

Tips for Protecting Yourself Against Identity Theft and Fraud



Bank of America Corporation

- **Be aware of how fraud occurs.**
Your awareness is a major step in protecting your personal information. Be alert to anyone asking for personal information.
- **Create passwords/PINs not easily associated with you, and memorize them.**
Do not use your children's names, for example, or any other item of information that may be unique to you or easily obtainable via the Internet or Social Networking sites. Do not use the same passwords and PINs to access other accounts or services. Never share your passwords and PINs with anyone. Change your passwords and PINs regularly, especially if you suspect that someone may know them.
- **Use caution with e-mail.**
Beware of suspicious e-mails that may appear to be affiliated with legitimate companies or organizations. Do not click on any embedded links in suspicious e-mails as this may install malicious software or download a virus onto your computer or mobile device.

Additionally, regular e-mail is sent through the Internet which is not secure and is vulnerable to viewing by unknown third parties. To protect your privacy and account security, do **not** send account numbers, credit or debit card numbers, passwords or other private information via Internet e-mail. Secure communication with your Financial Advisor or the Merrill Edge® Investment Center is possible by using the Secure Message center which is available via the MyMerrill™ and Merrill Edge® websites.
- **Use caution with Web sites and when browsing the Internet.**
Be fully certain of the security and legitimacy of a Web site before typing in any personal information. When in doubt, do not provide your online logon IDs, passwords or any other information over the Internet. Additionally, install and maintain updated anti-virus, anti-malware and anti-spyware software, and use personal firewalls to protect your computer.
- **Discuss the risks of identity theft and fraud with your family.**
Talk with your children and elderly parents about the risks of divulging personal information in person, on the phone, via the Internet (especially social networking sites) and through e-mail.
- **Safeguard your at-home information.**
Use a crosscut shredder to shred your financial account statements, credit and debit card statements, credit and debit card offers and other sensitive information you are throwing away. Keep your credit and debit card numbers, their 1-800 phone numbers and your driver's license number in a secure place in the event your wallet is ever stolen. As an extra precaution, do not print your Social Security number or driver's license number on your checks.
- **Check your account statements and online account activity regularly.**
Check your monthly banking, investment and credit/debit card statements when you receive them and account for every

transaction. Also, look for any unusual or unauthorized activity, and if found report it immediately. When using the MyMerril™ or Merrill Edge® websites, review the last login date and time displayed on the My Accounts page to confirm the most recent online access to your account information.



Bank of America Corporation

- **Order and review your annual credit report.**

Order your free credit report from the following credit bureaus each year.

Equifax	www.equifax.com
Experian	www.experian.com
TransUnion	www.transunion.com

<https://www.annualcreditreport.com/cra/index.jsp>

Check your credit reports closely for any credit and debit cards, loans, car financing and/or mortgages that you didn't apply for, but are opened in your name.

- **Create a Relationship PIN for your Merrill Lynch and Bank of America relationships.**

A Relationship PIN provides an additional level of secure authentication when accessing the Interactive Voice Response (IVR) system or speaking with a service representative. A Relationship PIN provides access to both brokerage and banking accounts and is required to perform transactions in the IVR, including money movement and trading.

Call the Wealth Management Client Service Center at (800) MERRILL (637-7455) and speak "Relationship PIN" to securely access your account information through the automated system or by speaking with one of our experienced service representatives. When selecting a Relationship PIN, do not use information that is directly associated with you, your account or can be easy to guess such as repetitive numbers (e.g. 1234 or 1111).

- **Contact your credit and debit card companies before you depart for travel.**

If the issuer of your cards is unaware of your travels, any unusual spending or foreign locations may prompt a fraud alert or block on your account. For more information and assistance with Merrill Lynch credit and debit cards, please log into mymerrill.com or merrilledge.com and click the Privacy & Security link at the bottom of any page.

If you need to report identity theft or fraud, or if you have questions, please call us at (800) MERRILL (637-7455), or contact your Financial Advisor. Merrill Edge® clients may contact the Merrill Edge® Investment Center at (877) 653-4732.

For the latest information on identity theft and fraud, please visit mymerrill.com or merrilledge.com. After entering your online User Id and Password, click on the Privacy & Security link at the bottom of any page.

Merrill Lynch is the marketing name for Merrill Lynch Wealth Management and Merrill Edge™, both of which are made available through Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"). Merrill Edge is the marketing name for two businesses: Merrill Edge Advisory Center, which offers team-based advice and guidance brokerage services; and a self-directed online investing platform.

Merrill Lynch makes available products and services offered by MLPF&S and other subsidiaries of Bank of America Corporation ("BAC").

Banking products are provided by Bank of America, N.A., and affiliated banks, members FDIC and wholly owned subsidiaries of BAC.

Investment Products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
----------------------	-------------------------	----------------

MLPF&S is a registered broker-dealer, member SIPC and a wholly owned subsidiary of BAC.
© 2012 Bank of America Corporation. All rights reserved.

Code 338501-1012