

CHECKING ACCOUNT OFFER

You could get \$200¹

Start by opening a new checking account online through this offer page. You're in the right place to explore your checking options.

[See Offer Details](#)



YOUR
\$200
NEW CHECKING
ACCOUNT OFFER¹



Offer is available **online only** and is limited to individuals who have not owned or co-owned a Bank of America personal checking account within the last twelve (12) months. Fiduciary accounts (e.g., trusts) and business accounts are **not eligible** for this offer. Offer cannot be combined with any other checking offer and is limited to one bonus per account and per customer. Offer expires on **January 31, 2024**. Bank of America may change or discontinue this offer at any time before this date without notice.

Requirements to Receive the \$200 Online Only Offer Bonus:

- (1) Open a new Bank of America Advantage Banking account **online** using offer code **TWA200CIS** by **January 31, 2024**, to be enrolled in this offer.
- (2) Set up and receive Qualifying Direct Deposits totaling \$2,000 or more into that Bank of America Advantage Banking account within ninety (90) days of account opening.

A **"Qualifying Direct Deposit"** is a direct deposit of regular monthly income – such as your salary, pension or Social Security benefits, which are made by your employer or other payer – using account and routing numbers that you provide to them. Examples of **non-qualifying** transfers and deposits include the following: teller deposits, wire transfers, debit card transfers, ATM transfers or deposits, Online and Mobile Banking transfers or deposits, or transfers from a bank or brokerage account or Merrill investment account.

After you satisfy all of the requirements, we will attempt to deposit the earned bonus directly into your new Bank of America Advantage Banking account within sixty (60) days. The new Bank of America Advantage Banking account must be open and in good standing up to and including the date any earned bonus is paid.

To receive your bonus you must provide all of the information we require in connection with opening the account. This includes information we require to identify each account owner and to report the bonus to the Internal Revenue Service (IRS), including a validly completed IRS Form W-9 or Form W-8 (as applicable). **The value of this bonus may constitute taxable income to you. To the extent required by law, Bank of America may withhold tax or other amounts from the payment.** Bank of America may issue an IRS Form 1099 (or other appropriate form) to you that reflects the value of such bonus. Please consult your tax advisor, as neither Bank of America, its affiliates, nor their employees provide tax advice.

Additional Terms and Conditions: All account applications are subject to approval. The minimum deposit required to open a Bank of America Advantage SafeBalance Banking[®] account is \$25. The minimum deposit required to open a Bank of America Advantage Plus Banking[®] account is \$100. The minimum deposit required to open a Bank of America Advantage Relationship Banking[®] account is \$100, and the Annual Percentage Yield (APY) is as follows: less than \$50,000, 0.01%; \$50,000 and over, 0.02%. APYs are accurate as of 11/01/2023. For today's rates, select the applicable account at bankofamerica.com/depositsrates. Rates may change at any time without prior notice, before or after the account is opened, and may vary by location. Fees may reduce earnings. Accounts, product terms, and fees may vary by location, and we may discontinue and/or add new account types at any time. Please consult a financial center, visit bankofamerica.com or see the [Personal Schedule of Fees](#) for account fees and additional information about accounts.

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