

# Seamless, secure access to your investment and bank accounts



One-click access to  
Investments & Banking



Merrill  
MyMerrill Mobile App  
& MyMerrill Online



Bank Of America®  
Mobile & Online Banking



Get started  
today



  
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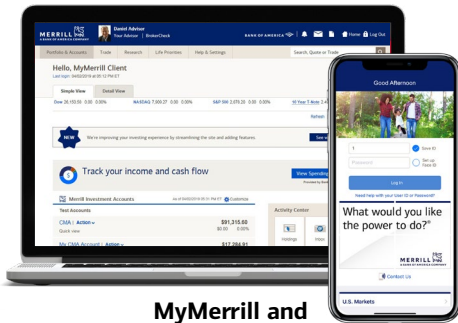
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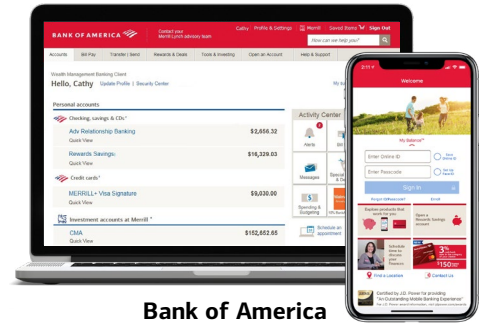
## See a complete view of your Merrill investments and Bank of America banking online and on the go

As a Merrill client, your advisor provides a level of wealth management service you won't find anywhere else. Your relationship with your bank should be just as satisfying. That's the promise of Merrill and Bank of America working together. We're delivering it with MyMerrill.com & the MyMerrill mobile app and Bank of America® Mobile<sup>1</sup> & Online Banking.



**MyMerrill and  
MyMerrill app**

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**Access your  
accounts with  
one-click access**



**Bank of America  
Mobile &  
Online Banking**

View and manage your investment accounts.  
Access Merrill research and insights.  
Stay connected with your advisor.

[Learn more](#)

View, monitor and manage your bank accounts.  
Make deposits,<sup>2</sup> transfer or send money<sup>3</sup> and pay bills.<sup>4</sup>  
Use tools to get a clearer view of your finances.

[Learn more](#)



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## Enjoy an integrated experience with one-click access



View all Merrill investments and Bank of America bank **accounts in one place.**

Real-time **money movement** between eligible Merrill investments and Bank of America bank accounts.<sup>5</sup>

Use Zelle® to quickly **send and receive money** with friends and family with a bank account in the U.S.<sup>6</sup>

**See Merrill investment accounts and Bank of America bank accounts** in the Spending & Budgeting Tool.<sup>7</sup>

Using the mobile apps,<sup>1</sup> snap a photo of a check, then **deposit it into the account of your choice.**<sup>2</sup>

View Bank of America **deposit account details** on MyMerrill.

**View and manage** Merrill credit cards and Bank of America debit and credit cards.<sup>8</sup>

View **FICO® Score.**<sup>9</sup>

**Easily go between** the MyMerrill app and Bank of America Mobile Banking with app linking.

**Pay utility bills, mortgage payments, cell phone bills** and more.<sup>4</sup>

Sign up for one-click access



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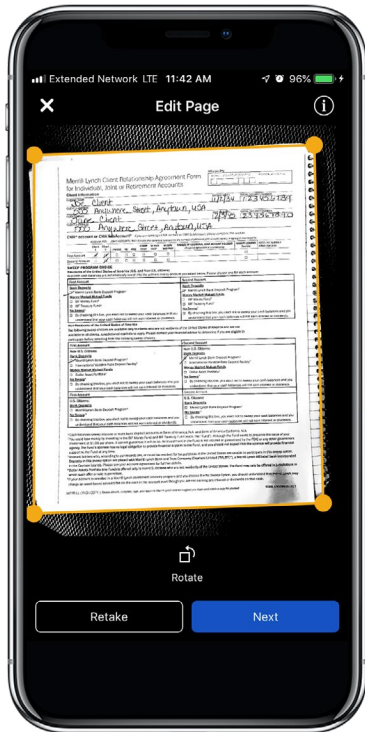


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## Stay connected to your investments with the MyMerrill app



### View investments

View all of your linked accounts and check your balances, holdings and order status.

### Connect with your advisor

Go to the Secure Inbox to send and receive messages, view appointment requests and manage your task list.

### Request wire transfers

Submit wire transfer requests to your advisor.<sup>3</sup>

### Scan and send documents

Use the MyMerrill app to scan a document and send it to your advisor.

### Get market insights

Access customized market and security news and research with advanced charting and heat maps.

