BANK OF AMERICA

Deposit Interest Rates & Annual Percentage Yields (APYs) †

Central Florida‡ Consumer & Business Online Rates

Effective as of: November 12, 2026

New Account opening limit is $250,000 in Online Channel. For larger accounts, please contact us.

Variable Rate Products for Consumer Customers

Bank of America Advantage Savings†

Standard Rate

Account Balance	Rate	APY
Less than $10,000	0.04%	**0.04%**
$10,000 - $24,999	0.04%	**0.04%**
$25,000 - $49,999	0.04%	**0.04%**
$50,000 - $99,999	0.04%	**0.04%**
$100,000 - $499,999	0.04%	**0.04%**
$500,000 - $2,499,999	0.04%	**0.04%**
$2,500,000 - $4,999,999	0.04%	**0.04%**
$5,000,000 - $9,999,999	0.04%	**0.04%**
$10,000,000 and over	0.04%	**0.04%**

Bank of America Advantage Savings has the following balance tiers: Less than $10,000; $10,000 - $24,999; $25,000 - $49,999; $50,000 - $99,999; $100,000 - $499,999; $500,000 - $2,499,999; $2,500,000 - $4,999,999; $5,000,000 - $9,999,999; and $10,000,000+. We may set the rate for each tier in any amount. At times, the interest rate for a particular tier may be equal to the rate for a higher and/or lower tier. When this occurs, the interest rates and APYs listed in the chart above may include multiple balance tiers shown as a single tier. We may change the balance tiers that apply to this account at any time without notice. Your balance earns the interest rate in effect each day for the balance tier associated with your end-of-day balance.

Rates will be rounded up to the nearest one hundredth of a percent (0.01%) and expressed to two decimal places.

Bank of America Advantage Relationship Banking®†

Account Balance	Rate	APY
Less than $50,000	0.01%	**0.01%**
$50,000 - $99,999	0.02%	**0.02%**
$100,000 and over	0.02%	**0.02%**

Promotional CD & IRA CD Products

Flexible CD & IRA CD†*

12 Month Term

Account Balance	Rate	APY
Less than $10,000	3.11%	**3.15%**
$10,000 - $99,999	3.11%	**3.15%**
$100,000 - $999,999	3.59%	**3.65%**
$1,000,000 and over	3.59%	**3.65%**

Minimum to open: $1,000 CDs / $1,000 IRAs

A penalty of 7 days interest will be imposed for early withdrawals within the first 6 days of the account term (or within the first 6 days following any partial withdrawal during the initial or any renewal term). If your account has not earned enough interest to cover an early withdrawal penalty, we deduct any interest first and take the remainder of the penalty from your principal.

The 12 Month Flexible CD/IRA will automatically renew into a 3 Month Flexible CD/IRA at a lower interest rate unless you make a change during the 7-day grace period. For the 3 Month Flexible CD/IRA rates see Products Not Available for New Account Opening.

Featured CD & IRA CD†*

7 Month Term

Account Balance	Rate	APY
Less than $10,000	3.69%	**3.75%**
$10,000 - $99,999	3.69%	**3.75%**
$100,000 - $999,999	4.03%	**4.11%**
$1,000,000 and over	4.03%	**4.11%**

10 Month Term

Account Balance	Rate	APY
Less than $10,000	2.91%	**2.95%**
$10,000 - $99,999	2.91%	**2.95%**
$100,000 - $999,999	2.91%	**2.95%**
$1,000,000 and over	2.91%	**2.95%**

13 Month Term

Account Balance	Rate	APY
Less than $10,000	1.98%	**2.00%**
$10,000 - $99,999	1.98%	**2.00%**
$100,000 - $999,999	1.98%	**2.00%**
$1,000,000 and over	1.98%	**2.00%**

25 Month Term

Account Balance	Rate	APY
Less than $10,000	1.74%	**1.75%**
$10,000 - $99,999	1.74%	**1.75%**
$100,000 - $999,999	1.74%	**1.75%**
$1,000,000 and over	1.74%	**1.75%**

