

# Clarity is important

We want you to have the resources you need to manage credit successfully. That's why we created the Credit Card Clarity Commitment,<sup>®</sup> an easy-to-read one-page summary of certain important terms of your account.<sup>1</sup>

### Basic Information

- Your name
- Credit card product type
- The last 4 digits of account number
- Your Total Credit Line and Cash Credit Line

### Summary of Interest Rates and Payment Information


- Your rates for Purchases, Balance Transfers, Direct Deposit and Check Cash Advances, and Bank Cash Advances
- Rate guidelines—Existing Balances
- Rate guidelines—Future Transactions
- Payment Due Date information

### Summary of Fees

- Annual Fee if applicable
- Transaction Fees explanation
- Late Payment Fees explanation
- Returned Payment Fee explanation

### For More Information

- Contact by phone, 24/7



**Primary Account Owner:** Chris L. Martin  
**Account:** BankAmericard Cash Rewards™ Visa® account ending in 1234  
**Total Credit Line:** \$5,000, of which \$1,500 is your Cash Credit Line  
*This information is accurate as of September 1, 2011*

#### Clarity Commitment® Credit Card Account Summary

This summary is intended to provide you with a clear and straightforward description of the key rates and fees of your credit card. It does not take the place of your *Credit Card Agreement*, which was enclosed with your card. We encourage you to read your *Agreement* for a detailed explanation of your current account terms and pricing.

You can view your balance, transactions, credit lines, available credit, total minimum payment and payment due date on your monthly statement or at [www.bankofamerica.com](http://www.bankofamerica.com).

#### Interest Rates and Payment Information Summary

How you manage your account determines what interest charges, if any, you pay. For example, if you make only Purchases and pay your balance in full each month by the payment due date, you will not pay interest.

You will be charged interest at the Annual Percentage Rates (APRs) below when you carry a balance on your account by making Purchases, Balance Transfers, Direct Deposit and Check Cash Advances, or Bank Cash Advances. If your account has balances at promotional rates, the promotional APRs will be listed on your monthly statement.

Transaction	Your current APRs
• <b>Purchases</b> , such as transactions at retail stores or online merchants	XX.XX% Variable
• <b>Balance Transfers</b> , such as transferring a balance from another creditor	XX.XX% Variable
• <b>Direct Deposit and Check Cash Advances</b> , such as writing an access check	XX.XX% Variable
• <b>Bank Cash Advances</b> , such as ATM withdrawals	XX.XX% Variable

*Note: Variable APRs increase or decrease with changes in the U.S. Prime Rate.*

**How changes can occur to APRs on existing balances:** APRs may change when a promotional rate expires, or when there is an increase or decrease in the U.S. Prime Rate. Note: Penalty APR will not apply to existing balances.

**How changes can occur to APRs for future transactions:** If you pay late, we may apply a Penalty APR up to 29.99%. If there is an increase, we'll send you a notice at least 45 days in advance to explain when and why your APR is increasing (except if the change is the result of a promotional rate expiring or a change in the U.S. Prime Rate).

**Payment information:** To keep your account in good standing and avoid late fees, we must receive your total minimum payment by the payment due date. This is the same day each month, as listed on your statement.

**Tip:** If you can't pay your balance in full each month, you can reduce your interest cost by paying more than the total minimum payment. Any amount over the total minimum payment will reduce the balance with the highest APR first.

#### Fee Summary

**Annual Fee:** There is currently no annual fee for this account.

**Transaction Fees:** Keep in mind that certain transactions and services result in fees. Here are some common examples:

If you make a...	This fee would apply
• <b>Balance Transfer</b>	4% of each transfer (\$10 minimum)
• <b>Direct Deposit</b>	4% of each transfer (\$10 minimum)
• <b>Check Cash Advance</b>	4% of each transfer (\$10 minimum)
• <b>Foreign Transaction</b>	3% of each transaction
• <b>ATM</b>	3% of each withdrawal (\$10 minimum)

**Late Payment Fee:** \$25 for the first late payment, and \$35 for each additional late payment. If you pay on time for six consecutive months, your next fee would reset to \$25. There is no fee if your balance on the payment due date is \$100 or less, and the fee will never be more than the total minimum payment that was due.

**Returned Payment Fee:** Up to \$25 if your payment is returned for any reason.

For a complete list of fees that may apply to your account, please see your *Agreement*.

**We're here to help—24 hours a day, 7 days a week.** Thank you for being a Bank of America customer. If you have questions, please call us toll-free at the number on your statement or the back of your credit card.

Visa is a registered trademark of Visa International Service Association and is used by the issuer pursuant to license from Visa U.S.A. Inc. BankAmericard Cash Rewards is a trademark and Clarity Commitment, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. All other trademarks mentioned in the Clarity Commitment are the property of their respective owners.  
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<sup>(1)</sup> The summary is provided as a convenience, does not serve as a substitute for a borrower's actual Credit Card Agreement, and is not a commitment to approve or extend credit. Borrowers should become fully informed by carefully reviewing all of the terms disclosed in the Credit Card Agreement.

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#### Transaction

- **Purchases**, such as transactions at retail stores or online merchants
- **Balance Transfers**, such as transferring a balance from another creditor
- **Direct Deposit and Check Cash Advances**, such as writing an access check
- **Bank Cash Advances**, such as ATM withdrawals

#### Your current APRs

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#### If you make a...

- |   |   |
|---|---|
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