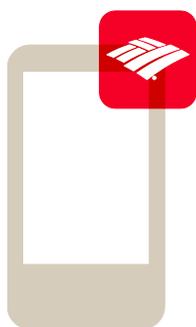


## Digital Banking Fact Sheet (Full-Year 2016)

Bank of America is continuously focused on providing customers ease and convenience in mobile and online banking. Currently, 34 million customers access their Bank of America accounts via mobile banking, online banking or both.



### 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 2016, 658,000 accounts were opened through mobile devices, up 38 percent YoY. Active Mobile Banking customers logged into their accounts nearly 3.8 billion times. Customers performed the following functions, among others, during those sessions:

- Deposited more than 103 million checks via Mobile Check Deposit, representing 18 percent of total deposits — approximately 281,000 per day — worth \$87.5 billion.
- Made 105 million mobile bill payments, up 28 percent YoY.
- Made over 319 million transfers, including over 25 million person-to-person (P2P) transfers through email and phone number (EMT), an increase of 64 percent YoY.
- Received over 1.1 billion text and push alerts, up 44 percent YoY.
- Redeemed over 2 million credit card cash and travel rewards.
- Accessed their free FICO scores 15.6 million times.

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

- PDFs of monthly eStatements.
- Personal Financial Management tools allowing users to set budgets and track spending.
- Ability to save, send and print check images.
- A MyBalance feature allowing users to view account balances without logging in.
- The “Deals Near Me” feature, which uses location services to alert customers of BankAmeriDeals™ available in their area.
- A new Help section with search and pre-loaded suggested topics.
- A new customized Alerts settings page.



## Online Banking

During 2016, over 2 million new accounts were opened online, while existing Online Banking customers logged into their accounts more than 2 billion times. Customers performed the following activities, among others, during those sessions:

- Made nearly 445 million bill payments worth \$245 billion.
- Made 236 million transfers worth over \$500 billion.
- Received over 2.2 billion email alerts, ranging from low balances to payment due dates.
- Submitted more than 1.5 million check orders.
- Set 2.9 million travel flags.

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

- Bank of America Masterpass™ payment enrollment.
- Automatically listing Bank of America accounts as “From” accounts in Bill Pay.
- An updated BankAmeriDeals activation page.

Bank of America is constantly advancing their technology to help keep their customers’ financial information safe and provide new security tools that help protect them from fraud. Customers can confidently use mobile and online banking because Bank of America guarantees that they will not be liable for fraudulent transactions when reported promptly, and we will help keep their information secure.