



# Get your pay faster, easier and with more security.

## Choosing the Bank of America CashPay® Visa® Payroll Card

### Faster and Easier Pay

- No credit qualification to enroll
- Get immediate access to your money by 9 a.m. on payday
- No more standing in long lines to cash your paycheck
- No more check-cashing fees

### More Secure

- Safer than carrying cash
- No worrying about lost or stolen checks
- Feel comfortable knowing your CashPay account is FDIC-insured

Use your CashPay card to make purchases everywhere Visa debit cards are accepted.

Get access to your cash at nearly 19,000 Bank of America ATMs across the United States and over one million Visa and Cirrus ATMs worldwide. Plus, you can get cash back when you make a purchase at Interlink point-of-sale locations using your Personal Identification Number (PIN), or you may obtain cash from a bank teller at any Visa Member Bank location.

### Special Features:

- No monthly fee
- FREE signature-based and pinned point-of-sale purchases
- FREE withdrawals at any Bank of America ATM
- FREE teller cash withdrawals at any Visa Member Bank location
- FREE online account balance and transaction information at [www.bankofamerica.com/cashpay](http://www.bankofamerica.com/cashpay)

See reverse for your complete schedule of fees.



Brought to you by:

**Bank of America**





# Schedule of Fees

Revised September 1, 2014

Purchases at Merchants	
Signature-based Purchase at Visa Merchants**	No Fee
Pinned POS Purchase at Merchant (Including cash back transactions)	No Fee
ATM Fees*	
ATM Withdrawal Domestic	No Fee at Bank of America ATMs \$1.50 for all others
ATM Withdrawal International	\$3.50
ATM Balance Inquiries	No Fee
ATM Transaction Decline	No Fee
Visa Bank Teller Access	
Cash Access (limited to available balance only) (via Visa bank locations)	No Fee
Other Service Fees	
Monthly Maintenance	No Fee
Online Funds Transfer	No Fee
Emergency Cash Transfer for Remaining Account Balance (under \$20.00)	1 free per year
Emergency Cash Transfer Domestic	\$15.00
International Transaction	2% of U.S. Dollar amount of transaction
Automated Customer Service Inquiry	No Fee
Live Customer Service Inquiry	No Fee
Card Replacement Domestic	1 waived each year, \$2.50 thereafter
Card Replacement – Express Delivery (additional charge)	\$15.00
Card Replacement International	\$15.00
Negative Balance	No Fee
PIN Changes	No Fee
Duplicate Statement	No Fee
Check Issuance	No Fee
Legal Process	\$100.00 (or such other amount as may be set by law)

Fees for CashPay transactions will be charged to your account daily.

\* ATM owners may impose an additional "convenience fee" or "surcharge fee" for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however, you will not be charged any additional convenience or surcharge fees at a Bank of America ATM. A Bank of America ATM means an ATM that prominently displays the Bank of America name and logo. Balance inquiries may not be available at all ATMs outside the U.S.