

BANK OF AMERICA
Preferred Rewards
For Business

Rewards for
the business
you do



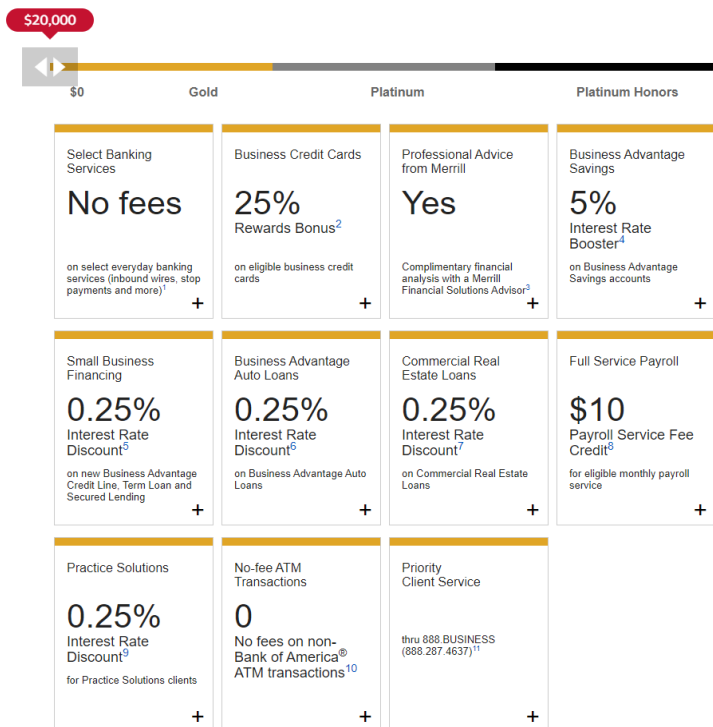
In business, strong relationships matter. With Preferred Rewards for Business, you get rewarded for the business you do as a Bank of America small business client. Members have access to a wide range of valuable rewards, benefits and savings – all with no fee to join or participate in the program.

[Compare tiers](#)

[Calculate rewards](#)

[Review FAQs](#)

Explore member benefits by using the interactive slider.



Become a Preferred Rewards for Business member

There's no fee to join or participate in the program. Here's all you need to become a member:

- An active, eligible Bank of America [business checking account](#)
- A 3-month combined average daily balance of \$20,000 or more in qualifying Bank of America business deposit accounts and/or Merrill[®] business investment accounts

[Get started now](#)



Speak with a Small Business Specialist to get started today

Schedule an appointment now or call 888.BUSINESS (888.287.4637)

Not an Online Banking Customer?

Don't have a business checking account?

[Enroll in Online Banking >](#)

[Learn more about business checking >](#)

▼ Important Disclosures and Information

The Preferred Rewards for Business program is only available to Small Business, Merrill Small Business, and Bank of America Private Bank® Small Business clients. Other categories of clients, such as those commonly referred to as Business Banking, Global Commercial Banking, Global Corporate Investment Banking, or Institutional clients are not eligible to participate in the program. Subject to certain exceptions, eligible business checking accounts generally are any Small Business checking account and the following Analyzed checking accounts: Full Analysis Business Checking or Analyzed Business Interest Checking. Clients in the eligible business categories may enroll in the program. To enroll you must have an active, eligible Bank of America business checking account, and maintain a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier in your combined qualifying Bank of America business deposit accounts (such as checking, savings, certificate of deposit) and/or your Merrill business investment accounts (such as Working Capital Management Accounts, Business Investor Accounts, Delaware Business Accounts). The qualifying balance is calculated based on either (i) your average daily balance for a three calendar month period, or (ii) your current combined balance, provided that you enroll at the time you open your first eligible business checking account and satisfy the balance requirement at the end of at least one day within thirty days of opening that account. Refer to your [Business 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. Bank of America Private Bank® Small Business clients are automatically enrolled in the program at the Platinum Honors tier as long as you maintain your Bank of America Private Bank® relationship. Once you are no longer a client of the Private Bank, your enrollment in Preferred Rewards for Business will end and the benefits from enrollment will no longer be provided. You can continue to receive Preferred Rewards for Business benefits if you are eligible for the program and you take action to enroll. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits may be available without enrolling in the program if you satisfy balance and other requirements.

