


P.O. Box 15284  
Wilmington, DE 19850


**Customer service information**

 1.888.BUSINESS (1.888.287.4637)

 [bankofamerica.com](http://bankofamerica.com)

 Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

BANGLADESH ASSOCIATION  
BAH-SCHOLARSHIP FUND  
15635 KENTWATER CT  
HOUSTON, TX 77095-2271

 Please see the Account Changes section of your statement for details regarding important changes to your account.

## Your Business Fundamentals Checking

for July 1, 2016 to July 31, 2016

Account number: 5860 3595 0607

**BANGLADESH ASSOCIATION    BAH-SCHOLARSHIP FUND**

### Account summary

Beginning balance on July 1, 2016	\$9,974.00
Deposits and other credits	0.00
Withdrawals and other debits	-0.00
Checks	-0.00
Service fees	-0.00
<b>Ending balance on July 31, 2016</b>	<b>\$9,974.00</b>

# of deposits/credits: 0

# of withdrawals/debits: 0

# of items-previous cycle<sup>1</sup>: 0

# of days in cycle: 31

Average ledger balance: \$9,974.00

<sup>1</sup>Includes checks paid, deposited items & other debits

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Bank of America does not deliver the services associated with ADP products. Internet access is required. Internet service provider fees may apply. Other bank fees may apply. See the *Business Schedule of Fees* at [bankofamerica.com/businessfeesataglance](http://bankofamerica.com/businessfeesataglance) for details.

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## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**Updating your contact information** - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

**Deposit agreement** - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

**Electronic transfers: In case of errors or questions about your electronic transfers** - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

**Reporting other problems** - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree to not make a claim against us for the problems or unauthorized transactions.

**Direct deposits** - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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### Service fees

Based upon the activity below, the monthly fee on your Business Fundamentals checking account was waived for the statement period ending 06/30/16:

At least one of the following occurred


- \$250+ in net new purchases on a linked Business debit card
- \$250+ in net new purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

### Daily ledger balances


Date	Balance (\$)
07/01	9,974.00

- To help you BALANCE YOUR CHECKING ACCOUNT, visit [bankofamerica.com/statementbalance](http://bankofamerica.com/statementbalance) or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.



Small Business  
Online Banking

## Take a simple step to help avoid overdraft fees



An overdraft can happen to any business. To help prevent overdraft fees, set up email, text and Mobile Banking app alerts to keep track of transactions and balance changes.\*

To learn more and set up Overdraft Protection for your eligible accounts, visit [bankofamerica.com/businessODP](http://bankofamerica.com/businessODP) today.

\* Alerts received as text messages may incur a charge from your service provider. The Mobile Banking app and Mobile Banking app alerts are not available on select devices. Mobile Banking app alerts are not available on the mobile website. AR9LLTXQ | SSM-02-15-0019.K

TIP OF THE MONTH

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## Account Changes

We want to make sure you stay up-to-date on changes to your accounts.

The information provided outlines changes we are making to some of the banking fees that may apply to your Small Business checking and savings accounts. You will also see some changes to the options you have to avoid Monthly Fees on your accounts. Please see listed details on what is changing and when these changes will become effective.

Fee	Amount	Effective Date	What to Keep in Mind
<b>Cash Deposit Processing Fee:</b>  <b>Business Fundamentals®, Business Interest Checking, Business Economy Checking, and Additional Checking</b>	No fee for first \$7,500 in cash deposited per statement cycle, then 30¢ per \$100	Effective October 1, 2016	<p>The Cash Deposit Processing fee applies when you exceed the statement cycle limit for the amount of cash deposited into the account.</p> <p>The fee will not be posted in the month that the cash is deposited as the fee is based on the prior month's transactions. It will be posted and you will see the fee on either your next monthly statement or the following one.</p>
<b>Cash Deposit Processing Fee:</b>  <b>Business Advantage Checking</b>  The cash deposited amount is summed across the primary account and the one included Business Advantage checking account to determine total cash deposited per statement cycle.	No fee for first \$20,000 in cash deposited per statement cycle, then 30¢ per \$100	Effective October 1, 2016	<p>For information on included accounts and linked accounts, please see the "Frequently Asked Questions about Business Checking and Savings Accounts" section in the Business Schedule of Fees for the state in which you opened your account at: <a href="http://bankofamerica.com/businessfeesatagance">bankofamerica.com/businessfeesatagance</a></p>
<b>Cash Deposit Processing Fee:</b>  <b>Business Investment Savings Account and accounts having "Business Interest Maximizer" in the name, such as Platinum Business Interest Maximizer savings</b>	No fee for first \$5,000 in cash deposited per statement cycle, then 30¢ per \$100	Effective October 1, 2016	
<b>Business Advantage Account Change:</b>  The Monthly Fee will no longer be waived based on enrollment in Remote Deposit Online Service.		Effective for statement cycles beginning on or after November 1, 2016	<p>The \$29.95 Monthly Fee is not changing and you can avoid it when you meet any ONE of the following requirements during each statement cycle:</p> <ul style="list-style-type: none"> <li>-Spend \$2,500 in new net purchases on a linked business credit card</li> <li>-Maintain an average monthly balance of \$15,000 or more on the primary account</li> <li>-Maintain a combined average monthly balance of \$35,000 or more in your linked Bank of America deposit accounts</li> <li>-Actively use Bank of America Merchant Services or Payroll Service by Intuit®</li> </ul> <p>Please review the Business Schedule of Fees for the state in which you opened your account for additional details about the ways to avoid the Monthly Fee at: <a href="http://bankofamerica.com/businessfeesatagance">bankofamerica.com/businessfeesatagance</a></p>

