

Better benefits  
for them.

No cost to you.

Bank of America at Work<sup>®</sup>



**Bank of America**   
Bank of Opportunity<sup>™</sup>

## Improve your employee benefits program and your bottom line.

As an employer, you understand that a good benefits plan can help increase employee satisfaction. Bank of America at Work<sup>®</sup> is a turnkey payroll solution that makes it easy for you to save time and reduce operational expenses while offering your employees discounted banking products and services when they sign up for direct deposit. **And it's available at no cost to you.**



With Bank of America at Work,<sup>®</sup> everyone benefits.

### For your organization:

- **Saves** substantial **time and expense** by reducing reliance on paper-based payroll systems
- **Increases direct deposit** enrollment by offering your employees banking discounts that cost you nothing
- **Reduces risk** of stolen or lost checks and check fraud
- **Enhances benefits program** that can help increase employee satisfaction
- Guarantees your **Group Banking team will handle full implementation** of the program and provide ongoing support

### For your employees:

- **Convenience and reliability** of direct deposit with faster access to their funds—no more waiting in line at the bank to deposit their paychecks
- Special **cash incentives** for signing up for direct deposit
- When your employees enroll in **Keep the Change**,<sup>®</sup> it helps them save with every Bank of America Check Card purchase they make.
- Free Online and Mobile Banking service gives them the **freedom and control** to check balance information, transfer funds, pay bills and more<sup>2</sup>
- **MyExpression** banking lets your employees express themselves with banking products that fit their **passion** for their favorite charity, sports team or organization
- Paperless payroll solution that makes them feel good about **helping the environment**

## Your employees will appreciate these money-saving features and benefits.

- MyAccess Checking®—free of a monthly maintenance fee with direct deposit.<sup>1</sup> This is one of the many ways Bank of America can help your employees avoid fees.
- Wide range of discounted banking products and services including mortgages, credit cards, home equity lines of credit and more.<sup>3</sup>
- Special interest rates on select savings products.
- No-fee travelers checks and your first check order is free.
- Access to over 6,000 banking centers and more than 18,000 ATMs coast-to-coast.

## We'll get you started.

We understand that you are busy, so our dedicated team of experts will continually work with you to ensure optimal program performance and provide the resources to meet your changing business needs. We'll provide customized promotional materials, communication plans, on-site enrollment events, Web site links and more.



BANK OF AMERICA AT WORK®

## Tools to help you introduce the program to your employees.

In addition to designing an employee communications plan to meet your needs, we'll also provide the promotional materials to effectively introduce the program throughout your company.

### Announcement Posters



### On-site Events



### Payroll Stuffers



### Brochures summarizing the program and benefits



### E-mail and intranet announcements, Web site links and more



To enroll your company in Bank of America at Work,<sup>®</sup> contact your Bank of America Representative.

<sup>1</sup> MyAccess Checking<sup>®</sup> has no monthly maintenance fee when at least one qualifying direct deposit is made to the account each statement cycle. Other account-related service fees still apply.

<sup>2</sup> Mobile Banking not available with accounts located in Washington or Idaho. You will be charged rates depending on your carrier. Check with your service provider for details on specific fees and charges. Mobile Banking available to Online Banking enrollees only. Mobile Banking transfer and Bill Pay payees must be previously set up in Online Banking.

<sup>3</sup> Credit card programs are issued and administered by FIA Card Services, N.A. Credit and collateral are subject to approval. Terms and conditions apply. See Bank of America for details.

**Bank of America**

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