

EXHIBIT D

Personal Schedule of Fees

Effective February 1, 2008

California

Bank of America 

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Are Not FDIC Insured	May Lose Value	Are Not Bank Guaranteed
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Your Guide to Fees for our Personal Deposit Accounts

This schedule applies to the Bank of America personal accounts described on the following pages that we maintain in California. It is part of the binding contract between you and us for your deposit relationship. Please review the entire schedule carefully.

This schedule contains information about our balance requirements, transaction limits or allowances and some of our standard fees for the personal accounts that we currently offer to you.

Some of the standard fees for each account are listed with the account descriptions. Other fees that may apply, depending on which account you have and what services you use, are listed in the sections that follow the account descriptions.

Fees for your account may be different than those listed in this schedule based on your overall relationship with us and additional fees may apply depending on how you use your account.

For current rate information and for information about other services and fees not covered in this schedule, please visit your nearby Bank of America banking center or call us at the number on your statement.

We may change the accounts and services described in this schedule at any time by adding new terms and conditions or deleting or amending existing terms and conditions. We may add new accounts or services and convert or discontinue existing accounts or services from time to time.

The accounts and services described in this schedule are generally available through our banking centers, our telephone banking channel, and our Online Banking channel. However, they may not be available at all times, in all locations or through all of these channels.

For additional terms and conditions that apply to your account, please see the *Deposit Agreement and Disclosures*.

Personal Checking Accounts

Account	Minimum Amount You Need to Open Account	Account Features/Services
<p>MyAccess® Checking You should consider this account if you want a basic checking account and can set up a qualifying monthly direct deposit, such as payroll or Social Security payments. This is a non-interest-bearing account.</p>	<p>\$25</p>	<ul style="list-style-type: none"> • Online Banking service with Bill Pay • Bank of America Check Card with Photo Security® • Overdraft Protection service from your linked Bank of America savings or credit card account • Make deposits to and write checks from your account with no per check fee • Keep the Change® savings service • Check Safekeeping and image services • Access to 16,000 Bank of America ATMs and 5,700 Banking Centers • Direct deposit of your payroll or Social Security benefit
<p>Standard Checking You should consider this account if you want a basic checking account and can maintain one of the balances listed. This is a non-interest bearing account.</p>	<p>\$100</p>	<p>Same account features/services as MyAccess Checking</p>
<p>CampusEdge® Checking You should consider this account if you are a high school or college student. This account has no monthly service charge and comes with our Check Safekeeping service (see the <i>Deposit Agreement and Disclosures</i> for information). You may maintain your account as a CampusEdge Checking account for 5 years from the account opening date. Then 5 years from the account opening date, we automatically convert your CampusEdge Checking account to a MyAccess Checking account. This is a non-interest bearing account.</p>	<p>\$25</p>	<p>Same account features/services as MyAccess Checking <i>plus</i>:</p> <ul style="list-style-type: none"> • <i>Stuff Happens® refund</i>. You can get a one-time refund of one of the following fees: overdraft item fee, NSF, returned item fee, overdraft protection transfer fee, stop payment fee or non-Bank of America ATM fee.

Please also review *Other Account Fees* on pages 8–10, *Other Account Information* on page 11 and the *Deposit Agreement and Disclosures*.

Monthly Service Charge	How to Avoid the Monthly Service Charge	Other Important Account Information
\$5.95	Have at least one qualifying direct deposit made to your account each statement period.	For information about direct deposits, see page 11.
\$6.50 with direct deposit; \$8.50 without direct deposit	Meet one of the following balance requirements during each statement period: <ul style="list-style-type: none"> • Minimum balance in checking—\$1,000 or more • Average combined balance in checking with linked savings and Investment CD accounts — \$5,000 or more 	
No monthly service charge	Not applicable	<ul style="list-style-type: none"> • We require proof of your student status before we open the account. • To use the Stuff Happens feature, just visit the banking center, identify yourself as a CampusEdge checking customer, present your Stuff Happens card and identify the fee you would like refunded. We credit the refund to your account. • Check Enclosure is not available with this account.

