

THANK YOU FOR JOINING

We will begin shortly.

The Banking and Investing Program

Presented by: Yessi Urquiza

AGENDA

- Introduction
- Employee Banking and Investing (EBI) Overview
- Q&A

During the presentation, please submit questions in the chat feature for the Q&A session.

A woman with long brown hair, wearing a beige and dark blue striped sweater, is smiling warmly at a man. The man is seen from the back, wearing a blue button-down shirt. They are seated at a table with a white floral tablecloth. On the table are a croissant, a teapot, and a plate of pastries. The background shows a window with green frames and some plants.

Essentials of Financial Wellness for Amynta Group employees from Bank of America and Merrill

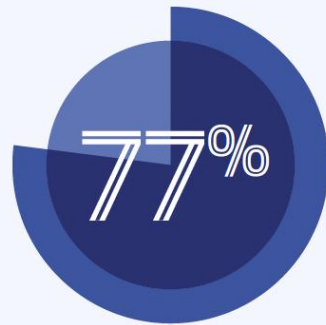
Presented by
Yessi Urquiza

Please see important information at the end of this presentation.

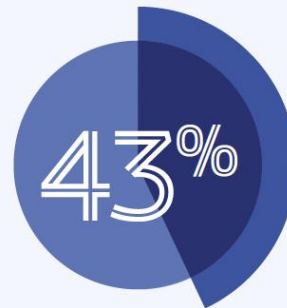
What we know about supporting employees' key needs

Research shows that many employees are concerned about finances. The Employee Banking and Investing Program is designed to support financial wellness. That includes a range of educational options, solutions and tools.

Employees are looking for resources to ease financial concerns¹



of employees are stressed about the current **economic climate**.



of employees are stressed about their **typical workday**.



of employees are stressed about their **personal and family lives**.

¹ Source: Bank of America, [Workplace Benefits Report](#), May 2025.

BofA REWARDS™

Employees have special access to BofA Rewards™ Preferred Plus tier benefits.[†] That means you'll be eligible for benefits, offers and experiences that power your progress and meaningful rewards tailored to your goals and lifestyle. Here is a sample of Preferred Plus tier rewards and benefits:

No fees on select everyday banking services	Seven no-fee services*
No monthly maintenance fee on eligible checking and savings accounts	Unlimited
Interest rate discount on auto loans for new applications	0.25%
Bank of America credit card rewards bonus for eligible cards	25%
Mortgage origination fee reduction (purchase or refinance)	\$300
Home equity line of credit interest rate discount	up to 0.25%**
ATM waiver on any non-Bank of America ATM withdrawal	One per statement cycle
Wire fee waiver on in-bound wire transactions	✓
Discounts on foreign currency exchange rates	0.50%
Cashback deals on purchases from popular brands	✓
Fraud and Identity Monitoring with free access to My Credit	✓
Priority Service gives direct access to dedicated specialists	✓
Merrill Guided Investing annual program fee discount (Other fees may apply***)	0.10%

[†] See pages 13–16 for details and important disclosures.
*Standard Order Check Design or \$10 discount on other check designs, Debit Card Rush, Stop Payment Fee, Cashier's Checks, Standard Shipping on Digital FX Orders, In-bound Domestic Wire Transfers, In-bound International Wire Transfers
**HELOC rate discount reflects the total discount available through both BofA Rewards and PayPlan. BofA Rewards members not enrolled in PayPlan will receive a lower HELOC rate discount.
***Other fees may apply. Sales of ETFs are subject to a transaction fee of between \$0.01 and \$0.03 per \$1,000 of principal. There are costs associated with owning ETFs and mutual funds.
To learn more about Merrill pricing, visit merrilledge.com/pricing.



It's easy to get started*

<https://go.bofa.com/amyntagroup>

STEP ONE



Open an eligible Bank of America checking account

STEP TWO



Set up payroll direct deposit on your intranet benefits page

STEP THREE



Once we confirm your direct deposit, you then join BofA Rewards through Mobile or Online Banking

* Allow up to 60 days for Bank of America to identify your direct deposit. You will begin to receive benefits within 30 days after your direct deposit is identified.