Accounts not eligible for program benefits include any account not owned by the business, accounts held by the business in a fiduciary capacity, personal account types or accounts titled in the name of a trust. Please see the [Business Schedule of Fees](#) for more information.

1. Banking made better with no-fee services:

Fee waivers do not apply to an analyzed business checking or savings account product or to cards issued under these products.

See the [Business Schedule of Fees](#) for more information.

2. Business Credit Cards:

Only certain credit cards are eligible to receive the program bonus. Enrolled members with eligible cards will receive the program bonus of 25% for the Gold tier, 50% for the Platinum tier, or 75% for the Platinum Honors tier based on program tier and type of card. The Business Advantage Cash Rewards credit card Preferred Rewards for Business Bonus will be applied after all base and bonus earn cash rewards have been calculated on a purchase. For example, a \$100 purchase that earns 3% (\$3.00) will actually earn \$3.75, \$4.50 or \$5.25 based on your tier when the purchase posts to your account. For all other eligible card types, a purchase that earns 100 points will actually earn 125, 150, or 175 points based on your tier when the purchase posts to your account. Other terms and conditions apply. If you have an eligible card, please refer to your card's Program Rules for details about how you will receive the Preferred Rewards for Business bonus on your business card. Program Rules are mailed upon account opening and are accessible through the rewards redemption site via Online Banking or by calling the number on the back of your card. Most Bank of America® branded business credit cards (such as the [Business Advantage Cash Rewards](#), [Business Advantage Travel Rewards](#) and [WorldPoints Rewards](#) for Business credit cards) are eligible to receive the program bonus as long as the card account is open and in good standing. [View a complete list of ineligible cards.](#)

3. Professional Advice:

Members enrolled in the Platinum Honors tier are eligible for an annual relationship review with a small business specialist. If you are a Merrill client and you have questions about the program, please call 800.MERRILL (800-637-7455) or your Merrill advisor. Enrollment in Preferred Rewards for Business is not required to receive a complimentary financial review.

Bank of America Private Bank® and Merrill clients receive financial reviews as part of their advisor relationship.

4. Business Advantage Savings accounts:

The Preferred Rewards for Business program savings interest rate booster is only available to members who have a Business Advantage Savings account and who have enrolled in the program. The interest rate booster will be applied to your Business Advantage Savings account after program enrollment. Your enrollment in Preferred Rewards for Business will not automatically convert any other existing savings account type to a Business Advantage Savings account. If your enrollment in the program is discontinued for any reason, the interest rate booster will end.

5. Business Advantage Credit Line, Term Loan, and Secured Lending Interest Rate Discounts:

Business line of credit and term loan interest rate discounts are available to business applicants and co-applicants who are enrolled in the program at the time of line of credit or term loan application for a new credit facility (excludes specialty lending products that receive specialized pricing). The amount of the discount (0.25% for Gold tier, 0.50% for Platinum tier, and 0.75% for Platinum Honors tier) is based on the business applicant's or co-applicant's eligible tier and status at the time of application. The benefit is non-transferable. The interest rate discount is a standalone benefit and in certain instances may be combined with or superseded by other promotional offers. This interest rate discount will be incorporated into final pricing upon loan approval, which is subject to credit approval. Standard underwriting guidelines and credit policies apply.

6. Business Advantage Auto Loan Interest Rate Discounts:

Business Advantage Auto Loan relationship interest rate discount of 0.25% to 0.50% is valid only for applicants who are enrolled in the program at the time of loan application who obtain a Business Advantage Auto Loan purchase or refinance loan. The maximum relationship interest rate discount on a Business Advantage Auto Loan is 0.50%. Business Advantage Auto Loans do not qualify for, or entitle any applicant to, a discount under the Preferred Rewards program. This relationship interest rate discount is not reflected in our published rates on our website but will be reflected in the interest rate quoted upon loan approval. Discounts are only available on vehicle loan applications submitted by you to Bank of America and not applications submitted through dealerships. Benefit is non-transferable. Subject to credit approval. Standard underwriting guidelines and credit policies apply.