Personal Checking Accounts (cont.)

Account	Minimum Amount You Need to Open Account	Account Features/Services
<p>Prima® Account You should consider this account if you want a package of premium services. This account earns interest at a variable rate.</p>	<p>\$100</p>	<p>Same account features/services as MyAccess Checking <i>plus</i>:</p> <ul style="list-style-type: none"> • A savings account with no monthly service charge or minimum opening balance requirement when linked to your Prima account. • Second Prima checking account with no minimum opening balance requirement or monthly service charge. • Free checks in several styles. • No annual rental fee on a standard size safe deposit box, where available, or a \$20 discount towards a larger box. A key deposit applies. • No fee for stop payments, cashier's checks and traveler's cheques.

Please also review *Other Account Fees* on pages 8 - 10, *Other Account Information* on page 11 and the *Deposit Agreement and Disclosures*.



Monthly Service Charge	How to Avoid the Monthly Service Charge	Other Important Account Information
\$20.00	<p>Meet one of the following balance requirements during each statement period:</p> <ul style="list-style-type: none">• Minimum balance in checking—\$10,000 or more• Minimum combined balance in checking with linked savings, Investment CD accounts and FDIC-insured IRAs—\$10,000 or more• Minimum outstanding balance on an installment loan or line of credit—\$15,000 or more• A Bank of America first mortgage—any amount• Minimum combined balance in your investment accounts with Banc of America Investment Services, Inc.®—\$15,000 or more	<ul style="list-style-type: none">• For your linked savings accounts, please note that transaction limits and transaction fees still apply to the savings accounts. See “Transaction Limits for Savings Accounts” on page 11.

Personal Savings Accounts

Account	Minimum Amount You Need to Open Account	Account Features/Services	M Se
<p>Regular Savings You should consider this account if you want a basic savings account to build a savings program. This account earns interest at a variable rate.</p>	\$100	<ul style="list-style-type: none"> • Make saving easier with automatic transfers from checking and Keep the Change transfers • Online Banking service • Link your Regular Savings account to your checking account for Overdraft Protection service • Make deposits and withdrawals at Bank of America ATMs • ATM card available 	\$3
<p>Student Savings Accounts (Under 18) You should consider this account if you are under 18 and want to start a savings program. This account earns interest at a variable rate.</p>	\$25	<ul style="list-style-type: none"> • Parents can make automatic transfers from checking • Online Banking service • Make deposits and withdrawals at Bank of America ATMs • ATM card available 	No ser

Please also review *Other Account Fees* on pages 8-10, *Other Account Information* on page 11 and the *Deposit Agreement and Disclosures*.

Monthly Service Charge	How to Avoid the Monthly Service Charge	Other Important Account Information
\$3.00	<p>Meet one of the following requirements during each statement period:</p> <ul style="list-style-type: none"> • Have a monthly automatic transfer of \$25 or more from your Bank of America checking account to your savings account. • Maintain a minimum balance of \$300 or more in your account. 	<ul style="list-style-type: none"> • Each monthly statement period, you can make three withdrawals/transfers with no Excess Withdrawal fee. • If you maintain a minimum balance of \$2,500 or more in your savings account, you may make additional withdrawals/transfers with no Excess Withdrawal fee. Otherwise, the Excess Withdrawal fee is \$3.00 for each withdrawal/transfer during the statement period above the three. This fee applies to withdrawals and transfers at ATMs, teller lines, by telephone or by any other electronic means. • Federal regulations and our deposit agreement place limits on certain types of transfers from savings accounts. See "Transaction Limits for Savings Accounts" on page 11.
No monthly service charge	Not applicable	<ul style="list-style-type: none"> • After you turn 18, we automatically convert your Student Savings to a Regular Savings account. • Each monthly statement period you can make three withdrawals/transfers with no Excess Withdrawal fee. • If you maintain a minimum balance of \$300 or more in your savings account, you may make additional withdrawals/transfers with no Excess Withdrawal fee. Otherwise, the Excess Withdrawal fee is \$1.00 for each withdrawal/transfer during the statement period above the three. This fee applies to withdrawals and transfers at ATMs, teller lines, by telephone and by any other electronic means. • Federal regulations and our deposit agreement place limits on certain types of transfers from savings accounts. See "Transaction Limits for Savings Accounts" on page 11.