Checking and savings



Bank of America Advantage SafeBalance Banking®

\$25 opening deposit

Checkless banking*

Monthly Maintenance Fee: \$4.95,
or \$0 when you join BofA Rewards



Bank of America Advantage Plus Banking®

\$100 opening deposit

Option to buy paper checks

Balance Connect® for overdraft protection
Monthly Maintenance Fee: \$12,
or \$0 when you join BofA Rewards



Bank of America Advantage Relationship Banking®

\$100 opening deposit

Earn interest

Balance Connect® for overdraft protection
Monthly Maintenance Fee: \$25,
or \$0 when you join BofA Rewards



Bank of America Advantage Savings

\$100 opening deposit

Tiered savings

Monthly Maintenance Fee: \$8,
or \$0 when you join BofA Rewards

Learn about all of the checking
and savings options
Bank of America offers

bankofamerica.com

*No paper check writing available with this account setting.

What are your objectives?



Bank of America Life Plan[®]

An easy way to set and track short-term and long-term financial goals, get personalized advice when you need it most — and more.

Resources: Knowledge

Services: We're here to help

Products: Building blocks

bankofamerica.com/lifeplan



Mortgage services

Lending specialists are ready to help you with your home financing questions.

- Learn about finding a home
- Learn about home values
- Learn about mortgage rates, APRs, points and closing costs



Digital tools and lending solutions for affordable home buying

Bank of America offers homebuyers:

- Complimentary financial education plus digital calculators and tools
- Down payment help up to \$10,000 or 3% of the purchase price, whichever is less*
- Closing cost help up to \$7,500 as a lender credit*

*See page 16 for important disclosures



Digital Banking

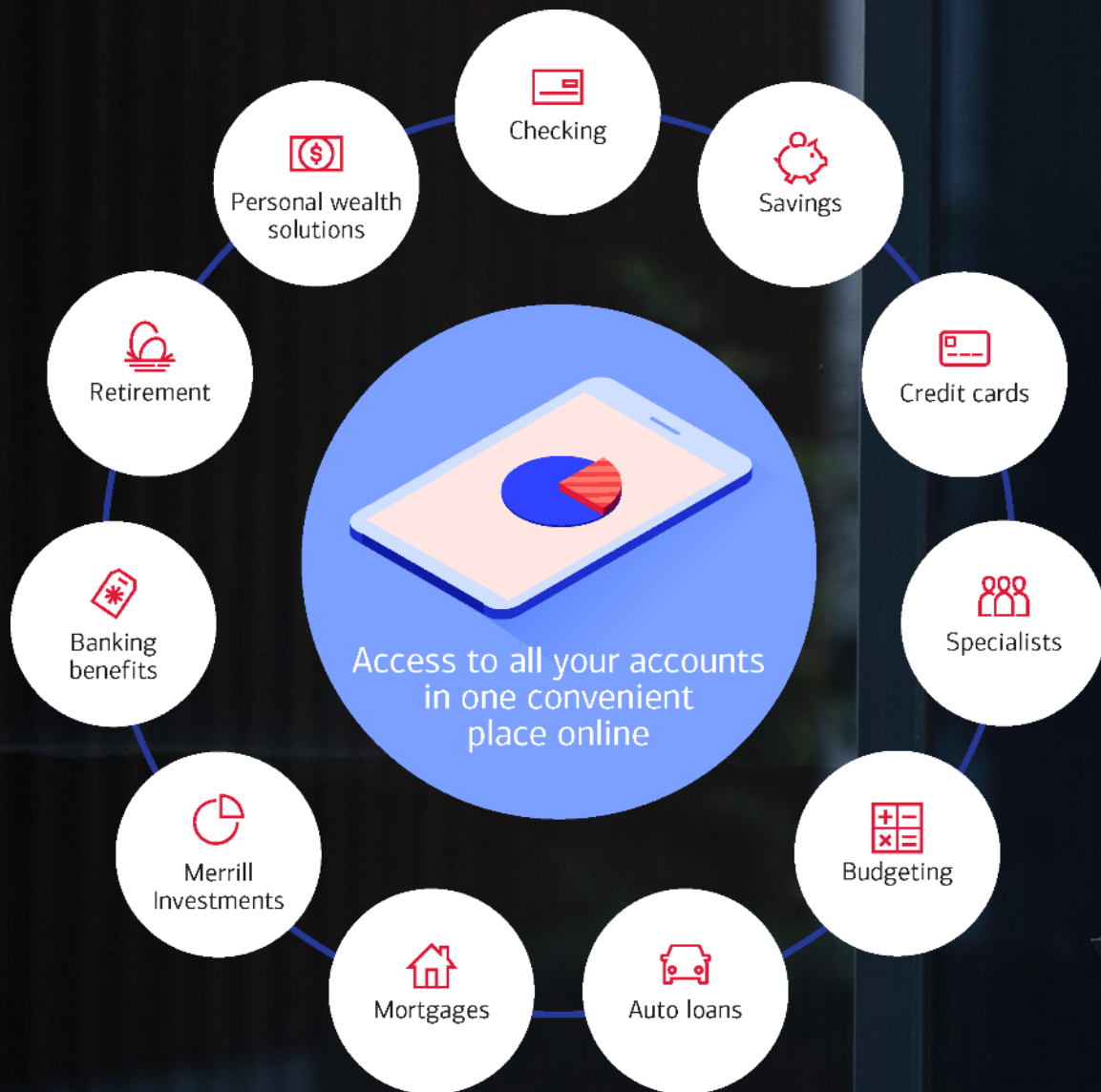
Access your accounts conveniently, pay bills and transfer funds between accounts, set goals and track spending.

