

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

Western North Carolina Consumer & Business Online Rates

See list below

Effective: December 12, 2025

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 Pricing

<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
Less than \$2,500	0.01%	0.01%
\$2,500 and over	0.01%	0.01%

Preferred Rewards Tier with Interest Rate Booster*

	<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
Gold	Less than \$2,500	0.02%	0.02%
	\$2,500 and over	0.02%	0.02%
Platinum	Less than \$2,500	0.03%	0.03%
	\$2,500 and over	0.03%	0.03%
Platinum Honors	Less than \$2,500	0.04%	0.04%
	\$2,500 and over	0.04%	0.04%
Diamond Honors	Less than \$2,500	0.04%	0.04%
	\$2,500 and over	0.04%	0.04%

Bank of America Advantage 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 the nearest one hundredth of a percent (0.01%) and expressed to two decimal places.

Preferred Rewards Savings Booster. The Bank of America Advantage Savings interest rate booster is only available to enrolled Preferred Rewards members. Your enrollment in Preferred Rewards will not automatically convert any existing savings account to a Bank of America Advantage Savings account. If your enrollment in the Preferred Rewards program is discontinued, the interest rate booster will be discontinued.

Important Bank of America Advantage Savings information continued on next page

The Booster increases the Bank of America 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 and Diamond Honors tiers

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), Platinum Honors (\$100,000 to \$999,999), Diamond Honors (\$1,000,000 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.

Preferred Rewards 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.

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%

Promotional CD/IRA Products

Flexible CD/IRA^{†‡}

12 Month

<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
Less than \$10,000	2.47%	2.50%
\$10,000 - \$99,999	2.47%	2.50%
\$100,000 - \$999,999	2.47%	2.50%
\$1,000,000 and over	2.47%	2.50%

3 Month (**Renewal Only***)

<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
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%

***3 Month Flexible CD/IRA not available for new account opening; rates are available for renewed accounts only**

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 CDs/IRAs 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 current interest rates for the 3 Month Flexible CD/IRA are above. Your rate will be determined at maturity. The 3 Month Flexible CD/IRA will automatically renew into a 3 Month Flexible CD/IRA.

Featured CD/IRA^{†‡}**7 Month**

<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
Less than \$10,000	3.25%	3.30%
\$10,000 - \$99,999	3.25%	3.30%
\$100,000 - \$999,999	3.35%	3.40%
\$1,000,000 and over	3.35%	3.40%

10 Month

<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
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

<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
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

<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
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

<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
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. The current interest rates for the 3 Month Flexible CD/IRA are available on the previous page of this document. Your rate will be determined at maturity.

Fixed Term CD/IRA Products

Fixed Term CD – Time Deposits & IRA CDs [†]						
	Less than \$10,000		\$10,000 - \$99,999		\$100,000 and over	
	<u>Rate %</u>	<u>APY %</u>	<u>Rate %</u>	<u>APY %</u>	<u>Rate %</u>	<u>APY %</u>
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%
CD - Time Deposit Minimum to open: \$1,000 IRA CDs Minimum to open: \$1,000 IRAs **IRA CDs are not available for a term less than 6 Months						

IRA 18-23 Months Variable Rate CDs – Time Deposits [†]		
	<u>Rate %</u>	<u>APY %</u>
All Balances	0.03%	0.03%
Minimum to open: \$100		

Variable Rate Products for Business Customers

Business Advantage Savings^{†‡}

Standard Pricing

	<u>Rate %</u>	<u>APY %</u>
Standard	0.01%	0.01%

Preferred Rewards for Business with Interest Rate Booster

	<u>Rate %</u>	<u>APY %</u>
Gold	0.02%	0.02%
Platinum	0.03%	0.03%
Platinum Honors	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 Savings Booster. The Business Advantage Savings interest rate booster is only available to enrolled Preferred Rewards members. Your enrollment in Preferred Rewards will not automatically convert any existing savings account to a Business Advantage Savings account. If your enrollment in the Preferred Rewards 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% 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, 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 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.

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 **Western North Carolina**. 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. IRA Variable Rate 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.

Western North Carolina is defined as Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Cherokee, Clay, Cleveland, Davidson, Davie, Forsyth, Gaston, Graham, Guilford, Haywood, Henderson, Iredell, Jackson, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, Polk, Randolph, Rockingham, Rowan, Rutherford, Stanly, Stokes, Surry, Swain, Transylvania, Union, Watauga, Wilkes, Yadkin, and Yancey counties in North Carolina.

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