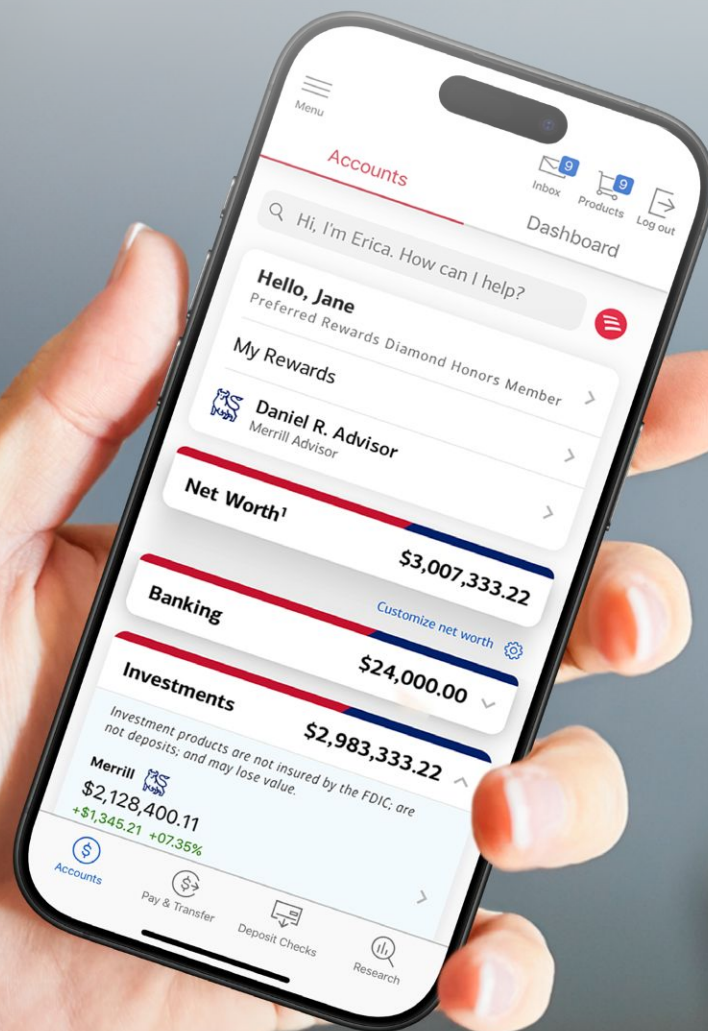


MYMERRILL® APP & MYMERRILL.COM | BANK OF AMERICA MOBILE AND ONLINE BANKING

# Invest and bank from almost anywhere.



For Illustrative Purposes Only

Unified Experience

Help Stay Secure

Stay Connected

Pay Bills, Send Money  
& Make Transfers

Deposit Checks &  
Make Purchases

Get Insights

Explore My Rewards

Stay Informed & More

Say Hello to Erica®

Get Started

**BANK OF AMERICA** 

## Unified experience



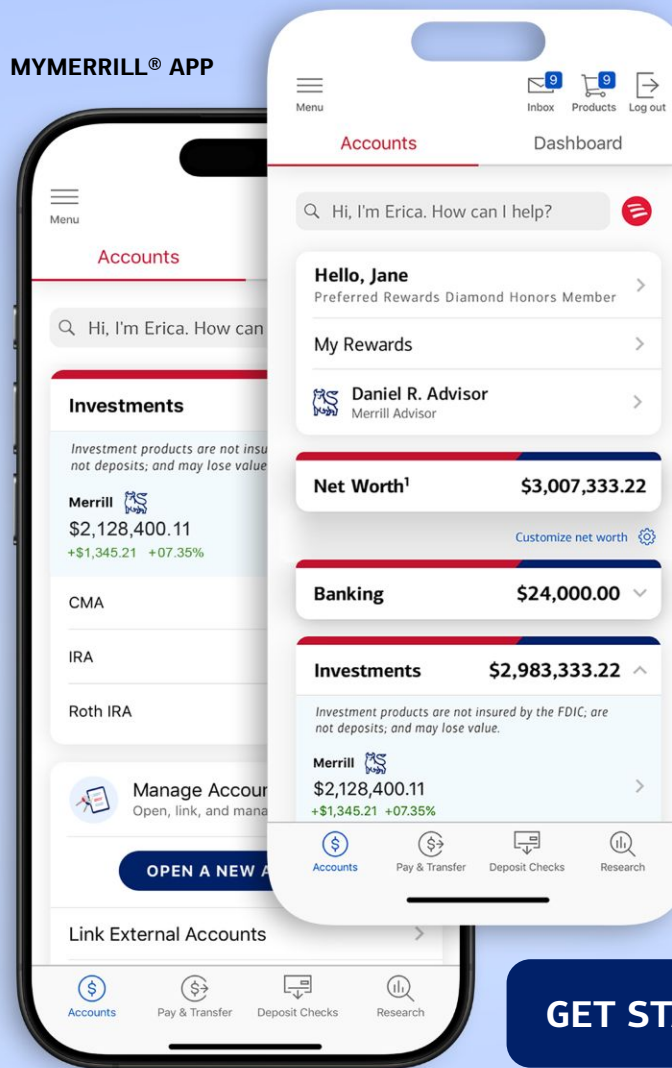
Once you link your Merrill investment and Bank of America bank accounts, you'll have access to your investment, banking and credit card accounts — even those outside your Merrill and Bank of America relationship.\*

The MyMerrill and Mobile Banking apps are integrated into a unified experience that enables you to navigate and manage your accounts all in one app.

