

Deposit Interest Rates & Annual Percentage Yields (APYs)[†]

Illinois Savings & Checking Online Rates

Effective: August 08, 2019

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

Region in Illinois

Illinois - Excluding Greater St. Louis Metro Area is defined as Adams, Alexander, Boone, Brown, Bureau, Carroll, Cass, Champaign, Christian, Clark, Clay, Coles, Cook, Crawford, Cumberland, Dekalb, Dewitt, Douglas, Dupage, Edgar, Edwards, Effingham, Fayette, Ford, Franklin, Fulton, Gallatin, Greene, Grundy, Hamilton, Hancock, Hardin, Henderson, Henry, Iroquois, Jackson, Jasper, Jefferson, Jo Daviess, Johnson, Kane, Kankakee, Kendall, Knox, La Salle, Lake, Lawrence, Lee, Livingston, Logan, Macon, Marion, Marshall, Mason, Massac, Mcdonough, Mchenry, Mclean, Menard, Mercer, Montgomery, Morgan, Moultrie, Ogle, Peoria, Perry, Piatt, Pike, Pope, Pulaski, Putnam, Randolph, Richland, Rock Island, Saline, Sangamon, Schuyler, Scott, Shelby, Stark, Stephenson, Tazewell, Union, Vermilion, Wabash, Warren, Washington, Wayne, White, Whiteside, Will, Williamson, Winnebago, and Woodford counties in Illinois.

Illinois - Greater St. Louis Metro Area is defined as Bond, Calhoun, Clinton, Jersey, Macoupin, Madison, Monroe, and Saint Clair counties in Illinois.

Variable Rate Products for Consumer Customers

Rewards Savings/Minor Savings[†]

Illinois - Excluding Greater St. Louis Metro Area

Standard Pricing

<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
Less than \$2,500	0.03	0.03
\$2,500 and over	0.03	0.03

Preferred Rewards Tier with Interest Rate Booster*

	<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
Gold			
	Less than \$2,500	0.04	0.04
	\$2,500 and over	0.04	0.04

Platinum

	Less than \$2,500	0.05	0.05
	\$2,500 and over	0.05	0.05

Platinum Honors

	Less than \$2,500	0.06	0.06
	\$2,500 and over	0.06	0.06

Preferred Rewards for Wealth Management*

	<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
	Less than \$2,500	0.06	0.06
	\$2,500 and over	0.06	0.06

Important Rewards Savings/Minor Savings information continued in Note A

Rewards Savings/Minor Savings[†]**Illinois - Greater St. Louis Metro Area****Standard Pricing**

<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
Less than \$2,500	0.03	0.03
\$2,500 and over	0.03	0.03

Preferred Rewards Tier with Interest Rate Booster*

	<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
Gold			
	Less than \$2,500	0.04	0.04
	\$2,500 and over	0.04	0.04
Platinum			
	Less than \$2,500	0.05	0.05
	\$2,500 and over	0.05	0.05
Platinum Honors			
	Less than \$2,500	0.06	0.06
	\$2,500 and over	0.06	0.06

Preferred Rewards for Wealth Management*

<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
Less than \$2,500	0.06	0.06
\$2,500 and over	0.06	0.06

Important Rewards Savings/Minor Savings information continued in Note A

Bank of America Advantage Relationship Banking^{™†}

	<u>Rate %</u>	<u>APY %</u>
Less than \$50,000	0.01	0.01
\$50,000 - \$99,999	0.02	0.02
\$100,000 and over	0.02	0.02

Variable Rate Products for Business Customers

Business Advantage Savings^{†‡}

Standard Pricing

<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
Less than \$10,000	0.02	0.02
\$10,000 - \$24,999	0.02	0.02
\$25,000 - \$49,999	0.02	0.02
\$50,000 - \$99,999	0.03	0.03
\$100,000 - \$249,999	0.03	0.03
\$250,000 - \$499,999	0.03	0.03
\$500,000 - \$2,499,999	0.04	0.04
\$2,500,000 and over	0.04	0.04