Personal Savings Accounts (cont.)

Account	Minimum Amount You Need to Open Account	Account Features/Services	Mo Se
<p>Cash Maximizer® Account You should consider this account if you want a higher interest rate than our Regular Savings and you want easy access to your money. This account earns interest at a variable rate.</p>	\$1,000	<ul style="list-style-type: none"> • Make saving easier with automatic transfers from checking and Keep the Change transfers • Write checks and use your debit card to pay for goods and services up to a total of 3 times each monthly statement period • Make deposits and withdrawals at Bank of America ATMs • ATM card available 	\$1
<p>Interest Maximizer® Account You must have or open a Prima account to open this account. You should consider this account if you want a higher interest rate than our Regular Savings. This account earns interest at a variable rate.</p>	Not applicable	<ul style="list-style-type: none"> • Make saving easier with automatic transfers from checking and Keep the Change transfers • Use your debit card to pay for goods and services up to a total of 3 times each monthly statement period • Make deposits and withdrawals at Bank of America ATMs • ATM card available • You cannot write checks on this account. If you convert to this account from another account, please destroy your checks. If a check is paid against the account, the check is one of the limited transactions described in "Transaction Limits for Savings Accounts" on page 11. 	No se
<p>Balance Rewards® Money Market You should consider this account if you want the potential of earning an annual cash bonus and easy access to your money. This account earns interest at a variable rate.</p>	\$25,000 OR Zero for a Balance Rewards Money Market account you link to your Prima account. See the Prima account for information.	<ul style="list-style-type: none"> • Make saving easier with automatic transfers from checking and Keep the Change transfers • Potential to earn an annual cash bonus • Write checks and use your debit card to pay for goods and services up to a total of 3 times each monthly statement period • Make deposits and withdrawals at Bank of America ATMs • ATM card available 	\$2

Please also review *Other Account Fees* on pages 8–10, *Other Account Information* on page 11 and the *Deposit Agreement and Disclosures*.

Monthly Service Charge	How to Avoid the Monthly Service Charge	Other Important Account Information
g \$12.00	<p>Meet the following requirement during each statement period:</p> <ul style="list-style-type: none"> • Maintain a minimum balance of \$2,500 or more in your account. 	<ul style="list-style-type: none"> • A \$15 fee applies to each transaction that exceeds the limits described in "Transaction Limits for Savings Accounts" on page 11. These transaction fees are not waived by linking the account to a Prima account or by maintaining a balance in the account. • Federal regulations and our deposit agreement place limits on certain types of transfers from savings accounts. See "Transaction Limits for Savings Accounts" on page 11.
g No monthly service charge	Not applicable	<ul style="list-style-type: none"> • A \$15 fee applies to each transaction that exceeds the limits described in "Transaction Limits for Savings Accounts" on page 11. These transaction fees are not waived by linking the account to a Prima account or by maintaining a balance in the account. • If you close your Prima account we may convert your Interest Maximizer account to another savings account. • Federal regulations and our deposit agreement place limits on certain types of transfers from savings accounts. See "Transaction Limits for Savings Accounts" on page 11.
g \$20.00	<p>Meet one of the following requirements during each statement period:</p> <ul style="list-style-type: none"> • Maintain a minimum balance of \$25,000 or more in your account. • Link your account to your Prima account. See the Prima account for information. 	<ul style="list-style-type: none"> • A \$15 fee applies to each transaction that exceeds the limits described in "Transaction Limits for Savings Accounts" on page 11. These transaction fees are not waived by linking the account to a Prima account or by maintaining a balance in the account. • For information about the cash bonus, see page 11. • Federal regulations and our deposit agreement place limits on certain types of transfers from savings accounts. See "Transaction Limits for Savings Accounts" on page 11.