You'll also be able to view your accounts through MyMerrill online and Bank of America Online Banking.

\*The ability to view accounts outside your Merrill and Bank of America relationship requires that you add the accounts using My Financial Picture®. My Financial Picture® is a free, secure service that can help you monitor your assets and liabilities as well as track income and spending.

### MYMERRILL® APP



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## You're covered by industry-leading security features

### Secure, Simple Access

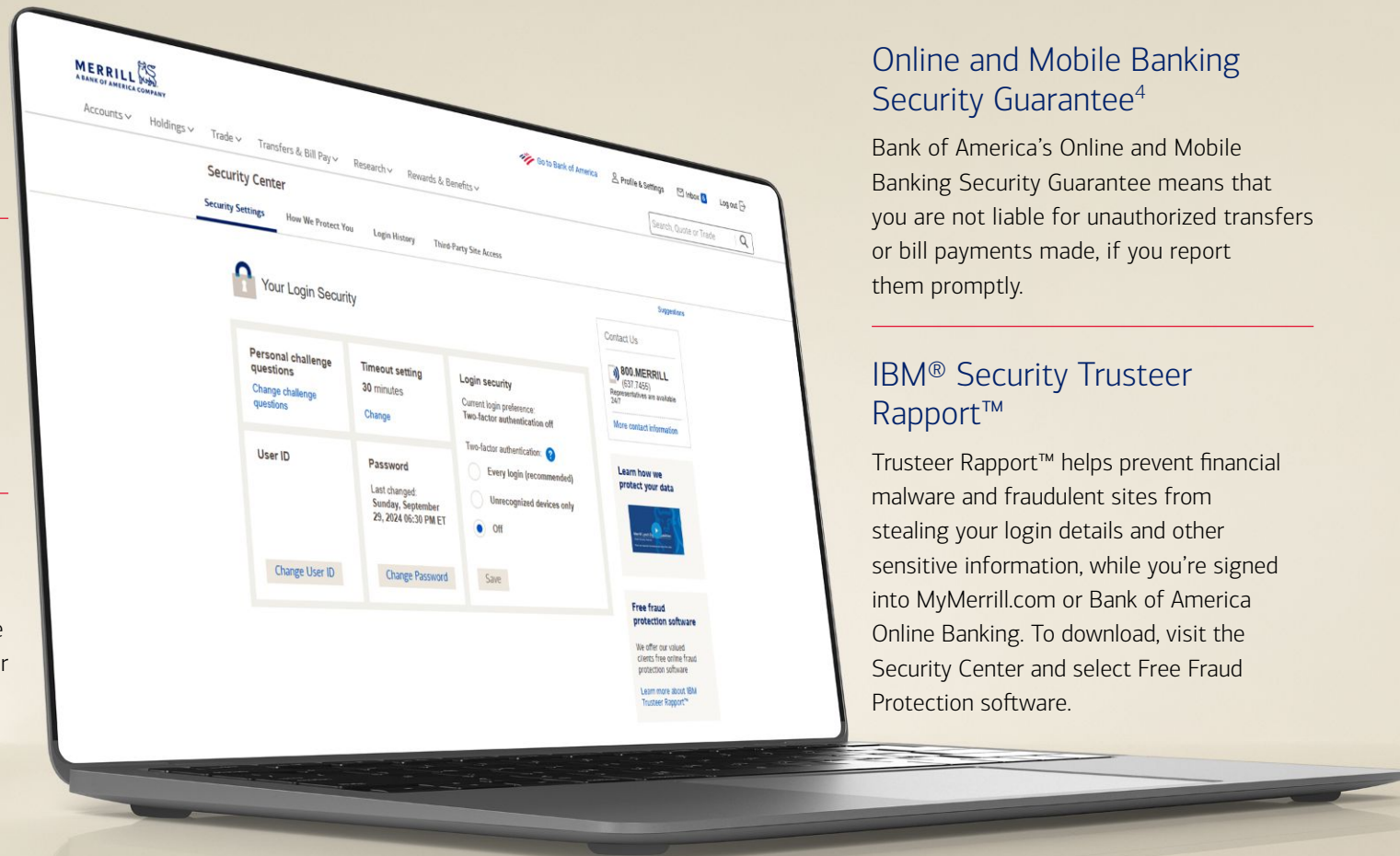
Sign into the MyMerrill and Mobile<sup>1</sup> Banking apps with Touch ID®, Face ID® or Fingerprint Sign-In.<sup>2</sup>

### Security Alerts<sup>3</sup>

Help stay on top of your accounts with security alerts that include notifications when your User ID is entered on a new computer or device and a reminder to reset your password every 90 days.

