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## Checking & Savings

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## Frequently Asked Questions

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### How do I access my account?

Using [Online Banking](#), you can access your Bank of America checking, savings, CD, IRA, credit card, mortgage and line of credit account information. You can also transfer funds and receive and pay bills online.

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### How do I find the nearest Bank of America banking center?

Use our [ATM & Banking Center Locator](#).

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### What is a banking center?

[Bank of America banking centers](#) are branches where you can transact your business in person.

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### What are your hours?

You can use our [ATM & Banking Center Locator](#) to find the hours of the banking center near you.

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### How do I change my address?

To change your address, please call the customer service number on your checks or statement.

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### How do I change my legal name? How do I change my legal title?

Information for Illinois.  
[Change state](#)

To change your legal name or title, please bring a photo ID to any Bank of America Banking Center, and a Representative there will provide you with the proper forms to complete.

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### How do I close my account?

We are sorry to hear that you want to close your account. We are constantly looking for ways to make banking work for you in ways it never has before and would like to know how we can make this happen for you. Please call us at 1.800.622.8731 or [send us an e-mail](#) if we can assist you in any way.

To close your account, please submit your request in writing to Account Closure, FL1-300-02-07, 4109 Gandy Blvd Tampa FL 33611-3401. Be sure to have all account owners sign the letter and tell us how you would like to receive your balance.

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### How can I choose the best checking account for me?

If you want to open a personal account, you'll find [account descriptions of your checking choices](#), account selector tools and account comparison matrixes right online.

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### How do I talk to a customer service representative about my account?

Bank of America's Customer Service is available seven days a week from 7:00 a.m. to 10:00 p.m., Pacific Time. You can make inquiries on your checking, savings, money market deposit, or Investment CD accounts by calling the number on your statement or checks, or the number for Bank of America in your local telephone directory.

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### How do I stop payment on a personal check?

You can request a stop payment on a personal check via Online Banking or by calling the number on your statement or checks, or the number for Bank of America in your local telephone directory.

To request a stop payment via Online Banking, please go to the Customer Service tab and click on Stop Check Payment, located under Account Services. Please read the disclosure, then click on Continue and submit the required information.

You will need to provide the following information: check number, date written, exact amount, and payee. If the amount and check number are not exact, the check may be paid. The stop payment cannot be placed on an item that has already been presented. A stop payment will be effective for six months. A confirmation notice will be sent to you. We ask that you contact us if any information on the confirmation is not correct. For further information regarding stop payments, stop payment fees or regarding bank and customer responsibilities, please refer to your Account Agreement and Disclosures brochure.

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### How can I withdraw money from my personal checking account?

Lots of ways, including:

- Online Banking with Bill Payment Service - to pay bills and transfer between Bank of America accounts.
- Cash withdrawals from Bank of America ATMs and other ATMs. (At non-Bank of America ATMs we charge a fee for withdrawals. The ATM operator may charge an additional fee.)
- Telephone transfers between Bank of America accounts.
- Transfers between linked accounts at Bank of America ATMs.
- Bank of America ATM or Check Card purchases at participating merchants.
- Scheduled transfers.
- Personal checks.
- Transactions with a banking center teller.

(Additional transaction fees may apply. Refer to the disclosure you receive with your account setup materials.)

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### How do I deposit money into my personal checking account?

You can use a Bank of America ATM which accepts deposits or visit a Bank of America banking center. If it's available from your employer or if you receive other regular payments, you can also set up [direct deposit](#). And of course you can make [deposits by mail](#).

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### When are funds available after deposit?

Usually on the first business day after the day we receive your deposit. However, depending on the type and amount of your deposit, we may delay the availability of your funds for up to 11 business days. If we delay the availability of funds, we send you a notice and tell you when the funds will be available. A delay may occur under the following circumstances:

- You deposit checks totaling more than \$5,000 in one day.
- You re-deposit a check that has been returned unpaid.
- We believe a check you deposit won't be paid.
- You've overdrawn your account repeatedly in the last six months.
- There is an emergency such as an equipment failure.

For more information on the circumstances under which a delay may occur, refer to the disclosures you receive with your account set-up materials.

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### Do you offer cashier's checks?

Yes, Bank of America offers cashier's checks. To find the exact fee for your account, please call the number on your statement or checks, or the number for Bank of America in your local telephone directory.

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### Do you offer money orders?

We offer money orders in most states. To find the exact fee for your account, please call the number on your statement or checks, or the number for Bank of America in your local telephone directory.

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### What is a scheduled transfer?

A scheduled transfer is a way of automatically moving money from your checking account to another checking or savings account each pay period.

To set up your Automatic Transfers, simply [sign in to Online Banking service](#) and click the "Transfer Funds" tab at the top of the page. Or, you can visit your nearest banking center, where an associate will be happy to assist you.

Already using Online Banking service? [Sign in](#) and set up automatic transfers.

New to Online Banking service? [Enroll now](#).

Or find a [banking center near you](#).

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### What does FDIC Insured mean?

FDIC stands for safety and security. The Federal Deposit Insurance Corporation (FDIC) is an independent agency of the U.S. Government which provides depositors in insured banks (like Bank of America) protection against failure of the banking institution by the Federal Deposit Insurance Corporation up to the maximum allowed by law.

With careful planning, you can maximize your protection. The following is an example of how a family of three can enjoy insured accounts totaling \$1 million.

Individual Accounts	
Husband	\$100,000
Wife	\$100,000

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Child	\$100,000
<b>Joint Accounts</b>	
Husband and wife	\$100,000
Husband and child	\$100,000
Wife and child	\$100,000
<b>Payable on Death Accounts (aka Testamentary or Revocable Trusts)<sup>1</sup></b>	
Husband as trustee for wife	\$100,000
Husband as trustee for child	\$100,000
Wife as trustee for husband	\$100,000
Wife as trustee for child	\$100,000
<b>Total Insured Deposits</b>	<b>\$1,000,000</b>

Any deposits you have at any other Bank of America banking centers are included in these limits. Establishing accounts under different forms of account ownership may have significant tax or estate planning impacts. You should review your plans with an attorney or qualified financial advisor.

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### What are the bank holidays?

For 2006 and 2007, Bank of America offices and banking centers will be closed to observe the following holidays:

Holiday	2006	2007
New Year's Day	Monday, January 2	Monday, January 1
Martin Luther King Jr. Day	Monday, January 16	Monday, January 15
President's Day, Monday	Monday, February 20	Monday, February 19
Memorial Day	Monday, May 29	Monday, May 28
Independence Day	Tuesday, July 4	Wednesday, July 4
Labor Day	Monday, September 4	Monday, September 3
Columbus Day	Monday, October 9	Monday, October 8
Veterans' Day	Saturday, November 11	Monday, November 12
Thanksgiving Day	Thursday, November 23	Thursday, November 22
Christmas Day	Monday, December 25	Tuesday, December 25

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<sup>1</sup>Such as Payable on Death (POD) and In Trust For (I/T/F) accounts, if certain requirements are met.