CDs and IRAs

Account	Minimum Amount You Need to Open Account	Account Features / Services
<i>Investment CD</i> <i>Terms of 7 Days — 10 Years</i>	\$1,000	<ul style="list-style-type: none"> • A withdrawal or an additional deposit is allowed at maturity during the grace period. • Automatically renews.
<i>Risk Free CD**/IRA</i>	Risk Free CD: \$5,000; IRA: \$2,000	<ul style="list-style-type: none"> • No additional deposits until maturity. • Automatically renews to another Risk Free CD/IRA with the same term, or, if we no longer offer Risk Free CDs/IRAs with that same term, to a standard CD/IRA with the same term. • See deposit rate sheet for available terms. • We may limit the amount that each customer may invest in one or more Risk Free CDs/IRAs to a total of \$500,000.
<i>IRA Time Deposit Account</i> <i>Terms of 180 Days — 10 Years</i>	\$3,000	<ul style="list-style-type: none"> • No additional deposits until maturity. • Automatically renews. • During the grace period, you may make one or more withdrawals without a bank early withdrawal penalty.
<i>IRA Variable Rate Accumulation Account</i> <i>Term of 18 Months</i>	\$50	<ul style="list-style-type: none"> • Additional deposits allowed during term. • Automatically renews on the maturity date, which is the first day after the term ends. • During the grace period, you may make one or more withdrawals without a bank early withdrawal penalty.

Interest Rate

Other Important Account Information

Fixed until maturity.

- A penalty is imposed for early withdrawal.

Fixed until maturity.

- Early withdrawal: We waive the early withdrawal penalty after the first 6 days of the account term (or the first 6 days following any partial withdrawal), when you reinvest the amount withdrawn in any Bank of America deposit account. We reserve the right to require at least 7 days' prior written notice of your intended withdrawal.

Fixed until maturity.

- A penalty is imposed for early withdrawal.

Variable. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

- A penalty is imposed for early withdrawal.

Please also review *Other Account Fees* on pages 8-10 and the *Deposit Agreement and Disclosures*. The *Deposit Agreement and Disclosures* contains information about how we calculate interest, the early withdrawal penalty and other terms for CDs and IRAs. Also, see the *Traditional/Roth Individual Retirement Custodial Accounts and Disclosure Statements* for additional IRA account information.

CDs and IRAs (cont.)

Account	Minimum Amount You Need to Open Account	Account Features/Services	In
<i>Money Market IRA</i>	\$50	<ul style="list-style-type: none"> • Additional deposits allowed at any time. • You may make withdrawals any time without a bank early withdrawal penalty. You may make unlimited withdrawals at a banking center. You are limited to six withdrawals by pre-authorized, automatic, or telephone transfer during any 30-day period. 	Va ch ac
<i>Opt-Up® CD/IRA Term of 30 Months</i>	\$10,000	<ul style="list-style-type: none"> • No additional deposits until maturity. A withdrawal or an additional deposit is allowed at maturity during the grace period. • Automatically renews to another 30 month Opt-Up CD/IRA, or, if we no longer offer new Opt-Up CDs/IRAs, to a 30 month CD/IRA Time Deposit. Alternative terms are not allowed. • We may limit the amount that each customer may invest in one or more Opt-Up CDs/IRAs to a total of \$500,000. 	Va cf of IF ni in IF ye th a th U C ra n o

Interest Rate

Variable. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Other Important Account Information

