

## **FICO® Score Program for Consumer Credit Card Customers**

The FICO® Score Program is provided pursuant to these terms and conditions, which may be amended from time to time. The FICO® Score Program gives you the opportunity to view your FICO® Score 8 (“FICO® Score”) credit score in Online Banking at no charge, along with two key factors affecting that particular FICO® Score. FICO is a registered trademark of the Fair Isaac Corporation (“Fair Isaac”) in the United States and other countries. This FICO® Score is solely determined by the information in your file at TransUnion (one of the three major consumer reporting agencies) and is created using Fair Isaac’s proprietary model. Your FICO® Score may vary from consumer reporting agency to consumer reporting agency and other lenders may use scores from one or more of the other two major consumer reporting agencies. TransUnion and Fair Isaac are third parties not affiliated with Bank of America and Bank of America makes no representation or warranty related to the FICO® Score.

Bank of America is providing you access to your FICO® Score and related content only for educational purposes and your personal, non-commercial use. Only Bank of America customers with an eligible consumer credit card account (e.g., an open account with active charging privileges) may enroll in the FICO® Score Program. Bank of America reserves the right to amend, cancel, change, discontinue, or suspend the FICO® Score Program and/or your access to it, in whole or in part, at any time at Bank of America's discretion with or without notice to you, and any such action shall be effective as of the time Bank of America determines.

### **A. Enrollment in the FICO® Score Program**

By enrolling in the FICO® Score Program, you authorize Bank of America to access your FICO® Scores that Bank of America may already have based upon Bank of America's relationships with you and/or to obtain your FICO® Score periodically from TransUnion. Once Bank of America obtains your FICO® Score it will be available to you in Online Banking for your educational and non-commercial use. Viewing your FICO® Score as a part of the FICO® Score Program will not negatively impact your score. Your enrollment provides your authorization in writing for Bank of America to obtain your credit report under the federal Fair Credit Reporting Act and other applicable law. If you choose to enroll in the FICO® Score Program, please be aware that all of your Online IDs and individuals who have access to your Online Banking profile will be able to view your FICO® Score. You can un-enroll at any time by going to the Tools and Investing tab in Online Banking.

### **B. Email and Text Notifications**

Bank of America will send you an email alert when you enroll in the FICO® Score Program, when Bank of America posts your updated FICO® Score in Online Banking (typically once a month and for accounts in good standing), and if you unenroll in the FICO® Score Program. Text messaging alerts will not be sent automatically when Bank of America posts your FICO® Score, but you can enable them by adjusting your alert settings in Online Banking. You may turn off the monthly FICO® Score email and text alert at any time by changing your alert settings in Online Banking.

## **C. FICO® Score Display**

You will be able to view up to a 12-month history of your FICO® Scores in Online Banking, starting when you enroll and for each month up to 12 months. Additionally, you will see two key factors affecting your most recent FICO® Score, except in limited circumstances where TransUnion does not provide Bank of America with both key factors. Customers with newly opened credit card accounts may not see their first FICO® Score in Online Banking for up to 60 days after enrollment. In certain circumstances, a FICO® Score may not be available from TransUnion for various reasons, e.g., having a limited credit history. If your Bank of America consumer credit card account(s) are closed by you or Bank of America, Bank of America reserves the right to end your participation in the FICO® Score Program. You can unenroll at any time by going to the Tools and Investing tab in Online Banking. If you opt out of the FICO® Score Program, your FICO® Score and FICO® Score history will no longer be available for viewing in Online Banking. If you decide to re-enroll, your FICO® Score history display in Online Banking will start anew and you will not have access to view previous history through the FICO® Score Program.

## **D. Eligibility**

Only Bank of America customers with an eligible consumer credit card account (e.g., an open account with active charging privileges) and with a U.S. or U.S. territories address on their Online Banking profile may enroll in the FICO® Score Program. Customers with jointly owned credit card accounts who have their own Online ID will be able to view their own individual FICO® Score by logging into Online Banking with their respective Online ID. If you are an Authorized User on a credit card account, and are not an owner or a co-owner of another consumer credit card account, then you are not eligible to participate in the FICO® Score Program. Additionally, if Bank of America cancels the FICO® Score Program, you decide to unenroll, or you become ineligible, for example due to a change in account status, your FICO® Score and past FICO® Scores will not be viewable in Online Banking as part of the FICO® Score Program.

## **E. About TransUnion and FICO® Scores**

TransUnion is one of three major consumer reporting agencies who provides consumer credit reports and credit scores to businesses and consumers. FICO® Scores from TransUnion are useful information to help you understand your credit profile. The FICO® Score based on TransUnion data is created using Fair Isaac's proprietary model and is solely determined by the information in your file at TransUnion at the time your FICO® Score is calculated. Accounts not reported to or subsequently deleted from your file at TransUnion may not be reflected in your FICO® Score. Your FICO® Score may vary from consumer reporting agency to consumer reporting agency and other lenders may use scores from one or more of the other two major consumer reporting agencies. TransUnion and Fair Isaac are third parties not affiliated with Bank of America and Bank of America makes no representation or warranty related to the FICO® Score.

## **F. Bank of America is Not a Credit Repair Organization**

Bank of America and Fair Isaac are not credit repair organizations as defined under federal or state law, including the Credit Repair Organizations Act. Bank of America and Fair Isaac do not provide “credit repair” services or advice or assistance regarding "rebuilding" or "improving" your credit record, credit history or credit rating. Bank of America provides your FICO® Score and content related to the FICO® Score Program in Online Banking only for educational purposes and your non-commercial, personal use. Bank of America can provide no further assistance regarding improving your credit score except for addressing any disputes you may have regarding accounts you have with Bank of America.

**FICO is a registered trademark of the Fair Isaac Corporation in the United States and other countries.**