### The Merrill Fraud Protection Guarantee

Merrill will reimburse you for quantifiable monetary losses that occur in any of your Merrill accounts due to unauthorized, third-party activity.



### Online and Mobile Banking Security Guarantee<sup>4</sup>

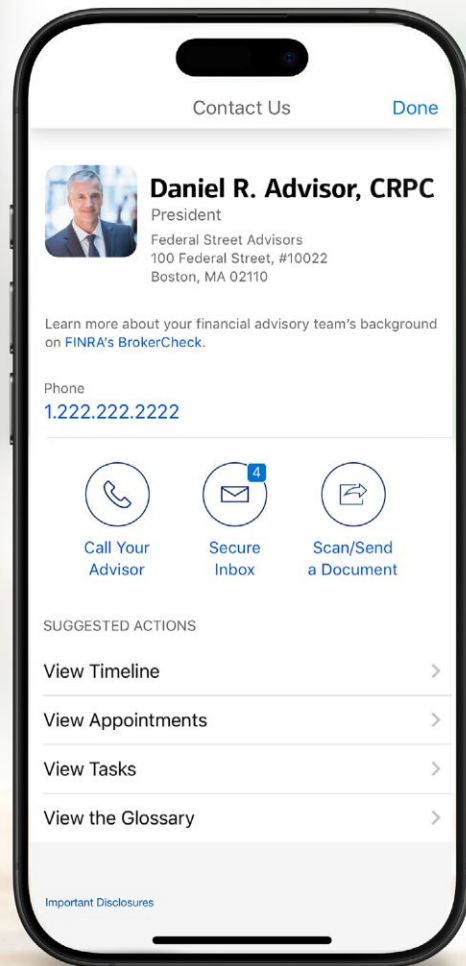
Bank of America's Online and Mobile Banking Security Guarantee means that you are not liable for unauthorized transfers or bill payments made, if you report them promptly.

### IBM® Security Trusteer Rapport™

Trusteer Rapport™ helps prevent financial malware and fraudulent sites from stealing your login details and other sensitive information, while you're signed into MyMerrill.com or Bank of America Online Banking. To download, visit the Security Center and select Free Fraud Protection software.



## Stay connected with your Merrill advisor



### Send and receive secure messages

Send and receive messages with your Merrill advisor through the Secure Inbox.

### Scan and send documents

Scan a document and send it to your Merrill advisor through the Secure Inbox.

### Digital signature

Sign important documents right from your mobile device.

### Appointments

Request a date and time to meet one-on-one with your Merrill advisor.

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# Pay bills, send money and make transfers

## Send and receive money with Zelle®<sup>5</sup>

Conveniently send and receive money with friends and family — fast with no fees in our apps. You can also schedule future dated and recurring payments.<sup>5</sup>

## Transfer money<sup>6</sup>

Easily transfer cash between your Bank of America bank, Merrill investment or other accounts.

Link your Merrill investment and Bank of America bank accounts to make immediate transfers between eligible accounts.<sup>7</sup>

## Bill Pay<sup>8</sup>

Make mortgage payments, pay bills and more.