Mobile Banking app — Check balances, transfer funds between accounts and use our virtual financial assistant, Erica®.

- Check your balance
- Deposit checks
- View statements
- Pay bills
- Transfer money between your accounts
- Set up alerts through email and text
- Browse cash back deals
- Spending and budgeting

bankofamerica.com/onlinebanking





Disclosures (1 of 4)

BofA Rewards™ Eligibility. Customers can enroll and maintain their membership in BofA Rewards™ if they have an open, qualifying Bank of America® checking account. BofA Rewards tiers are based on each customer's combined average balance in qualifying deposit and investment accounts. The minimum balance for each tier is: Member, no minimum balance; Preferred Plus, \$30,000; Preferred Honors, \$100,000; and Premier, \$1,000,000. Employees of a company participating in the Bank of America® Employee Banking and Investing Program, are eligible to enroll in BofA Rewards if the employee:

1. has an active eligible Bank of America personal checking account; and
2. receives all or part of the employee's payroll direct deposit from the participating company in an eligible Bank of America deposit account.

Eligible employees qualify for the Preferred Plus tier regardless of combined average balance and may qualify for higher tiers based on the standard program terms. For full terms, including qualifying accounts and the method of calculation of average balances, refer to your Personal Schedule of Fees, available at bankofamerica.com/fees.

Credit Card BofA Rewards™ Bonus. Certain credit cards are eligible to receive a BofA Rewards™ bonus. Enrolled BofA Rewards members with eligible Bank of America® credit cards can receive a BofA Rewards bonus of 10% for the Member tier, 25% for the Preferred Plus tier, 50% for the Preferred Honors tier, or 75% for the Premier tier. If your card receives the 10% customer bonus, the BofA Rewards bonus will replace the 10% customer bonus. The BofA Rewards bonus for eligible cash rewards credit cards will be applied after all base and bonus cash rewards have been calculated on a purchase. For example, a \$100 purchase that earns 3% (\$3.00) will actually earn \$3.30, \$3.75, \$4.50 or \$5.25 based on your tier when the purchase posts to your account. For all other eligible card types, a purchase that earns 100 base points will actually earn 110, 125, 150, or 175 points, based on your tier when the purchase posts to your account. The BofA Rewards bonus also does not apply to the bonus earn for certain programs and is not applied to any account opening bonus or non-standard rewards that are part of a special offer, unless we indicate otherwise. If you enrolled in Preferred Rewards before May 26, 2026 your credit card account may be eligible for an extended card benefit. Sign in to [BofA Rewards](#) for more details. Other terms and conditions apply. Please refer to your card's Program Rules for details about how you can receive the BofA Rewards bonus. Program Rules are mailed upon account opening and are accessible through the rewards redemption site via Online Banking or by calling the number on the back of your card. Refer to bankofamerica.com/BofARewards for a complete list of ineligible cards.

Merrill Guided Investing. Please review the applicable Merrill Guided Investing Program Brochure (PDF) at merrilledge.com/guided-investing-program-brochure or Merrill Guided Investing with Advisor Program Brochure (PDF) at ml.com/guided-investing-program-brochure for information including the program fee, rebalancing, and the details of the investment advisory program. Your recommended investment strategy will be based solely on the information you provide to us for this specific investment goal and is separate from any other advisory program offered with us. If there are multiple owners on this account, the information you provide should reflect the views and circumstances of all owners on the account. If you are the fiduciary of this account for the benefit of the account owner or account holder (e.g., trustee for a trust or custodian for an UTMA), please keep in mind that these assets will be invested for the benefit of the account owner or account holder. Merrill Guided Investing is offered with and without an advisor. Merrill, Merrill Lynch, and/or Merrill Edge investment advisory programs are offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S") and Managed Account Advisors LLC ("MAA") an affiliate of MLPF&S. MLPF&S and MAA are registered investment advisers. Investment adviser registration does not imply a certain level of skill or training.