7. Commercial Real Estate Loan Interest Rate Discounts:

Business Commercial Real Estate Loan interest rate discounts are available to business applicants and co-applicants who are enrolled in the program at the time of application for a new credit facility (excludes specialty lending products that receive specialized pricing). The amount of the discount (0.25% for Gold tier, 0.35% for Platinum tier, and 0.50% for Platinum Honors tier) is based on the business applicant's or co-applicant's eligible tier and status at the time of application. The benefit is non-transferable. The interest rate discount is a standalone benefit and in certain instances may be combined with or superseded by other promotional offers. This interest rate discount will be incorporated into final pricing upon loan approval, which is subject to credit approval. Standard underwriting guidelines and credit policies apply.

8. Full Service Payroll:

If you are enrolled in the Preferred Rewards for Business program and are a client who has enrolled through Bank of America to receive full service payroll services from ADP® or Intuit® Full Service Payroll then you are eligible to receive a credit from Bank of America to offset a portion of your payroll product services fees based on your tier status in the Preferred Rewards for Business program as follows: Gold tier: \$10, Platinum tier: \$15, Platinum Honors tier: \$20. Only service fees for the payroll provider's full service payroll solutions are refund eligible. In addition to the general eligibility requirements, you also must fund your payroll with an eligible Bank of America business checking or business savings account. The payroll service fee credit is typically reflected monthly as a statement credit into the same account you are using to fund payroll as long as you have processed at least one payroll transaction through the account in the last 180 days. The payroll service fee credit is typically processed in the month following the statement cycle in which the fee was assessed. For example, payroll activity in January may result in a statement credit in your March statement. In order to receive this credit, the Bank of America business deposit account where you fund your payroll must be open at the time the credit is applied. Any pending credits forfeit upon account closure.

To be eligible for a credit, clients must have enrolled through Bank of America in either ADP® Payroll Services on or after December 31, 2015 or Intuit Full Service Payroll. Intuit QuickBooks® Online Payroll users are not eligible for this benefit. ADP and the ADP logo are registered trademarks of ADP, LLC, used under license. Bank of America does not deliver and is not responsible for the products, services or performance of ADP, LLC or Intuit Inc.

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Internet access may be required. Internet service provider fees may apply. Other bank fees may apply. [View the Business Schedule of Fees](#) for details.

9. Practice Solutions Client Interest Rate Discounts:

Practice Solutions business line of credit and term loan interest rate discounts are available to business applicants and co-applicants who are enrolled in the program at the time of line of credit or term loan application for a new credit facility (excludes specialty lending products that receive specialized pricing). Amount of discount (0.25% for Gold tier, 0.30% for Platinum tier, and 0.35% for Platinum Honors tier) is based on the business applicant's or co-applicant's eligible tier and status at the time of application. Benefit is non-transferable. The interest rate discount is a standalone benefit and in certain instances may be combined with or superseded by other promotional offers. This interest rate discount will be incorporated into final pricing upon loan approval, which is subject to credit approval. Standard underwriting guidelines and credit policies apply. Bank of America Practice Solutions may prohibit use of an account to pay off or pay down another Bank of America account. Bank of America Practice Solutions is a division of Bank of America, N.A.

10. No fee ATM:

The Platinum and Platinum Honors program tier members using a Bank of America debit or ATM card will not be charged the non-Bank of America ATM fee and will receive a refund of the ATM operator or network fee for withdrawals, balance inquiries and balance transfers (1 each per statement cycle for Platinum tier members, unlimited for Platinum Honors tier members) from non-Bank of America ATMs in the U.S. and U.S. territories.

11. Priority Service:

If you are a Merrill client and you have questions about the program, please call 800.MERRILL (800-637-7455) or your Merrill advisor.

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