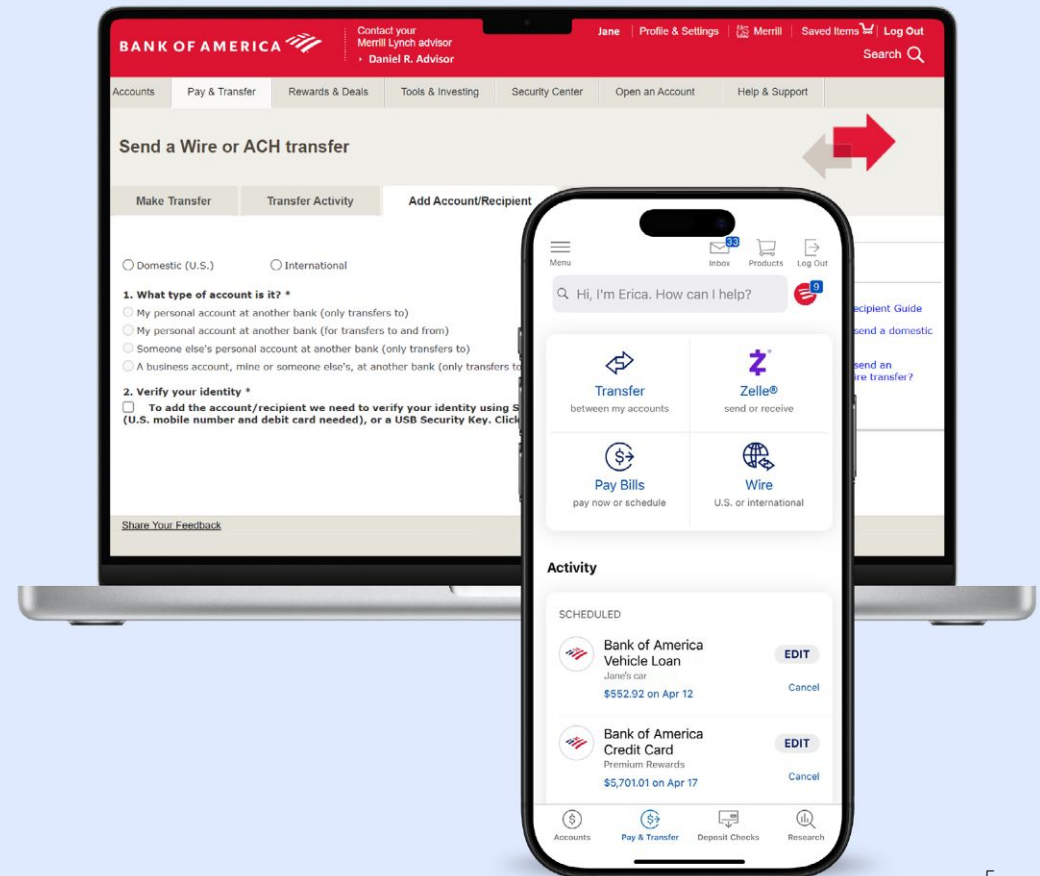
Easily set up recurring payments and receive bill reminders from participating payees using eBills.

You can even automatically pay your Bank of America credit card statement balance each month from either your Merrill or Bank of America account.

## Wire transfers<sup>6</sup>

Send domestic wires from your eligible Merrill and linked Bank of America accounts.

Wire funds internationally from eligible Bank of America accounts.



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## Deposit checks and make purchases, on the go

### Deposit checks<sup>9</sup>

Deposit checks into your eligible Bank of America bank and Merrill investment accounts with a few taps using the app.



### Digital Wallet

Add your credit or debit cards<sup>10</sup> to your digital wallet so you can shop online, in store or in app. Get the same rewards and benefits that come with your card, plus the convenience of a digital wallet.

#### **\$0 Liability Guarantee:**

Rest assured, you are not responsible for unauthorized transactions with your credit or debit card when reported promptly.<sup>11</sup>

Adding your Bank of America debit card to your Digital Wallet means you can get cash using your phone. Just select your card and hold your phone over the contactless symbol at any Bank of America ATM.





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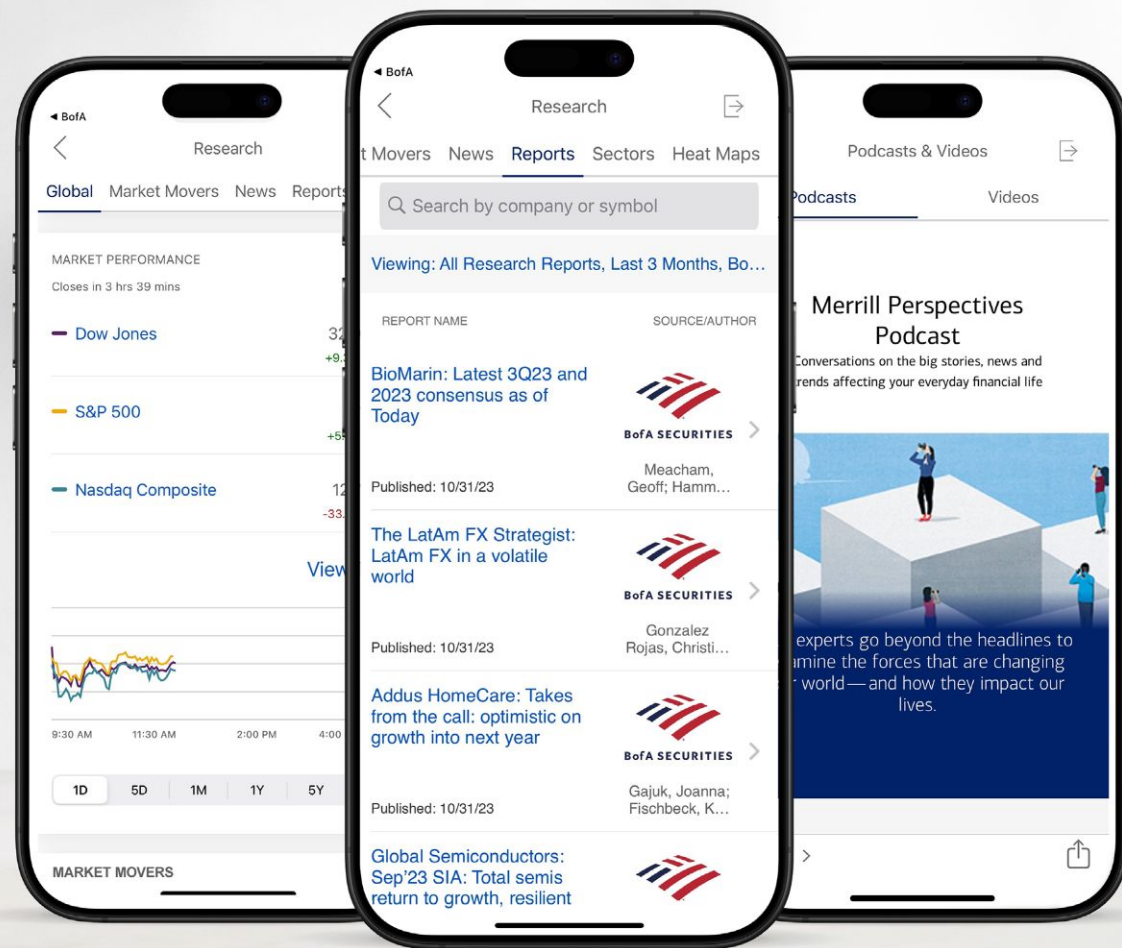
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## Get insights with market research and perspectives