Clients enrolled in BofA Rewards™ receive a discount off the Merrill Guided Investing program's annual asset-based fee of 0.45%, and the Merrill Guided Investing with Advisor and Merrill Edge Advisory Account programs' annual asset-based fee of 0.85% for any of their accounts enrolled in the respective advisory programs. BofA Rewards enrolled clients receive a discount of 0.10% for the Preferred Plus, or 0.15% for the Preferred Honors and Premier tiers based on their BofA Rewards tier effective at the time the applicable advisory program fee is calculated. It may take up to 30 calendar days for changes to your BofA Rewards status or tier to be associated with and effective for your accounts in the advisory programs. This fee is charged monthly in advance. In addition to the annual program fee, the expenses of the investments will vary based on the specific funds within each portfolio. Actual fund expenses will vary; please refer to each fund's prospectus.

Disclosures (2 of 4)

Auto Loan. BofA Rewards™ members who apply for an auto loan receive an interest rate discount of 0.10% for Member, 0.25% for Preferred Plus tier, 0.35% for Preferred Honors tier, and 0.50% for Premier tier based on their BofA Rewards tier at the time of auto loan application. The maximum BofA Rewards interest rate discount on a Bank of America auto loan is 0.50%. This interest rate discount is not reflected in all our published rates on our website but will be confirmed and reflected in the interest rate quoted upon loan approval. Discounts are only available on auto loan applications submitted by you directly to Bank of America through its website, Financial Centers, or Bank call centers. Discounts are not available for motor vehicle leases or for applications sourced from car dealerships, car manufacturers, or third-party branded/co-branded relationships. Benefit is non-transferable. Subject to credit approval. Standard underwriting guidelines and credit policies apply.

First Mortgage. The origination fee reduction and/or interest rate reductions are offered to clients who are enrolled or are eligible to enroll in BofA Rewards™, based on their rewards tier at the submittal of a mortgage loan application to Bank of America, N.A. for a new purchase or refinance loan (for co-borrowers, at least one applicant must be enrolled or eligible to enroll). The rewards tier is not subject to adjustment after the application is submitted. The origination fee reduction (\$100 for Member tier, \$300 for Preferred Plus tier and \$600 for Preferred Honors tier) will not exceed the amount of the Lender Origination Fee. In order to receive the full Premier interest rate reduction of 0.375% the client must be approved for an eligible loan and enroll in PayPlan, our automatic payment service, designating an eligible Bank of America checking or savings account. To allow us to apply and disclose the interest rate reduction and close the loan timely, we encourage Premier tier clients to enroll in PayPlan as soon as possible and prior to the expected loan closing date. PayPlan is not available on VA and FHA products and Premier tier clients closing loans without PayPlan enrollment receive a 0.125% interest rate reduction benefit. For adjustable rate mortgages (except PrimeFirst®), the discounts are applied to the interest rate only during the initial fixed-rate period. For PrimeFirst® adjustable rate mortgages, the discount is applied to the margin and cannot reduce the margin below 0%. Some BofA Rewards benefits cannot be combined with other offers. All mortgage interest rate reduction offers may be subject to a maximum interest rate reduction limit. For further details, visit the BofA Rewards section of the [Personal Schedule of Fees](#). BofA Rewards benefits are non-transferable and are not available with Custom Residential Real Estate financing. Credit and collateral subject to approval. Terms and conditions apply. Programs, rates, terms and conditions subject to change without notice.

BofA Rewards™ Home Equity Line of Credit. Home Equity Line of Credit (HELOC) interest rate discounts are offered to clients who are enrolled or are eligible to enroll in BofA Rewards, based on their rewards tier at the submittal of home equity application (for co-borrowers, at least one applicant must be enrolled or eligible to enroll). Amount of discount (0.00% for Member tier, 0.250% for Preferred Plus tier, 0.375% for Preferred Honors tier, and 0.625% for Premier tier) is based on the rewards tier at the submittal of home equity application and is not subject to adjustment after the application is submitted. For further details, visit the BofA Rewards section of the [Personal Schedule of Fees](#). Benefit is non-transferable. BofA Rewards home equity benefit can be combined with certain other home equity interest rate discounts. Credit and collateral subject to approval. Terms and conditions apply. Programs, rates, terms and conditions subject to change without notice.

