Integrated Investment and Banking Account Access

Overview

You count on your Merrill Lynch Financial Advisor to help you pursue the financial goals that matter to you most. Combining know-how with know-you to create a tailored strategy that can help bring your unique vision of the future to life. With access to an ever-expanding range of possibilities from Merrill Lynch and Bank of America, there are more ways you can benefit from all that your Merrill Lynch Wealth Management relationship has to offer… Including the ability to align your daily cash management needs and longer-term financial goals; providing powerful ways to access your accounts… for the ease and convenience you expect for your busy life.

Take advantage of integrated access to your Merrill Lynch investment accounts and your Bank of America banking accounts:

• At thousands of Bank of America ATMs
• Online at mymerrill.com or bankofamerica.com
• On your mobile phone or smart device or
• By calling 1.800.MERRILL.

Giving you 24/7 access to your investment and banking accounts.
ATM

Your busy schedule demands flexibility and convenience, which is why you are now able to experience integrated access to your investment and banking accounts at any Bank of America ATM. Find the nearest ATM online at mymerrill.com or using the ATM Locator feature of the Mobile Banking app from Bank of America.

By linking your eligible Merrill Lynch investment and Bank of America banking accounts, you’re able to check balances, make transfers real-time between accounts and make cash or check deposits directly into your Merrill Lynch investment account – no deposit slip or envelope needed. All at a Bank of America ATM.

Online & Mobile

Using a single sign-on at mymerrill.com, you’ll have access to both your Merrill Lynch investment and Bank of America banking accounts. Access your accounts online or download the Merrill Lynch or Bank of America apps available on most smart phones and devices for on-the-go access. And when you link your eligible investment and banking accounts, you can make real-time transfers quickly and conveniently – saving you time when it matters most.
Dedicated Service

We understand that your time is valuable, and when it comes to managing your financial life, simplicity is key. Supporting your Financial Advisor, the team at 1.800.MERRILL provides 24/7 access to your Merrill Lynch investment and Bank of America banking accounts. If you’re travelling or need after hours assistance, highly personalized service is just a phone call away.

Whether you need help linking your eligible investment and banking accounts, or have a service-related question, you can rest easy knowing we are there for you when you need us.

Closing

Having easy, convenient access to all of your Merrill Lynch investment and Bank of America banking accounts, when and where you need them, can be a valuable tool in your day-to-day cash management and long-term financial strategy.

Experience the advantages today.
Disclaimer
Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and member SIPC, and other subsidiaries of Bank of America Corporation.

Banking products are provided by Bank of America, N.A., and affiliated banks, members FDIC and wholly owned subsidiaries of Bank of America Corporation.

Investment products: Are Not FDIC Insured Are Not Bank Guaranteed May Lose Value

Bank of America Mobile Banking App requires enrolling in Online Banking. Wireless carrier fees may apply. You must have Transfers and Bill Pay set up previously in Online Banking.

There are no costs for downloading the Merrill Lynch mobile applications, but you may be charged access fees from your wireless service provider. Please check with your wireless service provider for details on specific fees and charges.

You can access eligible investment account(s) at Bank of America ATMs with your Bank of America debit card or Merrill Lynch debit card. To access eligible accounts with your Bank of America debit card, your accounts must be linked to that debit card. Contact your Financial Advisor to learn more about eligible account types or to request account linkage.

Certain banking and investment accounts may be ineligible for real-time money movement, including but not limited to transfers to/from bank IRAs (CD, Money Market), 529s and credit cards and transfers from IRAs, Loans (HELOC, LOC, Mortgage) and accounts held in the military bank. Accounts eligible for real-time transfers will be displayed online in the to/from drop-down menu on the transfer screen.

Some Bank of America accounts and services, and the fees that apply to them, vary from state to state. Please review the information for your state in the Personal Schedule of Fees (at bankofamerica.com/feesataglance or at your local Banking Center) and in the Online Banking Service Agreement at bankofamerica.com/serviceagreement.