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Fee	Amount	Effective Date	What to Keep in Mind
<p><b>Business Investment Savings Account Change:</b></p> <p>Monthly Maintenance Fee Amount and Minimum Daily Balance Requirement</p>	<p>\$5 per month; OR Maintain a \$2,500 minimum daily balance</p>	<p>Effective for statement cycles beginning on or after November 1, 2016</p>	<p>Depending on the state in which your account was opened, the \$5 Monthly Maintenance Fee is either not changing for you, or is decreasing from \$10. You can avoid the \$5 Monthly Maintenance Fee on your account when you meet any ONE of the following requirements during each statement cycle:</p> <p>-Maintain a minimum daily balance of \$2,500 or more in your account OR -Link to your Business Fundamentals checking solution (one per checking solution)</p>
<p><b>Business Interest Maximizer Account Change:</b></p> <p>Minimum Daily Balance Requirement</p> <p>This change applies to all accounts having "Business Interest Maximizer" in the name, EXCEPT Platinum Business Interest Maximizer savings.</p>	<p>Maintain a \$5,000 minimum daily balance</p>	<p>Effective for statement cycles beginning on or after November 1, 2016</p>	<p>The \$15 Monthly Maintenance Fee is not changing and you can avoid it when you meet any ONE of the following requirements during each statement cycle:</p> <p>-Maintain a minimum daily account balance of \$5,000 or more in your account OR -Link to your Business Advantage checking solution (one per checking solution)</p>
<p><b>Check Cashing Fee for Non-customers:</b></p> <p>If a check you wrote is cashed at Bank of America by an individual who does not have a Bank of America account, the individual may be charged an \$8 Check Cashing fee. This fee only applies if the individual cashing the check does not have a Bank of America checking, savings, CD account, Individual Retirement Account (IRA), loan, credit card, mortgage, safe deposit box, or a Merrill Edge or Merrill Lynch investment account.</p>	<p>\$8 per check</p>	<p>This fee applies to checks cashed on or after September 19, 2016</p>	<p>While this fee does not apply to you, it is important to keep this fee in mind in case you issue a check to someone who does not have a Bank of America account and brings it to Bank of America to be cashed.</p> <p>You may also want to consider other ways to make payments to individuals or businesses. To learn more about our online payment solutions, please go to: <a href="http://bankofamerica.com/onlinetools">bankofamerica.com/onlinetools</a></p>

### We are here to help

For more information about these changes and other fees that may apply to your accounts, visit your nearby financial center, or review the Business Schedule of Fees for the state in which you opened your account at [bankofamerica.com/businessfeesataglance](http://bankofamerica.com/businessfeesataglance).

Please let us know if you have any questions about these changes or would like to discuss how you may be able to reduce or waive some of these fees by converting your account to another account type. You can stop by a financial center or give us a call at the number listed on this statement.

En los próximos meses, verá cambios en algunos cargos por servicios que podrían aplicarse a sus cuentas de cheques, de ahorros y de Certificados de Depósito (CD) para Pequeñas Empresas. Antes de que entren en vigencia, nos gustaría explicarle qué cargos cambiarán y cuándo lo harán, y también informarle los pasos que puede tomar para evitar algunos de ellos.

Para obtener más información, visite un centro financiero de Bank of America.