

# Understanding Bank of America Interest Checking™

## An overview of key policies and fees

### Your Interest Checking account

Monthly Maintenance fee	<b>\$25.00</b>	<p>Each month, or <b>no Monthly Maintenance fee</b> when you maintain combined balances of \$10,000 or more each statement cycle. Combined balances include:</p> <p>Average daily balances for the statement cycle in linked checking, savings and money market savings accounts, <b>AND</b></p> <p>The current balances, as of the end of the checking statement cycle in linked personal CDs and IRAs, <b>AND</b></p> <p>The current balance, as of two business days before the end of the checking statement cycle, in your eligible linked Merrill Lynch investment accounts.</p>
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### ATM fees

Bank of America™ ATMs	<b>No ATM fee</b>	For deposits, withdrawals, transfers or balance inquiries
Non-Bank of America ATMs	<b>\$2.50</b>	In the U.S., plus any fee charged by the ATM's operator
	<b>\$5.00</b>	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

<b>Option 1: Standard</b>	<b>\$35.00</b> 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.
<b>Option 2: Decline-All</b>	<b>\$35.00</b> 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	<b>\$35.00</b> 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	<b>\$35.00</b>	Additional fee when your account stays overdrawn for 5 consecutive business days (excludes Saturday and Sunday).
Overdraft Protection <sup>1</sup> transfer fee	<b>\$10.00</b> per transfer	With Overdraft Protection, if you're about to overdraw your account, we'll automatically transfer available funds from your linked savings, credit card or second eligible checking account. Only 1 transfer fee charged per day. <b>Transfer fee waived for transfers from savings or second eligible checking.</b>

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 transfers from your credit card are Bank Cash Advances and will accrue interest at the Bank Cash Advance APR statement in your Credit Card Agreement. Please refer to your Credit Card Agreement for additional details.

# Bank Of America Interest Checking

**Mark Steyvers**



**Bank Of America Interest Checking:**

## **Bank Of America Interest Checking** Book Review: Unveiling the Power of Words

In a global driven by information and connectivity, the ability of words has become more evident than ever. They have the ability to inspire, provoke, and ignite change. Such is the essence of the book **Bank Of America Interest Checking**, a literary masterpiece that delves deep into the significance of words and their effect on our lives. Written by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we shall explore the book is key themes, examine its writing style, and analyze its overall effect on readers.

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gpm from tabulated data for loss head and gpm and velocity also calculate gpm by fixture unit

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