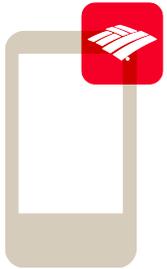


Digital Banking Fact Sheet (Q4-16)

Bank of America is continuously focused on providing customers ease and convenience in mobile and online banking. Currently, 33.8 million customers access their Bank of America accounts via mobile banking, online banking or both. Further information about platform capabilities and user activity is below.



Mobile Banking

Bank of America has over 21.6 million customers actively using its mobile banking platform, including over 1 million Spanish-speaking users.

During the fourth quarter of 2016, 177,000 accounts were sold through mobile devices, up 33 percent year over year (YoY). Active Mobile Banking customers logged into their accounts 970 million times, or 45 times per user, over that period. Customers performed the following functions, among others, during those sessions:

- Deposited more than 28 million checks, representing 19 percent of total deposits — approximately 306,000 per day — worth \$23.8 billion via Mobile Check Deposit.
- Made 28 million mobile bill payments, up 22 percent YoY.
- Made over 85 million transfers, including over 8 million P2P transfers through email and phone numbers (EMT), which grew 70 percent YoY.
- Received nearly 350 million text and push alerts, up 57 percent YoY.
- Redeemed over 1 million credit card cash and travel rewards.
- Accessed their free FICO scores 9.4 million times.

Bank of America continues to update its Mobile Banking capabilities. Recently added functionality includes:

- Ability to view monthly eStatements in PDF.
- Personal Financial Management tools, which allow users to set budgets and track spending.
- Ability to save, send, and print check images.
- MyBalance feature, which allows users to view account balances without logging in.
- “Deals Near Me” feature, which uses location services to alert customers of BankAmeriDeals available in their area.
- New Help section with search and pre-loaded suggested topics.



Online Banking

During the fourth quarter of 2016, over 480,000 new accounts were sold online, while existing Online Banking customers logged into their accounts over 485 million times, or 19 times per user. Customers performed the following activities, among others, during those sessions:

- Made nearly 110 million bill payments worth over \$60 billion.
- Made nearly 60 million transfers worth over \$125 billion.
- Received over 580 million email alerts, ranging from low balances to payment due dates.
- Submitted more than 360,000 check orders.
- Set 715,000 travel flags.

Bank of America continues to update its Online Banking capabilities. Recently added functionality includes Personal Financial Management tools, which allow users to set budgets and track spending.

Bank of America is constantly advancing our technology to help keep our customers' financial information safe and provide new security tools that help protect them from fraud. Our customers can confidently use mobile and online banking because we [guarantee](#) that they will not be held liable for fraudulent transactions when reported promptly, and we will help keep their information secure.