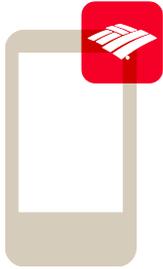


Digital Banking Fact Sheet (Q1 2016)

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. Additional information about platform capabilities and user activity is below.

Mobile Banking



Bank of America has nearly 20 million customers actively using its Mobile Banking platform. Active mobile customers are growing at a rate of 10,000 users a day.

During the first quarter of 2016, over 163,000 accounts were sold through mobile devices, up 50 percent year over year. Existing Mobile Banking customers logged into their accounts almost 900 million times, or 46 times per user, over that period.

Customers performed the following functions, among others, during those sessions:

- Deposited more than 23 million checks, representing 16 percent of total deposits — approximately 254,000 per day — worth over \$19.4 billion via Mobile Check Deposit.
- Made over 24 million mobile bill payments, up 29 percent year over year.
- Made over 70 million transfers, including nearly 7 million transfers through email and phone numbers, which grew 47 percent year over year.
- Received over 230 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 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 financial 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. Recently added functionality includes the ability to:

- Lock and unlock debit cards.
- Activate new credit and debit cards.
- View auto loan account details.
- Complete real-time email and mobile transfers (U.S. Bank and Capital One customers).
- Access a mobile-optimized credit card application site.
- Save a credit card application and return at a later time to complete it.

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 first quarter of 2016, over 520,000 new accounts were sold online, while existing Online Banking customers logged into their accounts nearly 550 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 over \$120 billion.
- Received nearly 550 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 functionality includes:

- A free FICO score provided to credit card customers.
- Two email fraud alerts for credit card customers.
- The ability to lock and unlock debit cards.
- The ability to activate new credit and debit cards.

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, 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 on security tips.



Bank of America online and bill pay customers are protected by a combination of award-winning security products, creating 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 protect your information.