BofA REWARDS

Rewards that match your financial goals

Thanks to EXL, you can enjoy special access to BofA Rewards™ Preferred Plus tier benefits. That means you can earn meaningful rewards tailored to your goals and lifestyle without the qualifying balance of $30,000.[1] Plus, you'll enjoy Bank of America offers and resources that help build financial wellness.

Explore some of the BofA Rewards Preferred Plus tier benefits

25% credit card rewards bonus[2]

Take your spending further.

Monthly maintenance fees waived

No monthly maintenance fees on checking and savings accounts.

Cash back deals on popular brands[3]

Enjoy cash back on purchases that make your day from brands you love.

Fraud and identity monitoring[4]

Bank with peace of mind with free access to My Credit.

Here's how to start receiving benefits

Start with a new or existing eligible Bank of America personal checking account. Then set up your company's payroll direct deposit into an eligible Bank of America® checking or savings account. Once your direct deposit is confirmed, join BofA Rewards through Mobile[5] or Online Banking.†

Scan to learn more

Or visit https://go.bofa.com/101_EL

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When you use the QRC feature, certain information is collected from your mobile device for business purposes.

† Before you can enroll in BofA Rewards, allow up to 60 days for Bank of America to identify your direct deposit. You will begin to receive benefits within 30 days following your enrollment.

[1] **BofA Rewards™ Eligibility.** Customers can join and maintain their membership in BofA Rewards™ if they have an open, qualifying Bank of America® checking account. BofA Rewards tiers are based on each customer's combined average balance in qualifying deposit and investment accounts. The minimum balance for each tier is: Member, no minimum balance; Preferred Plus, $30,000; Preferred Honors, $100,000; and Premier, $1,000,000. Employees of a company participating in the Bank of America® Employee Banking and Investing Program, are eligible to enroll in BofA Rewards if the employee:

1. has an active eligible Bank of America personal checking account; and
2. receives all or part of the employee's payroll direct deposit from the participating company in an eligible Bank of America deposit account.

Eligible employees qualify for the Preferred Plus tier regardless of combined average balance and may qualify for higher tiers based on the standard program terms. For full terms, including qualifying accounts and the method of calculation of average balances, refer to your Personal Schedule of Fees, available at bankofamerica.com/fees.

[2] **Credit Card BofA Rewards™ Bonus.** Certain credit cards are eligible to receive a BofA Rewards™ bonus. Enrolled BofA Rewards members with eligible Bank of America® credit cards can receive a BofA Rewards bonus of 10% for the Member tier, 25% for the Preferred Plus tier, 50% for the Preferred Honors tier, or 75% for the Premier tier. If your card receives the 10% customer bonus, the BofA Rewards bonus will replace the 10% customer bonus. The BofA Rewards bonus for eligible cash rewards credit cards will be applied after all base and bonus cash rewards have been calculated on a purchase. For example, a $100 purchase that earns 3% ($3.00) will actually earn $3.30, $3.75, $4.50 or $5.25 based on your tier when the purchase posts to your account. For all other eligible card types, a purchase that earns 100 base points will actually earn 110, 125, 150, or 175 points, based on your tier when the purchase posts to your account. The BofA Rewards bonus also does not apply to the bonus earn for certain programs and is not applied to any account opening bonus or non-standard rewards that are part of a special offer, unless we indicate otherwise. If you enrolled in Preferred Rewards before May 26, 2026 your credit card account may be eligible for an extended card benefit. Sign in to BofA Rewards for more details. Other terms and conditions apply. Please refer to your card's Program Rules for details about how you can receive the BofA Rewards bonus. Program Rules 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. Refer to bankofamerica.com/BofARewards for a complete list of ineligible cards.

[3] **BofA Rewards exclusive deals.** BofA Rewards™ members will be eligible for exclusive deal offers. All such offers are subject to the standard terms and conditions of the deals program. Refer to https://promotions.bankofamerica.com/en/deals for details.

[4] **My Credit.** My Credit, including FICO® Score, is for educational purposes only and accessible through Mobile and Online Banking. Certain My Credit features, content and related material may be available only in English. You must be at least 18 years of age, be an owner or co-owner of an eligible Bank of America consumer account, have a Social Security number, and have a U.S. address in your Online Banking profile. Data connection required. Carrier fees may apply. Fraud and Identity Monitoring is available for clients who have joined BofA Rewards™. To learn more, visit bofa.com/MyCredit.

[5] 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.

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