37 Month Term

Account Balance	Rate	APY
Less than $10,000	0.11%	**0.11%**
$10,000 - $99,999	0.11%	**0.11%**
$100,000 - $999,999	0.11%	**0.11%**
$1,000,000 and over	0.11%	**0.11%**

Minimum to open: $1,000 CDs / $1,000 IRAs

At maturity, 7, 10, 13, 25 and 37 Month Featured CDs/IRAs accounts will automatically renew into a 3 Month Flexible CD/IRA at a lower interest rate unless you make a change during the 7-day grace period. For the 3 Month Flexible CD/IRA rates see Products Not Available for New Account Opening.

Fixed Term CD & IRA CD Products

Time Deposits - Fixed Term CD & IRA CD†

	Account Balance Less than $10,000		Account Balance $10,000 - $99,999		Account Balance $100,000 and over	
Term	**Rate**	**APY**	**Rate**	**APY**	**Rate**	**APY**
28 - 89 Days*	0.03%	**0.03%**	0.03%	**0.03%**	0.03%	**0.03%**
90 - 179 Days**	2.96%	**3.00%**	2.96%	**3.00%**	2.96%	**3.00%**
06 - 11 Months	0.03%	**0.03%**	0.03%	**0.03%**	0.03%	**0.03%**
12 - 17 Months	0.03%	**0.03%**	0.03%	**0.03%**	0.03%	**0.03%**
18 - 23 Months	0.03%	**0.03%**	0.03%	**0.03%**	0.03%	**0.03%**
24 - 35 Months	0.03%	**0.03%**	0.03%	**0.03%**	0.03%	**0.03%**
36 - 47 Months	0.03%	**0.03%**	0.03%	**0.03%**	0.03%	**0.03%**
48 - 59 Months	0.03%	**0.03%**	0.03%	**0.03%**	0.03%	**0.03%**
60 - 119 Months	0.03%	**0.03%**	0.03%	**0.03%**	0.03%	**0.03%**
120 Months	0.03%	**0.03%**	0.03%	**0.03%**	0.03%	**0.03%**

Fixed term CD minimum to open: $1,000

Fixed term IRA CD minimum to open: $1,000
**IRA CDs are not available for a term less than 6 Months

Variable Rate IRA CD†

18 - 23 Month Term

Account Balance	Rate	APY
All Balances	0.03%	**0.03%**

Minimum to open: $100

Variable Rate Products for Business Customers

Business Advantage Savings†*

Standard Pricing

Account Balance	Rate	APY
All Balances	0.01%	**0.01%**

Preferred Rewards for Business with Interest Rate Booster

Gold

Account Balance	Rate	APY
All Balances	0.02%	**0.02%**

Platinum

Account Balance	Rate	APY
All Balances	0.03%	**0.03%**

Platinum Honors

Account Balance	Rate	APY
All Balances	0.04%	**0.04%**

Business Advantage Savings has the following balance tiers: Less than $10,000; $10,000 - $24,999; $25,000 - $49,999; $50,000 - $99,999; $100,000 - $249,999; $250,000 - $499,999; $500,000 - $2,499,999; $2,500,000 and over. We may set the rate for each tier in any amount. At times, the interest rate for a particular tier may be equal to the rate for a higher and/or lower tier. When this occurs, the interest rates and APYs listed in the chart above may include multiple balance tiers shown as a single tier. We may change the balance tiers that apply to this account at any time without notice. Your balance earns the interest rate in effect each day for the balance tier associated with your end-of-day balance.

The Interest Rate Booster ("Booster") is included in the "Rate %" and "APY %" shown above for the Preferred Rewards for Business Tiers. The Booster is a variable percentage and can change at any time. Rates will be rounded up to the nearest one hundredth of a percent (0.01%) and expressed to two decimal places.