And more



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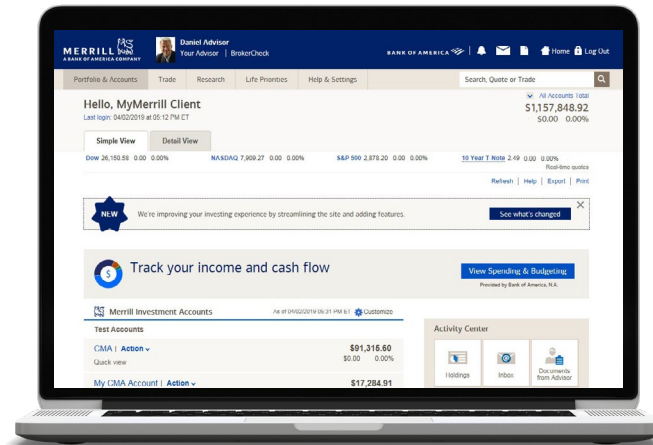


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## MyMerrill is the online hub for your Merrill investments



### Use e-Signature

Use this free, secure service to sign and submit electronic forms to your advisor.

### Documents Vault

A convenient place to easily upload and store personal documents (e.g., passport, wills, deeds, insurance documents and financial documents) in a secure repository with the option to share select documents with your advisor.

### My Financial Picture

View external account data from banks, brokerages, mortgages, loans and more in one secure location with the option to share with your advisor.

### View statement and documents

Access your account and tax statements and more at your convenience.


### Leading security

Use fingerprint/Touch ID® & Face ID®<sup>10</sup> to sign into the app and get reimbursed for fraud losses with the MyMerrill™ Fraud Protection Guarantee.<sup>11</sup>




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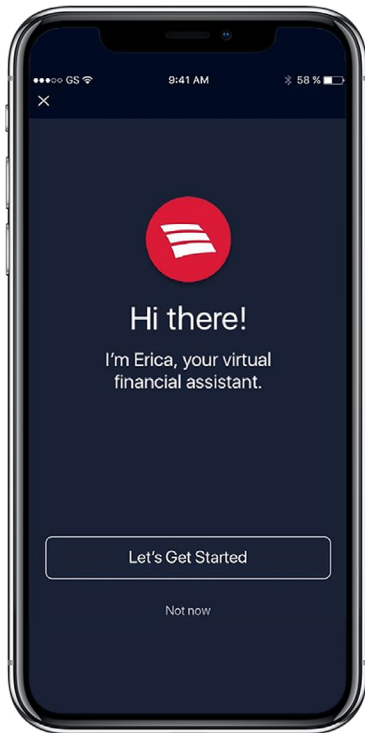


  
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## Do more with the Bank of America Mobile Banking app



### Digital wallet

Add your Bank of America debit or Bank of America and Merrill credit cards<sup>8</sup> to your digital wallet and shop in-store, in-app or online using your mobile device.

### Start an ATM withdrawal

Use the Mobile Banking app to set-up an ATM withdrawal for convenient and faster transactions.<sup>12</sup>

### Meet Erica®

Erica<sup>13</sup> is your virtual financial assistant in the Mobile app and is always available to answer questions, help you stay on top of your finances and help make everyday banking easier.

### Leading security

Sign into the app with fingerprint/Touch ID® & Face ID®<sup>10</sup> and get your complimentary FICO®<sup>9</sup> score. Plus, you're protected with the Online and Mobile Banking Security Guarantee.<sup>14</sup>



Bank of America's Mobile Banking app is certified by J.D. Power<sup>15</sup> for providing "An Outstanding Customer Experience."



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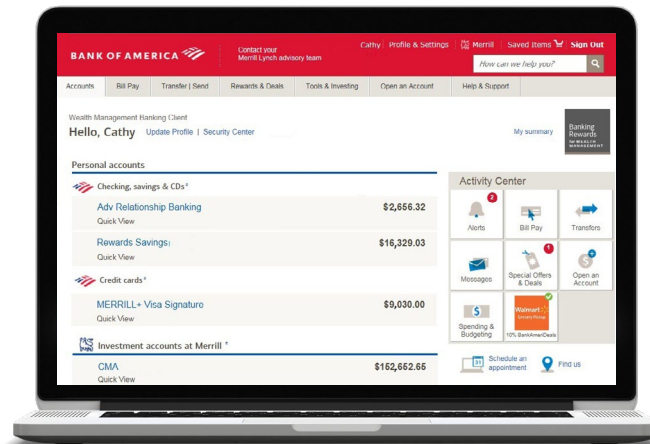


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## Take charge of your bank accounts with Bank of America Mobile & Online Banking



### Manage accounts

Quickly view your account  
balances and activity.

### Transfer money and pay bills

Move money between  
Bank of America banking accounts,  
Bank of America banking and  
Merrill investment accounts or  
accounts at other banks<sup>3</sup> and  
schedule and pay bills.<sup>4</sup>

### Paperless statements

Switch to paperless statements  
and view, download and print  
your statements anytime.

### My Rewards

See all of your banking and  
credit card rewards and  
BankAmeriDeals<sup>®16</sup> in one place.