Understand what's happening in the markets — and why — with news, market research, podcasts and insights from BofA Global Research analysts and/or Bank of America's Chief Investment Office. Plus, set up watchlists, account alerts and search security quotes.



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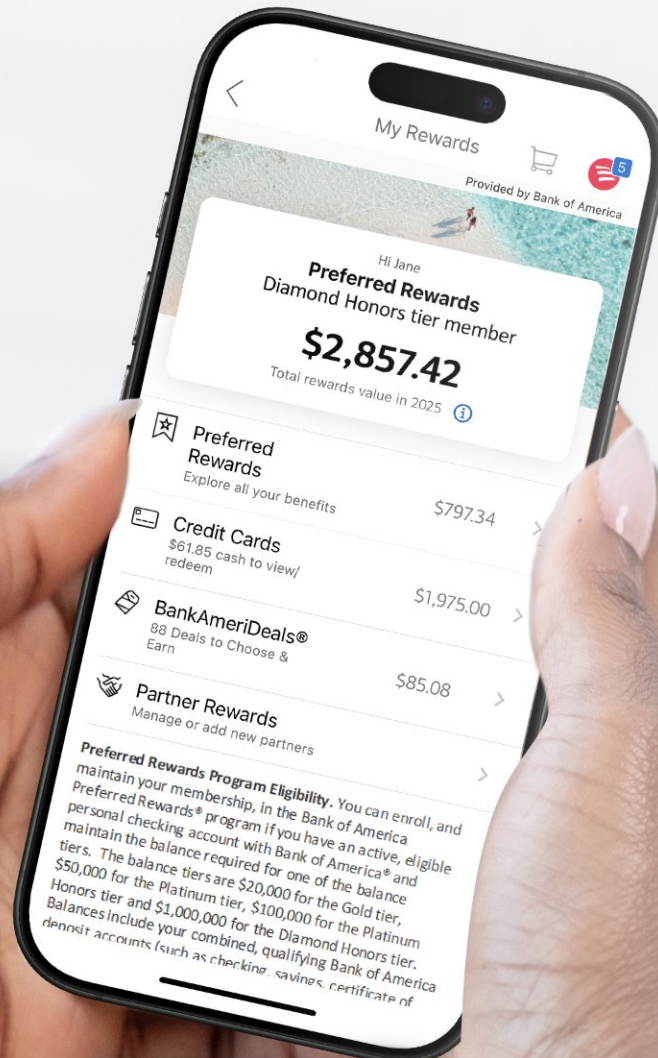
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## Get a personalized snapshot of your rewards with My Rewards



For Illustrative Purposes Only

### My Rewards



Track how much you are saving with  
Bank of America Preferred Rewards®



Learn more about available benefits and review  
your rewards earned



Access lifestyle benefits<sup>12</sup> including premium  
offers and experiences curated for Diamond  
Honors tier members



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## Stay informed about your accounts and more

### Order Foreign Currency

Before you travel, Bank of America checking and savings account customers can order a variety of foreign currencies using the mobile app and Online Banking.

### Mobile Dashboard

Easy access to the information, features and resources that you use the most.