Variable. Your interest rate and annual percentage yield may change. After the first 6 months of the term, you have a one-time option to reset the interest rate for the remaining term of the CD/IRA. Here is how the reset option works: If our interest rate for a new Opt-Up CD/IRA increases, and you are eligible to reset your interest rate, you can ask us to reset the rate on your Opt-Up CD/IRA. The reset rate will be the sum of (1) the rate that applied to your Opt-Up CD/IRA at account opening and (2) one-half (50%) of the difference between the rate that applied to your Opt-Up CD/IRA at account opening and the rate that we offer on the date we reset the rate for a new Opt-Up CD/IRA (or if we no longer offer new Opt-Up CDs/IRAs, the rate we offer on a new 30 month CD/IRA Time Deposit) with the same balance as your CD/IRA. You may reset the rate only once during the 30 month term, starting in the seventh month of the term. After we reset the rate, the new rate will apply only to the remaining term of the CD/IRA.

- A penalty is imposed for early withdrawal.

Please also review *Other Account Fees* on pages 8-10 and the *Deposit Agreement and Disclosures*. The *Deposit Agreement and Disclosures* contains information about how we calculate interest, the early withdrawal penalty and other terms for CDs and IRAs. Also, see the *Traditional/Roth Individual Retirement Custodial Accounts and Disclosure Statements* for additional IRA account information.

Other Account Fees

Fee Category	Fee Name/	Fee Amount
ATM Bank of America ATM —an ATM that prominently displays the Bank of America name and logo on the ATM	Withdrawals, deposits, transfers, payments and balance inquiries at a Bank of America ATM	No ATM fee
	ATM Mini Statement Fee	\$1.00 each
	ATM Full Statement Fee	\$3.00 each
	Non-Bank of America ATM Fee for: Withdrawals, transfers and balance inquiries at a non-Bank of America ATM located in the U.S.	\$2.00 each
	Non-Bank of America ATM Fee for: Withdrawals, transfers and balance inquiries at a non-Bank of America ATM located in a foreign country	\$5.00 each
Check Enclosure	Check Enclosure Fee	\$3.00 each statement period
Copies	Check Copies with Check Safekeeping	No fee for first two copies each monthly statement period; after two, each additional is \$2.00
	Check Copies without Check Safekeeping	\$2.00 per copy
	Deposit Slips and other Credit Items	\$2.00 per copy

Please also review the *Deposit Agreement and Disclosures*.

Other Important Information About This Fee

Deposits and payments may not be available at some ATMs. Transaction fees may apply to some accounts. See account descriptions in this schedule.

Includes up to 8 of your last posted transactions.

Includes activity since last statement.

- When you use a non-Bank of America ATM, you may also be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.
- The non-Bank of America ATM fees do not apply at some ATMs located outside the United States. Call us before you travel internationally for current information about banks participating in the program.
- See the disclosure information that accompanied your card for other fees that may apply.
- Non-Bank of America ATM fees are in addition to other account fees that may apply to the transaction, such as the fee for an excess withdrawal from savings.

- Fee to return cancelled checks with your statement. Applies to each statement period during which we return one or more cancelled checks.
- Please note that we may not return all of your cancelled checks. As an example, your checks may have been converted to an electronic debit, an image or substitute check.
- Prima and MyAccess Checking accounts qualify for waiver of this fee; also waived for Standard Checking accounts if monthly service charge is waived. Check Enclosure Service is not available for CampusEdge Checking.

Other Account Fees (cont.)