Preferred Rewards for Business with Interest Rate Booster

	<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
Gold			
	Less than \$10,000	0.03	0.03
	\$10,000 - \$24,999	0.04	0.04
	\$25,000 - \$49,999	0.04	0.04
	\$50,000 - \$99,999	0.05	0.05
	\$100,000 - \$249,999	0.06	0.06
	\$250,000 - \$499,999	0.06	0.06
	\$500,000 - \$2,499,999	0.06	0.06
	\$2,500,000 and over	0.06	0.06
Platinum			
	Less than \$10,000	0.04	0.04
	\$10,000 - \$24,999	0.05	0.05
	\$25,000 - \$49,999	0.05	0.05
	\$50,000 - \$99,999	0.06	0.06
	\$100,000 - \$249,999	0.07	0.07
	\$250,000 - \$499,999	0.07	0.07
	\$500,000 - \$2,499,999	0.07	0.07
	\$2,500,000 and over	0.07	0.07
Platinum Honors			
	Less than \$10,000	0.05	0.05
	\$10,000 - \$24,999	0.06	0.06
	\$25,000 - \$49,999	0.06	0.06
	\$50,000 - \$99,999	0.07	0.07
	\$100,000 - \$249,999	0.08	0.08
	\$250,000 - \$499,999	0.08	0.08
	\$500,000 - \$2,499,999	0.08	0.08
	\$2,500,000 and over	0.08	0.08

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 two significant digits (i.e., one hundredth of a percent or 0.01%).

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, and 20% for the Platinum Honors tier.

Important Business Advantage Savings information continued on next page

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% or 1.10% (i.e., 1.00% plus 10% X 1.00% or 0.10%). See above for actual rates.

To be eligible for the Booster, customers 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.

The Booster will be applied to eligible accounts within 4 business days of enrolling in the Preferred Rewards for Business program; or opening or converting to the Business Advantage Savings account after enrollment into the program.

Your balance earns the interest rate in effect each day for the balance tier associated with your end-of-day balance.

Business Investment Account^{†‡}		
	<u>Rate %</u>	<u>APY %</u>
Less than \$10,000	0.02	0.02
\$10,000 - \$24,999	0.02	0.02
\$25,000 - \$49,999	0.02	0.02
\$50,000 - \$99,999	0.02	0.02
\$100,000 - \$249,999	0.02	0.02
\$250,000 - \$499,999	0.02	0.02
\$500,000 - \$999,999	0.02	0.02
\$1,000,000 and over	0.02	0.02

Business Interest Checking[†]		
	<u>Rate %</u>	<u>APY %</u>
Less than \$50,000	0.01	0.01
\$50,000 - \$99,999	0.01	0.01
\$100,000 and over	0.01	0.01

Note A – Rewards Savings/Minor Savings

Rewards Savings has the following balance tiers: Less than \$2,500; \$2,500 - \$9,999; \$10,000 - \$24,999; \$25,000 - \$49,999; \$50,000 - \$99,999; \$100,000 - \$249,999; \$250,000 - \$499,999; \$500,000 - \$999,999; and \$1,000,000+.

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.

The Interest Rate Booster ("Booster") is included in the "Rate %" and "APY %" shown above for the Preferred Rewards Tiers. The Booster is a variable percentage and can change at any time. Rates will be rounded up to two significant digits (i.e., one hundredth of a percent or 0.01%).

The Booster increases the Rewards 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, and 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% or 1.10% (i.e., 1.00% plus 10% X 1.00% or 0.10%). See above for actual rates.

To be eligible for the Booster, customers must be enrolled in the Preferred Rewards program and have eligible combined balances that qualify them for a Preferred Rewards 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 Personal Schedule of Fees for additional details. If you no longer meet the eligibility requirement, the Booster may be discontinued. When there are multiple owners, interest is based on the Preferred Rewards Tier that will produce the higher interest rate.

The Booster will be applied to eligible accounts within 4 business days of enrolling in the Preferred Rewards or Preferred Rewards for Wealth Management program; or opening or converting to the Rewards Savings account.

* Excludes custodial ownership such as UTMA/UGMA.

- ‡ 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 **Illinois**. 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. Fees could reduce earnings on an account.

We may change the information in this deposit rate sheet at any time without notice. As examples, we may add, delete or change APYs and tiers. 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, and how interest is calculated), please see our deposit agreement and schedule of fees for your account.

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