### My Financial Picture®

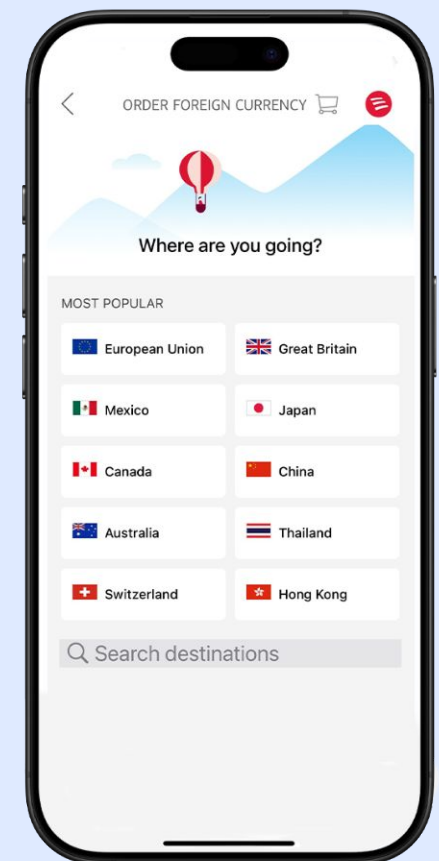
Monitor and view your assets and liabilities, including your net worth. Option to share your financial information with your Merrill advisor for integrated financial planning.

### Card Management

Easily replace lost or stolen cards, check balances and temporarily lock or unlock your credit and debit cards.

### Paperless Statements

Opt for paperless statements to view, download or print your Merrill and Bank of America statements anytime.\*



**ORDER FOREIGN CURRENCY**  
**For Illustrative Purposes Only**

\* Note that not all account documents are available as paperless.

## Say hello to Erica®, your virtual financial assistant



ERICA®

Erica,<sup>13</sup> your virtual financial assistant, can help you keep your full financial picture in focus and help you:

- Get instant answers to questions about your finances
- Access information about your Merrill investment and Bank of America banking accounts
- Track spending including weekly snapshots of your month-to-date spending
- Find past transactions
- View and manage your rewards

Erica also provides a full range of personalized proactive insights and guidance for your Bank of America banking accounts, including notifications of duplicate charges, merchant refunds and updates on your subscriptions and recurring charges.

Link your accounts so Erica can provide Merrill investment balances and activity, search for quotes, connect with your advisor and make transfers between Bank of America banking and Merrill investing accounts.

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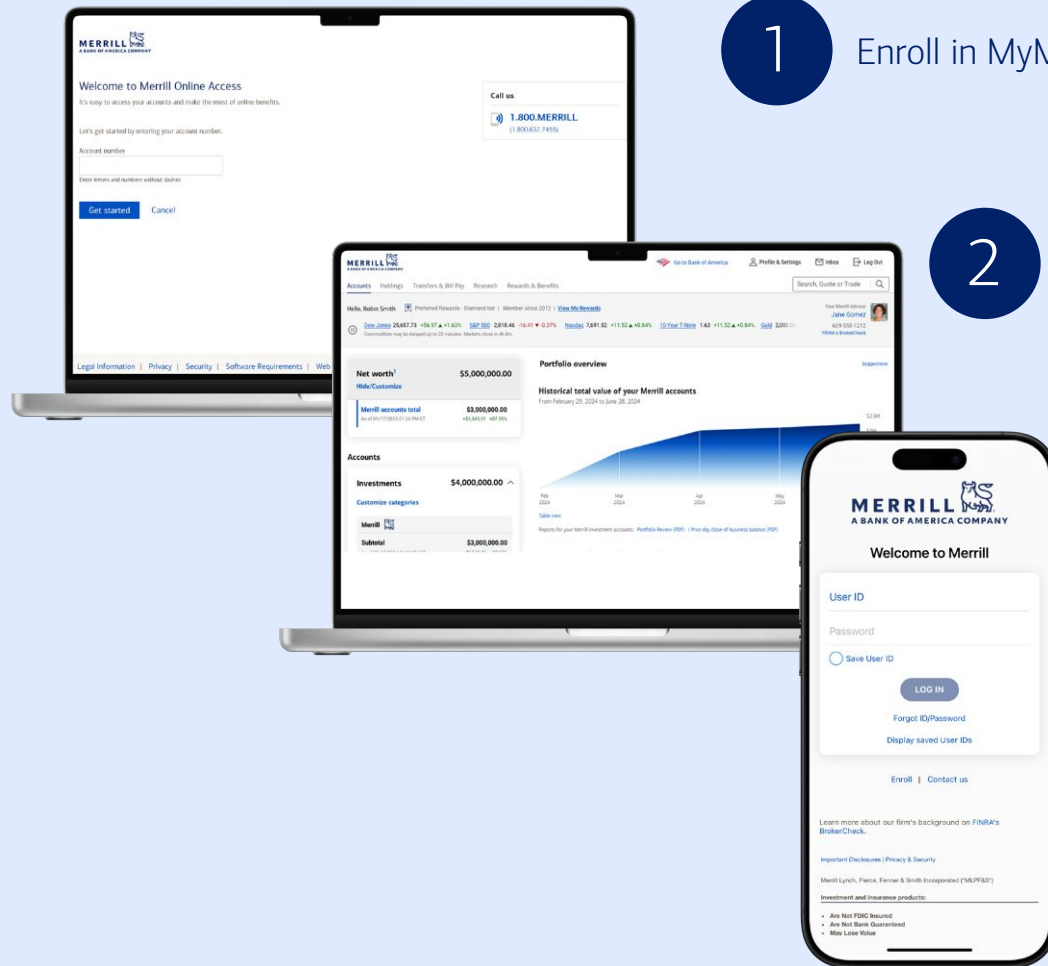
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## Get started today with 3 easy steps



1

Enroll in MyMerrill.com\*

**ENROLL NOW**

2

Link your eligible accounts

Sign into MyMerrill > Accounts Overview > Select 'Link Bank of America account(s)' from bottom of page. You will be asked to enroll in Bank of America Online and Mobile Banking, if you are not already enrolled.