Preferred Rewards for Business Savings Booster. The Business Advantage Savings interest rate booster is only available to enrolled Preferred Rewards for Business members. Your enrollment in Preferred Rewards for Business will not automatically convert any existing savings account to a Business Advantage Savings account. If your enrollment in the Preferred Rewards for Business program is discontinued, the interest rate booster will be discontinued. The Booster increases the Business Advantage Savings Standard Rate by at least the Booster values shown below, and may be higher

- 5% for the Gold tier
- 10% for the Platinum tier
- 20% for the Platinum Honors tier

An example of how the Booster works with hypothetical interest rates: If the Standard Rate is 1.00% then the Platinum rate would be the Standard Rate plus at least 10% (i.e. 1.00% + (1.00% x 10%) = 1.10%). See above for actual rates.

To be eligible for the Booster, clients must be enrolled in the Preferred Rewards for Business program and have eligible combined balances that qualify them for a Preferred Rewards for Business program tier of Gold ($20,000 to $49,999), Platinum ($50,000 to $99,999) or Platinum Honors ($100,000 or more). Refer to the Business Schedule of Fees for additional details. If you no longer meet the eligibility requirement, the Booster may be discontinued. When the account is jointly owned by multiple businesses who are enrolled in Preferred Rewards for Business, interest is based on the Rewards Tier that will produce the higher interest rate.

Preferred Rewards for Business Benefits become effective within 30 days of your enrollment or for new accounts within 30 days of account opening unless we indicate otherwise. When moved to a higher tier, benefits become effective within 5 days.

Products Not Available for New Account Opening

3 Month Flexible CD & IRA CD†*

3 Month Flexible CD/IRA is the renewal product for 7, 10, 13, 25 and 37 Month Featured CDs/IRAs and 12 Month Flexible CD/IRA.

Account Balance	Rate	APY
Less than $10,000	0.10%	**0.10%**
$10,000 - $99,999	0.10%	**0.10%**
$100,000 - $999,999	0.10%	**0.10%**
$1,000,000 and over	0.10%	**0.10%**

Not available for new account opening; rates are available for existing accounts only.

A penalty of 7 days interest will be imposed for early withdrawals within the first 6 days of the account term (or within the first 6 days following any partial withdrawal during the initial or any renewal term). If your account has not earned enough interest to cover an early withdrawal penalty, we deduct any interest first and take the remainder of the penalty from your principal.

At maturity, the 7, 10, 13, 25 and 37 Month Featured CDs/IRAs and 12 Month Flexible CD/IRA will automatically renew into a 3 Month Flexible CD/IRA at a lower interest rate unless you make a change during the 7-day grace period. The 3 Month Flexible CD/IRA will automatically renew into a 3 Month Flexible CD/IRA.

How to Contact Us	
Online	Visit bankofamerica.com
Phone	Personal Account 1.800.432.1000 Business Account 1.888.287.4637
Mail	Bank of America, PO Box 25118, Tampa, FL 33622-5118

* States, cities, counties and other public agencies are not eligible for this type of account and should contact their banking representative to discuss alternatives.

† The interest rates and Annual Percentage Yields (APYs) listed in this deposit rate sheet are effective on the date shown above and apply to accounts located in **Central Florida** . Checking and savings accounts are variable rate accounts. We may at our discretion change each interest rate and APY on variable rate accounts at any time without notice. Variable Rate IRA CDs are also variable rate accounts. Other CD accounts earn interest at a fixed rate. With a fixed rate account, the applicable rate is paid until the CD matures. Fees could reduce earnings on an account. A penalty is imposed for early withdrawal from a CD.

We may change the information in this deposit rate sheet at any time without notice. As examples, we may add, delete or change APYs, tiers and CD terms. Please review the deposit agreement and schedule of fees for additional provisions and conditions that apply to these accounts.

Interest rate means an annual rate of interest paid on an account which does not reflect compounding. The APY is a percentage rate reflecting the total amount of interest paid on the account, based on the interest rate and frequency of compounding.

For additional terms and conditions that apply to your account (such as - fees, minimum opening balance requirements, how interest is calculated, and early withdrawal penalties on CDs), please see our deposit agreement and schedule of fees for your account. IRA CDs are only available to consumers.

‡ **Central Florida** is defined as Lake, Orange, Osceola, Polk, Seminole and Sumter counties in Florida.

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