Fee Category	Fee Name/Description	Fee Amount
IRA	IRA Direct Custodian Transfer Processing Fee	\$50.00 each plan, each occurrence
	SEP IRA Setup Fee	\$50.00 one time setup fee for each SEP Employer Plan
Overdraft Items and NSF: Returned Items	Overdraft Item Fee and NSF: Returned Item Fee – For the first day your account has an occurrence, fee for each overdraft item and for each returned item	\$20.00 each item <i>Effective April 18, 2008, the following change applies for all checking and money market savings accounts: \$25.00 each item</i> <i>Effective May 9, 2008, the following change applies for all Regular Savings and Student Savings accounts: \$25.00 each item</i>
	Overdraft Item Fee and NSF: Returned Item Fee – For the second and subsequent days your account has an occurrence, fee for each overdraft item and for each returned item	\$35.00 each item
Overdraft Protection Service	Overdraft Protection Transfer Fee - transfer from a linked Bank of America savings account to all checking accounts except Prima	\$10.00 each transfer
	Overdraft Protection Transfer Fee - transfer from a linked Bank of America savings account to a Prima account	\$5.00 each transfer
	Overdraft Protection Transfer Fee - transfer from a linked Bank of America credit card	See Credit Card Agreement
Research	Research Services	\$20.00 each hour

Please also review the *Deposit Agreement and Disclosures*.

Other Important Information About This Fee

e Fee for transferring funds to another institution.

h A one time setup fee is charged when an employer, including a self-employed individual, establishes a Bank of America SEP.

- When you do not have enough available funds in your account to cover an item, we may either pay the item and overdraw your account (an overdraft item) or we may decline or return the item unpaid (a returned item). In either case we may charge you a fee. An "item" includes each order or instruction for the payment, withdrawal or transfer of funds from your account. Examples of items are a check, an in-person withdrawal slip, an ATM withdrawal, or an other electronic instruction (such as a point of sale or Online bill payment instruction). Please see the *Deposit Agreement and Disclosures* for more information about insufficient funds, overdrafts, items and how we process and post items.
- An "occurrence" is a day with at least one overdraft item or one returned item.
- To determine the number of days with an occurrence, we review your account history for the current month and prior 12 months.
- Fee applies to each overdraft item and each returned item with a maximum of 5 items each day.

Effective April 18, 2008, the following change applies for all checking and money market savings accounts:

- *Fee applies to each overdraft item and each returned item with a maximum of 7 items each day.*

Effective May 9, 2008, the following change applies for all Regular Savings and Student Savings accounts:

- *Fee applies to each overdraft item and each returned item with a maximum of 7 items per day.*

- Transfers will be made for the exact amount required or \$25, whichever is greater.
- A transfer is not made if the transfer would reduce the savings balance to less than \$25.
- You must have a minimum balance of \$50 in your savings account for a transfer to take place.

- Transfers will be made for the exact amount required or \$25, whichever is greater.
- A transfer is not made if the transfer would reduce the savings balance to less than \$25.
- You must have a minimum balance of \$50 in your savings account for a transfer to take place.

Credit card transfers are made from Bank of America credit cards which are issued by FIA Card Services, N.A. Other credit card fees may apply.

\$20.00 minimum fee

Other Account Fees (cont.)

Fee Category	Fee Name/Description	Fee Amount
<i>Miscellaneous</i>	Balance Verification – Decedent's Accounts	\$20.00 each request
	Check and Deposit Ticket Orders	Fee varies
	Deposited Item Returned or Cashed Item Returned Fee	\$15.00 each foreign item
	Legal Process Fee	\$100.00* each occurrence
	Reference Letter	\$10.00 each letter
	Signature or Endorsement Guarantee Fee	\$5.00 each customer, each request
	Stop Payment Fee	\$20.00 each request or renewal
	Wire Transfers and Drafts, Incoming or Outgoing (U.S. or International)	Fee varies

Please also review the *Deposit Agreement and Disclosures*.

Other Important Information About This Fee

• Prima account customers receive free checks on certain styles.

*Or such other rate as may be set by law. Fee applies to each legal order or process that directs us to freeze, attach or withhold funds or other property.

For example, Bank of America relationship or deposit history for an international visa application, certain immigration documents, auctions, rental agreements or financial support for a student.

