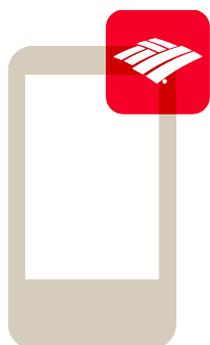


## Digital Banking Fact Sheet (Q3 2016)

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. Further information surrounding platform capabilities and user activity is provided below.



### Mobile Banking

Bank of America has over 21 million customers actively using its mobile banking platform.

During the third quarter of 2016, over 172,000 accounts were sold through mobile devices, up 34 percent YoY. Active Mobile Banking customers logged into their accounts over 950 million times, or 46 times per user over that period. Customers performed the following functions, among others, during those sessions:

- Deposited more than 26 million checks representing 18 percent of total deposits — approximately 280,000 per day — worth over \$22.6 billion via Mobile Check Deposit.
- Made over 25 million mobile bill payments, up 30 percent year over year.
- Made over 80 million transfers, including over 8 million P2P transfers through email and phone numbers (EMT), which grew 51 percent year over year.
- Received nearly 280 million text and push alerts.
- Redeemed over 1 million credit card cash and travel rewards.
- Accessed their free FICO scores 3.5 million times.

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

- New mobile navigation and design.
- Spanish language Mobile Banking app.
- Ability to view and redeem card rewards.
- Real-time email and mobile transfers with US Bank, Capital One, Chase and Wells Fargo customers.
- Authenticated auto loan and home loan research experience site.
- Responsive auto loan and deposits research experience.



## Online Banking

During the third quarter of 2016, nearly 500,000 new accounts were sold online, while existing Online Banking customers logged into their accounts over 510 million times, or 19 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 over 570 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:

- Two-way email fraud alerts for credit card customers.
- Ability to lock and unlock debit cards.
- 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:

- Adjust security preferences.
- Set up new optional security alerts.
- Review Online and Mobile Banking sign-in history.
- Add extra security to help verify their identity through a one-time authorization code.
- View best practices on security tips.

Bank of America online 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 protected.