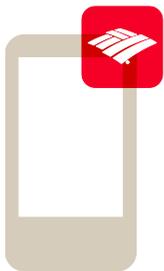


## Digital Banking Fact Sheet (Q2-16)

Bank of America is continuously focused on providing customers ease and convenience in mobile and online banking. Currently, 33 million customers access their Bank of America accounts via mobile banking, online banking or both. Further information surrounding platform capabilities and user activity is below.



### Mobile Banking

Bank of America has over 20 million customers actively using its mobile banking platform. Active mobile customers are growing at a rate of 7,000 users a day.

During the second quarter of 2016, over 156,000 accounts were sold through mobile devices, up 48 percent year over year (YoY). Active Mobile Banking customers logged into their accounts over 900 million times, or 47 times per user over that period. Customers performed the following functions, among others, during those sessions:

- Deposited more than 25 million checks, representing 17 percent of total deposits — approximately 280,000 per day — worth over \$21.7 billion via Mobile Check Deposit.
- Made over 25 million Mobile Bill Payments, up 30 percent year over year.
- Made nearly 80 million transfers, including over 7 million transfers through email and mobile technology, which grew 46 percent year over year.
- Received over 240 million text and push alerts.

All Bank of America Mobile Banking customers, whether they choose to interact through their mobile web browser or the BofA Mobile Banking App, can check balances on their Bank of America accounts; view detailed transactions for checking, savings and credit card accounts; view and pay bills; locate nearby ATMs and banking centers; transfer funds between their accounts; send money to anyone using only their email address and phone number; order replacement credit or debit cards; view or order check copies; and set alerts including overall security alerts and specific account alerts. In addition, customers using one of our mobile apps can easily deposit checks by taking a picture of the check using Mobile Check Deposit functionality.

Bank of America continues to update its Mobile Banking capabilities and recently redesigned its app. Recently added functionalities include:

- Setting the app's language to Spanish.
- Redeeming credit card rewards.
- Viewing a FICO score.
- Locking and unlocking debit cards.
- Activating new credit and debit cards.

- Reordering checks.
- Viewing auto loan account details.
- Completing real-time email and mobile transfers with US Bank, Capital One, Chase and Wells Fargo customers.
- Mobile-optimized credit card application site.
- Responsive Auto Loan and Deposits research experience.



## Online Banking

Bank of America Online Banking customers can perform an array of activities online, which include checking balance and account activity, reviewing statements, paying bills (including setting up automatic payments), making transfers to friends and family – even if they have accounts with another bank, and setting up alerts on specific accounts.

During the second quarter of 2016, over 500,000 new accounts were sold online, while existing Online Banking customers logged into their accounts over 520 million times, or 20 times per user. Customers performed the following activities, among others, during those sessions:

- Made over 110 million bill payments worth over \$60 billion.
- Made nearly 60 million transfers worth nearly \$130 billion.
- Received nearly 540 million email alerts, ranging from low balances to payment due dates.

Online Banking customers can also take advantage of many self-service features, such as ordering checks, updating customer information, reporting a debit/credit card lost or stolen, ordering a new card, or setting a travel notice.

Bank of America continues to update its Online Banking capabilities. Recently added functionalities includes:

- Free FICO score for credit card customers.
- Two-email fraud alerts for credit card customers.
- Ability to lock and unlock debit cards.
- New credit and debit card activation.

Bank of America is committed to providing its customers the highest level of security to help protect against fraud and identity theft. In 2015, Bank of America launched a new Security Center in Online and Mobile Banking. The Security Center enables customers to manage their security all in one place, with options including:

- Adjusting security preferences.
- Setting up new optional security alerts.



- Reviewing Online and Mobile Banking sign-in history.
- Adding extra security to help verify their identity through a one-time authorization code.
- Viewing best practices/tips on security.

Bank of America Online Banking and Bill Pay customers are protected by a combination of award-winning security products, the strongest security currently available to online bankers. You can confidently use Online or Mobile Banking because we guarantee that you will not be liable for fraudulent transactions when reported promptly and we will help keep your information safe.