And more



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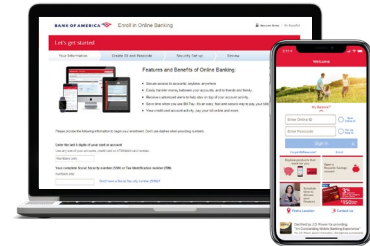
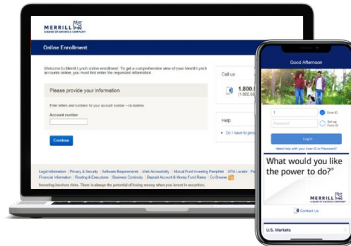


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## It's easy to get started



**1**  
Enroll

Enroll in MyMerrill\*

[Enroll now](#)

Enroll in Bank of America Mobile & Online Banking†

[Enroll now](#)

**2**  
Download

Download the MyMerrill app



Download the Bank of America Mobile Banking app



**3**  
Link

Sign into MyMerrill and click on "Link your accounts now" on the banner located on the Account Overview page.

[Link now](#)

Or

Sign into Bank of America Online Banking and click on "Sign up for convenient one-click access" under "Investment accounts at Merrill®" on the Accounts page.

[Sign up now](#)

\* Note: You'll need your brokerage account number to enroll in MyMerrill.com. You will also need your Social Security Number (SSN) and email address.

† Note: You'll need your complete ATM/debit card or credit card number (or mortgage or auto loan account number) from one of your Bank of America accounts to enroll in both Mobile & Online Banking. You will also need your Social Security Number (SSN) or Tax Identification Number (TIN).





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## Tips for getting started

After enrolling, downloading the apps and linking your accounts, there are a few things you can do to get the most out of your experience.



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Set up alerts to stay informed about your Bank of America banking and Merrill investments.<sup>17</sup>

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Enroll in paperless statements and Online Delivery to easily access your statements.

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Set up fingerprint/Touch ID® or Face ID® for fast and secure access to the apps.<sup>10</sup>

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Enroll with Zelle® to quickly send and receive money.<sup>6</sup>

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Enroll in Bill Pay to conveniently pay bills and make payments.<sup>4</sup>

If you have any questions, please feel free to contact your advisor.



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<sup>1</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

<sup>2</sup> Mobile Check Deposits are subject to verification and not available for immediate withdrawal. Other restrictions apply. In the Mobile Banking app menu, select **Deposit Checks**, then **Help** for details and other terms and conditions. Message and data rates may apply.

<sup>3</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. Mobile transfers are available on the Mobile Banking app for iPad, iPhone and Android devices.

<sup>4</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 for details.

<sup>5</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 drop down menu on the transfer screen.

<sup>6</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 persons that you do not know. Transfers require enrollment in the service and must be made from an eligible Bank of America consumer deposit account to a domestic bank account or debit card. Recipients have 14 days to enroll to receive money or the transfer will be canceled. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. We will send you an email alert with delivery details immediately after you schedule the transfer. Dollar and frequency limits apply. See the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](http://bankofamerica.com/serviceagreement) for further details. Data connection required. Message and data rates may apply. Neither Bank of America nor Zelle offers a protection program for any authorized payments made with Zelle.

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<sup>7</sup> The Spending & Budgeting tool is currently available to customers with a personal checking or savings account, credit card, a linked Merrill investment account, as well as a Small Business checking or savings account.

<sup>8</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>9</sup> The FICO® Score Program is for educational purposes and for your non-commercial, personal use. This benefit is available only for primary cardholders with an open and active consumer credit card account who have a FICO® Score available. The feature is accessible through Online Banking, the Mobile website, and the Mobile Banking app for iPhone and Android devices. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. Data connection required. Wireless carrier fees may apply.

<sup>10</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.

<sup>11</sup> We will reimburse you for quantifiable monetary losses that occur through MyMerrill™ (our online retail brokerage platform) due to unauthorized third-party activity and subject to the conditions outlined in the MyMerrill Fraud Protection Guarantee.



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<sup>12</sup> Transactions set up in advance on your mobile device will be available for 24 hours. Your ability to complete a withdrawal at the ATM will depend on the available funds in your account at that time.

<sup>13</sup> The mobile feature, Erica, is only available in the English language. This feature requires that you download the latest version of the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

<sup>14</sup> You are not liable for fraudulent transfers or bill payments when you notify the bank within 60 days of the transaction first appearing on your statement and comply with security responsibilities. See Section 5 of our Online Banking Service Agreement for full terms and conditions. Mobile Check Deposits are not covered by the Online and Mobile Banking Security Guarantee.

<sup>15</sup> J.D. Power 2019 Mobile App Certification Program<sup>SM</sup> recognition is based on successful completion of an audit and exceeding a customer experience benchmark through a survey of recent servicing interactions. For more information, visit [jdpower.com/awards](http://jdpower.com/awards).

<sup>16</sup> You must be enrolled in Online Banking or Mobile Banking to participate in the BankAmeriDeals<sup>®</sup> program and have either an eligible Bank of America<sup>®</sup> debit or credit card or Merrill<sup>®</sup> credit card. Earned cash back will be credited into an eligible consumer deposit or credit account within 30 days following redemption. For more information, please read the program terms of use. Data connection required. Wireless carrier fees may apply.

<sup>17</sup> You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

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<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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