NC1-022-07-01 201 N. Tryon Street Charlotte, NC 28255



MA-NW 99999999
Sample A. Sample
123 Main Street
Anytown, US 12345-6789

Account holder information enclosed.

PRSRT : U.S. Pos

PAIE Bank of Ar



Open a MyAccess checking account today!



9999999

MA-NW 99999999 Sample A. Sample 123 Main Street Anytown, US 12345-6789

lmHabballmlabballmlabblabblabblamillball

Dear Sample A. Sample,

As a Bank of America Credit Card customer, you already enjoy one of the great services we provide. And we want to help you simplify your finances even more by providing you with a checking account that suits your needs.

Introducing Bank of America MyAccess checking.

Bank of America is extending a special invitation to select Credit Card customers — when you get a MyAccess checking account with a Check Card and use it by September 15, 2002, we'll give you \$25.*

You have access to one of the best checking accounts around — and it's FREE with direct deposit.**

MyAccess checking is the account that gives you convenience, customer benefits and easy management of your finances through the Internet, telephone or our extensive ATM network. You'll get:

- Free checking with monthly direct deposit
- Access to your money at over 13,000 Bank of America ATMs nationwide
- Free Online Banking***
- Free Photo Security® Check Card
- · No minimum balance requirements

Get all the convenience and \$25 on us — sign up for MyAccess checking now!

Isn't it time you were rewarded with a checking account that offers you all the benefits you deserve? Visit your local Bank of America banking center, call 1.800.900.9000 or click www.bankofamerica.com/deposits today. And remember, we'll give you \$25 when you open a MyAccess checking account and use your new Check Card by September 15, 2002!

Sincerely,

Thomas G. Myrick

Senior Vice President

P.S. Let Bank of America help you reach your financial goals — get a MyAccess checking account with a Check Card and use it by September 15, 2002 to get \$25!

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^{* \$25} will be credited to the account within 4-6 weeks of account opening and usage. Checking account and Check Card must be opened and active by September 15, 2002 to receive credit. There is a limit of one offer per customer. For each statement cycle that a direct deposit is not received to your MyAccess account, a monthly service charge of \$5.95 applies. \$100 minimum deposit is required to open the account. Speak to a Bank of America associate for full details.

^{**} Charges for overdrafts and other account-related services still apply.

^{***} Internet service provider fees may also apply. In Oregon, customer is responsible for initial purchase and installation of Quicken* software.