

Understanding Bank of America Core Checking®

An overview of key policies and fees

Your Core Checking account		
Monthly Maintenance fee	\$12.00	Each month, or no Monthly Maintenance fee when you do one of the following each statement cycle: Make at least one qualifying Direct Deposit of \$250 or more, OR Maintain an average daily balance of \$1,500 or more Students under age 23 are eligible for waiver of this fee while enrolled in high school, college or a vocational program.
ATM fees		
Bank of America® ATMs	No ATM fee	For deposits, withdrawals, transfers or balance inquiries
Non-Bank of America ATMs	\$2.50	In the U.S., plus any fee charged by the ATM's operator
	\$5.00	Outside the U.S., plus any fee charged by the ATM's operator
Overdraft policy		
- To help you avoid fees, we won't authorize ATM withdrawals or everyday debit card purchases when you don't have enough money in your account. - We offer two overdraft setting options for how you want us to process your other transactions, such as checks and scheduled payments.		
Overdraft settings and fees		
Option 1: Standard	\$35.00 per overdraft or declined/returned transaction	We may approve checks or scheduled payments that cause an overdraft. Use this setting if you want transactions to be completed, even though you'll pay a fee. You pay a \$35 Overdraft Item fee for each payment that goes through, or a \$35 NSF: Returned Item fee for each one that doesn't. There's no NSF: Returned Item fee for one-time or recurring declined debit card payments. However, an Overdraft Item fee can apply to a recurring debit card payment that is completed. No more than 4 Overdraft or Returned Item fees are charged per day.
Option 2: Decline-All	\$35.00 per declined/returned transaction	We won't authorize any transactions that will cause an overdraft. You pay a \$35 NSF: Returned Item fee for each transaction that does not go through. There's no NSF: Returned Item fee for declined debit card payments. No more than 4 Returned Item fees are charged per day.
Emergency cash at the ATM	\$35.00 per overdraft transaction	You may be able to authorize an overdraft and access cash at a Bank of America ATM. You'll pay a \$35 Overdraft Item fee for the ATM withdrawal unless you deposit money to cover your overdraft by the end of the business day.
Extended Overdrawn Balance charge	\$35.00	Additional fee when your account stays overdrawn for 5 consecutive business days (excludes Saturday and Sunday).
Overdraft Protection ¹ transfer fee	\$10.00 per transfer	With Overdraft Protection, if you're about to overdraw your account, we'll automatically transfer available funds from your linked savings or second eligible checking account. Only 1 transfer fee charged per day.

This Clarity Statement summarizes key policies and fees for this account. For more information about the terms that govern your account, please review your Personal Schedule of Fees and Deposit Agreement.

¹ Overdraft Protection is also available from your Bank of America credit card. Overdraft Protection transfers from your credit card are Bank Cash Advances. They are subject to overdraft protection cash advance fees and will accrue interest at the Bank Cash Advance APR. Please refer to your Credit Card Agreement for additional details.

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H.R. 5414--the Check Clearing for the 21st Century Act United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit,2002

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America's Greatest Brands Stephen P. Smith,2000 Pays tribute to America s strongest brand icons Reveals brand history heritage market positionin and achievements as well as many fascinating insights into more than 70 of America s leading brands

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Table of Contents Bank Of America Core Checking

1. Understanding the eBook Bank Of America Core Checking
 - The Rise of Digital Reading Bank Of America Core Checking
 - Advantages of eBooks Over Traditional Books
2. Identifying Bank Of America Core Checking
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Bank Of America Core Checking
 - User-Friendly Interface
4. Exploring eBook Recommendations from Bank Of America Core Checking
 - Personalized Recommendations
 - Bank Of America Core Checking User Reviews and Ratings
 - Bank Of America Core Checking and Bestseller Lists
5. Accessing Bank Of America Core Checking Free and Paid eBooks
 - Bank Of America Core Checking Public Domain eBooks

- Bank Of America Core Checking eBook Subscription Services
- Bank Of America Core Checking Budget-Friendly Options
- 6. Navigating Bank Of America Core Checking eBook Formats
 - ePub, PDF, MOBI, and More
 - Bank Of America Core Checking Compatibility with Devices
 - Bank Of America Core Checking Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Bank Of America Core Checking
 - Highlighting and Note-Taking Bank Of America Core Checking
 - Interactive Elements Bank Of America Core Checking
- 8. Staying Engaged with Bank Of America Core Checking
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Bank Of America Core Checking
- 9. Balancing eBooks and Physical Books Bank Of America Core Checking
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Bank Of America Core Checking
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Bank Of America Core Checking
 - Setting Reading Goals Bank Of America Core Checking
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Bank Of America Core Checking
 - Fact-Checking eBook Content of Bank Of America Core Checking
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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