



Get your pay faster, easier and with more security.

Choosing the Bank of America CashPay® Visa® Payroll Card



Faster and Easier Pay

- No credit qualification to enroll
- Get immediate access to your money by 9 a.m. on payday
- No more standing in long lines to cash your paycheck
- No more check-cashing fees

More Secure

- Safer than carrying cash
- No worrying about lost or stolen checks
- Feel comfortable knowing your CashPay account is FDIC-insured

Use your CashPay card to make purchases everywhere Visa debit cards are accepted.

Get access to your cash at nearly 19,000 Bank of America ATMs across the United States and over one million Visa/Plus® ATMs worldwide. Plus, you can get cash back when you make a purchase at Interlink point-of-sale locations using your Personal Identification Number (PIN), or you may obtain cash from a bank teller at any Visa Member Bank location.

Special Features:

- No monthly fee
- FREE signature-based and pinned point-of-sale purchases
- 2 FREE ATM withdrawals per pay period at any Bank of America ATM
- 1 FREE teller cash withdrawal per week at any Visa Member Bank location
- FREE online account balance and transaction information
www.bankofamerica.com/cashpay

See reverse for your complete schedule of fees.

Schedule of Fees

Revised September 23, 2011



Purchases at Merchants	
Signature-based Purchase at Visa Merchants**	Free
Pinned POS Purchase at Merchant (Including cash back transactions)	Waived
ATM Fees*	
ATM Withdrawal Domestic	2 free per pay period at Bank of America ATMs \$1.50 for all others
ATM Withdrawal International	\$3.50
ATM Balance Inquiries	Waived
ATM Transaction Decline	Waived ATM Withdrawal Domestic
Visa Bank Teller Access	
Cash Access (limited to available balance only) (via Visa bank locations)	1 free each week, \$5.00 for all others**
Other Service Fees	
Monthly Maintenance	Waived
Online Funds Transfer	\$1.50 per transfer
Emergency Cash Transfer for Remaining Account Balance (under \$20.00)	1 free per year
Emergency Cash Transfer Domestic	\$15.00
Emergency Cash Transfer International	\$30.00
International Transaction Fee	2% of U.S. Dollar amount of transaction
Automated Customer Service Inquiry	Waived
Live Customer Service Inquiry	2 free each calendar month, \$1.50 for each additional call
International Customer Service Inquiry	2 free each calendar month, \$1.50 for each additional call
Card Replacement Domestic	1 free, \$2.50 thereafter
Card Replacement - Express Delivery (additional charge)	\$15.00
Card Replacement International	Quote provided at time of request, as price varies by country
Negative Balance Fee	Waived
ACH Debits for Bill Payments	Waived
PIN Changes	Waived
Duplicate Statement	Waived
Account Closure Fee (check issued)	Waived
Legal Process Fee	\$100.00 (or such other amount as may be set by law)

Fees for CashPay transactions will be charged to your account daily.

* ATM owners may impose an additional "convenience fee" or "surcharge fee" for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however, you will not be charged any additional convenience or surcharge fees at a Bank of America ATM.

A Bank of America ATM means an ATM that prominently displays the Bank of America name and logo.

Balance inquiries may not be available at all ATMs outside the U.S.

** This feature is only available with the CashPay Visa Card.