Includes postdating orders and electronic transactions.

Other Account Information

This section covers some of the features and services that may apply to your account, depending on which account you have and how you use your account.

Balance Information

The terms "minimum balance", "minimum combined balance" and "average combined balance" are explained below. Other balance terms are explained in the *Deposit Agreement and Disclosures*.

• *Minimum balance* is the lowest end-of-day balance in the account during a statement period. The end-of-day balance is the amount of funds on deposit in the account after we finish processing that day's transactions.

• *Minimum combined balance* for an account is the lowest beginning-of-day total balance of the minimum daily balances in all linked accounts during a statement period.

• *Average combined balance* for an account is calculated by adding the beginning-of-day ledger balance for each linked account for each day in the statement period and dividing by the number of days in the statement period.

Balance Rewards® Money Market

Annual cash bonus. Your Balance Rewards Money Market account ("Balance Rewards account") offers you the potential to earn an annual cash bonus. Here is how the bonus works. We set the bonus factor for your Balance Rewards account at our discretion. The bonus factor may be zero. We set the initial bonus factor on your enrollment date and then reset the bonus factor on each anniversary date. On each anniversary date we determine the average monthly balance in your Balance Rewards account for the last 12 monthly statement cycles. We calculate the bonus amount by multiplying the applicable bonus factor by your lowest average monthly balance (rounded to the nearest \$1000) for that period. To give you time to build your account balance when you first open your account, we do not consider the balances in the first two statement cycles

for the account. We pay the bonus by crediting it to your account within 30 days after each anniversary date if your account remains open.

Enrollment and anniversary dates. Your initial enrollment date is the date you first open a Balance Rewards account, either as a new account or by converting another account. Anniversary dates occur at one-year intervals after your enrollment date. You have the option to change your enrollment date. However, if you change your enrollment date, then the bonus factor for your account is reset to the bonus factor applicable to your new enrollment date and your anniversary dates change to occur at one-year intervals from your new enrollment date. When you change your enrollment date, you forfeit any potential bonus associated with the prior time period.

General terms. You must keep your account open to earn the bonus. If you close your account before the bonus is credited, you will not receive the bonus. We may change the bonus factor at our discretion at any time. Different bonus factors may apply to different accounts so that the bonus factor for an account opened today may be different from the bonus factor for an account opened tomorrow. The bonus factor may be zero. We may stop offering a bonus on your account without notice. To determine the nearest \$1000, we round balances below \$500 down and round balances of \$500 or more up. We report the bonus amount to the IRS on Form 1099.

Example: If you open your account on May 1, then your enrollment date is May 1 and your first anniversary date is May 1 of the following year. On your anniversary date, we determine your lowest average monthly balance for the last 12 statement cycles prior to your anniversary date. If your lowest average monthly balance was \$10,325 and the bonus factor on your enrollment date was 0.50%, your bonus amount would be \$50 (round \$10,325 to \$10,000 and multiply by 0.50%).

Direct Deposits

A direct deposit is an electronic fund transfer that results in a credit to a checking or savings account.

Please also review the *Deposit Agreement and Disclosures*.

For some checking accounts, we reduce the monthly maintenance fee for each statement cycle during which we receive at least one qualifying direct deposit to your account. Qualifying direct deposits are electronic deposits of periodic payments—such as salary, pension, Social Security and Supplemental Security Income (SSI) benefits or other regular monthly income—made into your checking account through the automated clearinghouse (ACH) by your employer or other payer. Other transfers and deposits do not qualify for the reduction in the monthly maintenance fee. Non-qualifying transfers and deposits include: teller deposits, wire transfers, non-periodic direct deposits (such as tax refunds or payments for the sale of goods or services), Online Banking transfers, telephone transfers, ATM transfers and deposits, and other similar transfers or deposits.