3

Download the MyMerrill app



\* To enroll in MyMerrill, you'll need to provide your brokerage account number, Social Security number and email address.



## See what's available, where

Review the unique features available to help you stay secure, stay connected with your advisor and save time.






Feature	MyMerrill app & Bank of America Mobile app*	MyMerrill Online	Bank of America Online Banking
<b>Access Your Accounts</b>			
View Merrill investment accounts, balances, activity and holdings	✓	✓	✓ ∞
View Bank of America bank accounts, balances and activity	✓	✓ ∞	✓
<b>Help Stay Secure</b>			
Touch ID®, Face ID® & Fingerprint Sign-In	✓		
Security Alerts	✓	✓	✓
Merrill Fraud Protection Guarantee	✓	✓	
Online and Mobile Banking Security Guarantee	✓		✓
IBM® Security Trusteer Rapport™		✓	✓
<b>Stay Connected</b>			
Send secure messages to advisor	✓	✓	
Scan and send documents	✓		
e-Signature	✓	✓	
Schedule appointments with advisor	✓	✓	
<b>Get Insights</b>			
Access news and market research	✓	✓	
Establish watch lists	✓	✓	
Set up account alerts	✓	✓	
Search security quotes	✓	✓	
<b>Send Money, Make Transfers &amp; Deposits</b>			
Send and receive money with Zelle®	✓		✓
Immediately transfer money between Merrill and/or Bank of America accounts	✓	✓ ∞	✓ ∞
1-day transfers to accounts at other financial institutions		✓	✓
Deposit checks to your eligible Bank of America and Merrill accounts	✓		
Send domestic and international wires from eligible Bank of America accounts	✓		✓
Send domestic wires from eligible Merrill accounts	✓	✓	

∞ Your Merrill investment and Bank of America banking accounts must be linked to access these features.

\* The information below represents what you can view and manage in the MyMerrill and Mobile Banking apps, once you have linked your accounts.

## See what's available, where (continued)

Learn more about features available to you through our mobile and online capabilities.

Feature	MyMerrill app & Bank of America Mobile app*	MyMerrill Online	Bank of America Online Banking
<b>Pay Bills &amp; Make Purchases</b>			
Bill Pay	✓	✓	✓
Add credit or debit card to Digital Wallet	✓		✓
<b>Explore My Rewards</b>			
View Total Rewards Value	✓	✓ 	✓
See rewards earned and available	✓	✓ 	✓
Track Preferred Rewards savings	✓	✓ 	✓
Access Preferred Rewards lifestyle benefits	✓	✓ 	✓
<b>Manage Accounts</b>			
Mobile Dashboard	✓		
My Financial Picture	✓	✓	✓
Order foreign currency	✓		✓
Secure Inbox	✓	✓	
Request paperless documents	✓	✓	✓
View Merrill statements and documents	✓	✓	
View Bank of America statements and documents	✓		✓
Create or change credit card PIN	✓		✓
Spending & Budgeting tool	✓	✓ 	✓
<b>Erica - Virtual Financial Assistant</b>			
Provide assistance with Bank of America banking related features and balances	✓		
Provide assistance with Merrill investment-related features and balances	✓		
Deliver a complete range of insights for banking	✓		

 Your Merrill investment and Bank of America banking accounts must be linked to access these features.

\* The information below represents what you can view and manage in the MyMerrill and Mobile Banking apps, once you have linked your accounts.

**Preferred Rewards Program Eligibility.** You can enroll, and maintain your membership, in the Bank of America Preferred Rewards® program if you have an active, eligible personal checking account with Bank of America® and maintain the balance required for one of the balance tiers. The balance tiers are \$20,000 for the Gold tier, \$50,000 for the Platinum tier, \$100,000 for the Platinum Honors tier and \$1,000,000 for the Diamond Honors tier. Balances include your combined, qualifying Bank of America deposit accounts (such as checking, savings, certificate of deposit) and/or your Merrill investment accounts (such as Cash Management Accounts, 529 Plans). You can satisfy the combined balance requirement for enrollment with either:

- 1. a three-month combined average daily balance in your qualifying deposit and investment accounts, or
  - 2. a current combined balance, provided that you enroll at the time you open your first eligible personal checking account and satisfy the balance requirement at the end of at least one day within 30 days of opening that account.
- Refer to your [Personal Schedule of Fees](#) for details on accounts that qualify towards the combined balance calculation and receive program benefits. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Bank of America Private Bank clients qualify to enroll in the Diamond Honors tier regardless of balances. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements. For details on Bank of America employee qualification requirements, please call Employee Financial Services or refer to the Bank of America intranet site. Employees of companies participating in the Bank of America Employee Banking and Investing Program may be eligible to participate on customized terms. Refer to [CEBI Program](#) for details.

