligibility for this offer is determined by Bank of America. Provided you meet the issuer-determined eligibility requirements, Bank of America will allow enrollment of one Premium Rewards Elite Visa Infinite cardholder (including authorized users) as a member in the Priority Pass Select program, without charge of a membership fee. The owner of the Premium Rewards Elite Visa Infinite account will determine which cardholder will be enrolled as a member in the Priority Pass Select program. As a Premium Rewards Elite Visa Infinite cardholder, you and your guest(s) can enjoy complimentary lounge visits. Lounge benefits, services and facilities differ by location and may only be available at an additional charge.

— Provided the Priority Pass Select membership benefit is still being offered by Bank of America and the card under which you originally enrolled is still eligible, your membership will be automatically renewed for another year at no additional cost, unless you cancel your membership by calling Priority Pass Select at +1 800 352 2834 (toll-free in USA/Canada/Mexico) or +1 972 735 0536 (outside of North America). Once the renewal is processed, the digital membership expiration date will be updated on your Priority Pass profile. If the Priority Pass Select benefit is no longer being offered by Bank of America or the card under which you originally enrolled is no longer eligible for the benefit, your membership will not automatically be renewed, but you will be given the opportunity to renew with Priority Pass Select at the applicable retail rate on Priority Pass then current standard terms. For access to a participating airport lounge, you must present your Priority Pass Select Digital Membership Card, and a boarding pass or valid flight ticket (depending on the lounge) for the same day of travel. Lounges can also be accessed by presentation of your Bank of America Premium Rewards Elite Visa Infinite credit card. To access with your credit card, simply tell the lounge attendant that you are a Priority Pass Member and hand over your registered credit card. Always have your Digital Membership Card to present as an alternative access method. All participating lounges are owned and operated by third party organizations, and none of Priority Pass Select, Bank of America or Visa are or will be liable for any loss to a Member or any accompanying guests, arising from the provision or non-provision of any of the benefits, services and facilities. Lounge benefits, services and facilities differ by location and some may only be available at an additional charge. Certain lounges may restrict access due to space constraints and may have limits on the number of guests who can enter with a Member. Priority Pass Select is an independent airport lounge access program and is neither owned nor otherwise affiliated with Bank of America or Visa. The Priority Pass Select membership benefit is subject to change and cancellation at any time. Membership in the Priority Pass Select program is not transferable and is only valid up to the date of membership expiration and when the Priority Pass Select membership card has been signed by the Member.

Bonus Points Offer. You will qualify for 50,000 bonus points if you use your new credit card account to make any combination of purchase transactions totaling at least \$3,000 (exclusive of any fees, including the annual fee, returns and adjustments) that post to your account within 90 days of the account open date. Limit 1 bonus points 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 points offers can vary from this promotion and may not be substituted. Allow 8-12 weeks from qualifying for the bonus points to post to your rewards balance. 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.

Overdraft Protection. Transfers through our Balance Connect™ for overdraft protection service to your eligible Bank of America deposit 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 deposit account. Overdraft Protection transfers may not be available for up to 14 days from account opening. If you link your Bank of America deposit account to your credit card for Overdraft Protection, we will automatically transfer funds from your credit card account to cover overdrafts on your deposit 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. Overdraft Protection transfers from a linked credit card will be made up to the amount required to cover the overdraft and any applicable transfer fee to the covered account. Overdraft protection transfers may be subject to a fee to your linked deposit account for each transaction, as set forth by the terms of your deposit account. The Overdraft Protection Cash Advance will accrue interest at the APR stated in your Credit Card Agreement, which may be greater than the rate charged for overdraft protection transfers from other eligible accounts to your deposit account. Overdraft Protection transfers incur interest charges from the transaction date. 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. Please see your Credit Card Agreement for additional details.

FICO® Score Program. The FICO® Score Program is for educational purposes and for your non-commercial, personal use. This benefit is available only for primary cardholders with an open and active consumer credit card account who have a FICO® Score available. The feature is accessible through Online Banking, the Mobile website, and the Mobile Banking app for iPhone and Android devices. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. Data connection required. Wireless carrier fees may apply.

Mobile Banking. Mobile Banking requires that you download the Mobile Banking app and is only 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.

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

Card Benefits. Certain restrictions apply to each benefit. Details accompany new account materials.

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 3% 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 Bank of America, N.A. or its affiliates.

The information in this offer was accurate as of 11/21/2021 and may have changed. For current information, call toll-free at 844.968.3900.

To check on the status of your application, please wait at least two hours after you apply. Login to the following website: bankofamerica.com/myappcenter.

The Bank of America[®] Privacy Notice is available at bankofamerica.com/privacy and accompanies the Credit Card Agreement.

This credit card program is issued and administered by Bank of America, N.A. Any account opened in response to this application shall be governed by the laws of the State of North Carolina. Deposit products and services are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. Visa and Visa Infinite are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A. Inc. Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.
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Future Communications May Be in English

Bank of America has a diverse customer population and we may choose to conduct some interactions with customers in a non-English Language (NEL). It is important that the right expectations are set with customers about the availability of non-English documents and communications.

English

Please be aware that future verbal and written communications from the bank may be in English only. These communications may include account disclosures, account statements, changes in account terms or fees and any servicing of your account.

Spanish

Tenga en cuenta que es posible que las futuras comunicaciones escritas y verbales del banco sean solo en inglés. Estas comunicaciones pueden incluir divulgaciones de cuenta, estados de cuenta, modificaciones en los cargos o términos de la cuenta y cualquier otro servicio de su cuenta.