Linking Your Accounts

For Standard Checking and Prima accounts, you may ask us to link to your checking account up to 24 of your Bank of America savings and Investment CD accounts. Then you can use the balances in those linked accounts to help you meet one of the listed balance requirements for your checking account. You can only link accounts that are located in California. When you link your accounts, we send you a statement with your combined accounts. Certain other restrictions apply.

Transaction Date for Savings Withdrawal Fee

An excess withdrawal or transaction fee applies to savings accounts. If you are counting the number of transactions you make each monthly statement cycle, please note that we count a transaction on the date we post it to your account. This date may be different than the date you authorize, transfer or conduct the transaction, which means the transaction may not be counted until a later statement cycle.

Transaction Limits for Savings Accounts

Federal regulations and the *Deposit Agreement and Disclosures* limit certain types of transfers from savings accounts. Legal limit: No more than a total of six transfers each monthly statement cycle (each month

for a quarterly statement cycle) from a savings account by means of a pre-authorized transfer (automatic, wire, telephone or Online Banking), check, draft or debit card; of the six transfers, if checks, drafts or debit cards are allowed on the account, no more than three transfers may be made by check, draft or debit card. If you exceed the legal limits on more than an occasional basis, we convert your account to another type of account and your account may no longer earn interest.

For Balance Rewards, Cash Maximizer and Interest Maximizer accounts, to help you avoid transactions that exceed these limits, you may obtain special withdrawal/transfer slips for use in person at a banking center and by mail. These slips are not counted as limited transactions when used in, or mailed to, your banking center in California. However, when you use a slip to conduct a transaction at an office outside of California, the slip is generally treated as one of the limited transactions you are allowed each month.

Variable Rate

If you have an interest bearing checking or savings account, your funds earn a variable interest rate. Your interest rate and annual percentage yield may change. At our discretion, we may change your interest rate and annual percentage yield at any time.

Keep the Change[®] Savings Service

When you enroll in our Keep the Change savings service, we round up the amount of any Bank of America Check Card purchase made by you or a joint owner of your checking account to the next whole dollar amount, and transfer the amount in excess of the purchase price to your savings account.

We aggregate the round-up from purchases that post to your checking account each business day and make a single transfer (the "Keep the Change" transfer) at the end of the business day. If on a business day you do not have sufficient available funds in your checking account, or if any transaction has overdrawn your checking account, we do not round-up purchases posted on that business day and we cancel the Keep the Change transfer for that day.

If your Check Card purchase is subsequently cancelled or reversed, the corresponding Keep the Change transfer will remain in the savings account. We may cancel the Keep the Change service at any time.

Keep the Change[®] Matching Promotion

We match 100% of the amount of your Keep the Change transfers during the first three months after you enroll, and we will match 5% thereafter. The maximum total match is \$250 per year.

We will only match Keep the Change transfers on up to five checking accounts per dispositor (including joint depositors) or up to five checking accounts per household, whichever is less.

The matching funds will be credited to your savings account annually, within 8 weeks after the month in which the anniversary of your enrollment in the Keep the Change savings service occurs. To receive the matching funds, your checking and savings accounts must be open and in good standing and you must still be enrolled in the Keep the Change savings service at the time the matching funds are scheduled to be paid.

Purchases with co-branded or affinity Check Cards with rewards are not eligible for matching.

Earn a promotional match up to \$250 per anniversary period for each checking account with the Keep the Change savings service. You will not receive the matching funds for: a.) purchases of cash-like items, such as traveler's cheques, foreign currency, cashier's checks, gaming chips, and other similar instruments and things of value; and b.) account funding transactions including transfers to open or fund deposit, escrow, or brokerage accounts and purchases of stored value cards. The promotional matching funds will be reported to the IRS on Form 1099. We may terminate the matching promotion at any time without notice. Additional matching funds may be available through special arrangements with certain merchants and organizations. Please ask a banking center associate for details.

Keep the Change[®] patent pending.



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