<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply.

<sup>2</sup> Certain devices are eligible for enrollment in Touch ID®, Face ID® or fingerprint sign-in. If eligible, you will have the option to enroll by following the prompts within the Mobile Banking app. If you store multiple fingerprints on your device including those of additional persons, those persons will also be able to access your Bank of America Mobile Banking app via fingerprint, including the ability to access a call center, when Touch ID or fingerprint is enabled. Data connection required. Wireless carrier fees may apply. Your chat may be recorded and monitored for quality assurance.

<sup>3</sup> Device must support ability to receive push notifications. Mobile app alerts are not available for all devices or in our web-based Mobile Banking. Message and data rates may apply.

<sup>4</sup> You are not liable for unauthorized [Online and Mobile Banking](#) transactions when you notify the bank in a timely manner. See our [Online Banking Service Agreement](#) for full terms and conditions.

<sup>5</sup> Zelle® should only be used to send money to friends, family or others you trust. We recommend that you do not use Zelle® to send money to those you do not know. Transfers require enrollment in the service with a Zelle® eligible U.S. checking or savings account. Bank of America transfers must be made from an eligible consumer or business deposit account. Transactions between enrolled users typically occur in minutes and Bank of America does not charge a transfer fee. We will send you an email alert with transaction details after you send money using Zelle®. Dollar and frequency limits apply. See the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](#) for further details. Data connection required. Message and data rates may apply. Neither Bank of America nor Zelle® offers purchase protection for payments made with Zelle®. Please treat Zelle® payments like cash, once you send the money, you are unlikely to get it back – for example, you do not receive the item you paid for using Zelle® or the item received is not as described. Regular account fees apply. In some circumstances, you may not be able to enroll in Zelle® immediately.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

<sup>6</sup> Fees apply to wires and certain transfers. See the [Online Banking Service Agreement](#) for details. Data connection required for online and mobile transfers. Wireless carrier fees may apply.

<sup>7</sup> Certain banking and brokerage accounts may be ineligible for real-time money movement, including but not limited to transfers to/from bank IRAs (CD, Money Market), 529s, Bank of America Advantage SafeBalance Banking®, credit cards and transfers from IRAs, loans (HELOC, LOC, mortgage) and accounts held in the military bank. Accounts eligible for real-time transfers will be displayed online in the to/from dropdown menu on the transfer screen.

<sup>8</sup> Payments made through Bill Pay with your Bank of America Advantage SafeBalance Banking® account will be withdrawn from your account before delivery to the payee. If there are not enough funds in your account when we attempt to withdraw the payment amount, the payment will not be sent. Please see the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](#) for details.

<sup>9</sup> Mobile check deposits are subject to verification and not available for immediate withdrawal. Other restrictions apply. In the Mobile Banking app menu, select **Menu > Help > Browse More Topics > Mobile Check Deposit** for details and other terms and conditions. Message and data rates may apply.

<sup>10</sup> Your Bank of America® and Merrill® consumer credit cards issued by Bank of America, N.A. and your Bank of America consumer and small business debit cards are eligible. Some restrictions apply.

<sup>11</sup> **\$0 Liability Guarantee.** Notify us within a reasonable time of the unauthorized use or the loss or theft of your card, card number, or PIN. Certain restrictions apply. To be covered, report unauthorized transactions promptly. Consult your agreements for full details.

<sup>12</sup> **Preferred Rewards Lifestyle Benefit.** You must be enrolled in the Diamond Honors tier of Preferred Rewards to be eligible for lifestyle benefits or events. The lifestyle benefits are provided by third-party vendors not affiliated with Bank of America. Terms and fulfillment of the offers is the responsibility of the third-party vendor and not of Bank of America. Bank of America does not provide your customer information to the third-party vendor, but by contacting them to take advantage of an offer you will identify yourself as a Bank of America client. Due to limited availability, some offers may be open only to a limited number of Preferred Rewards members and could change without notice. Must be 21 years of age or older to participate in offers which include alcohol.

<sup>13</sup> Erica does not provide investment advice. The mobile feature, Erica, is only available in the English language. The feature requires that you download the latest version of the Mobile Banking app and is only available in the Mobile Banking app for select iOS and Android devices. Message and data rates may apply. Your chat may be recorded and monitored for quality assurance.

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Deposit products and services are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation.

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Banking products are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of BofA Corp.

Investment products provided by MLPF&S:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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