Non-Bank of America ATM Benefit. Account owners enrolled in BofA Rewards™ who qualify for the Preferred Plus tier that use a Bank of America Debit or ATM card at a non-Bank of America ATM in the U.S. qualify for a waiver of the Non-Bank of America ATM fee for one withdrawal and one transfer per statement cycle, as well as receive a refund of the ATM Operator Fee for one withdrawal and one transfer per statement cycle. Account owners enrolled in BofA Rewards who qualify for the Preferred Honors or Premier tier will qualify for a waiver of the non-Bank of America ATM fee for withdrawals and transfers from non-Bank of America ATMs in the U.S. and receive a refund of the ATM operator fee when using a Bank of America Debit or ATM card.

Wire Fee Waiver. Account owners enrolled in BofA Rewards™ who qualify for the Preferred Plus, Preferred Honors, or Premier tiers qualify for a waiver of the incoming domestic wire fee; and the Premier tier qualifies for a waiver of the outgoing domestic wire fee.

Foreign currency cash exchange rate discount. Account owners enrolled in BofA Rewards™ and who qualify for the Preferred Plus, Preferred Honors or Premier tiers receive an exchange rate discount for mobile and online foreign currency cash orders plus free standard shipping when shipped to an eligible home address or Financial Center.

Disclosures (3 of 4)

BofA Rewards exclusive deals. BofA Rewards™ members will be eligible for exclusive deal offers. All such offers are subject to the standard terms and conditions of the deals program. Refer to promotions.bankofamerica.com/en/deals for details.

My Credit. My Credit, including FICO® Score, is for educational purposes only and accessible through Mobile and Online Banking. Certain My Credit features, content and related material may be available only in English. You must be at least 18 years of age, be an owner or co-owner of an eligible Bank of America consumer account, have a Social Security number, and have a U.S. address in your Online Banking profile. Data connection required. Carrier fees may apply. Fraud and Identity Monitoring is available for clients enrolled in BofA Rewards™. To learn more, visit bofa.com/MyCredit.

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

Mobile Banking. Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply.

Transfers. Fees may apply to certain transfers. For SafeBalance Banking® for Family Banking accounts, the parent owner can send and receive transfers but their child using the account cannot. See the Online Banking Service Agreement for details. Data connection required. Carrier may apply fees.

Erica®. The mobile feature, Erica, is only available in the English language. The feature requires that you download the latest version of the Mobile Banking app and is only available in the Mobile Banking app for select iOS and Android devices. Message and data rates may apply. Your chat may be recorded and monitored for quality assurance. For SafeBalance Banking® for Family Banking accounts, the parent owner and their child age 13 or older have access to Erica.

Mobile Check Deposit. Mobile check deposits are subject to verification and not available for immediate withdrawal. Other restrictions apply. In the Mobile Banking app menu, select **Menu > Help > Browse More Topics > Mobile Check Deposit** for details and other terms and conditions. Message and data rates may apply. This service is not available to the child on a SafeBalance® for Family Banking account.

Bank of America Life Plan®. To be eligible for Bank of America Life Plan, a client must be a Bank of America consumer account owner or co-owner with active login credentials for the Bank of America website or Mobile app. Merrill clients with a Merrill Edge Self-Directed, Merrill Edge Advisory, Merrill Guided Investing, or Merrill Guided Investing with Advisor account, who also have a Bank of America consumer account and login credentials for the Bank of America website or Mobile app, are also eligible; however, clients of Merrill Lynch Wealth Management or Bank of America Private Bank are not eligible, and should instead seek advice and guidance from their assigned advisor.

Deals. You must be enrolled in Online Banking or Mobile Banking to participate in the deals program and have either an eligible Bank of America® debit or credit card or Merrill credit card. Earned cash back will be credited into the eligible consumer deposit or credit account used to make the purchase. This deals program may not include deals available through other rewards programs. Data connection required. Wireless carrier fees may apply. For SafeBalance Banking® for Family Banking accounts, the parent owner can participate in the deals program but their child using the account cannot.

Alerts. You may elect to receive alerts via Mobile app push notification, text or email. Factors outside of our control may affect when you receive alerts from us. These include your email provider, email settings, your mobile carrier, device and app settings. Device must support ability to receive push notifications. Mobile app alerts are not available for all devices or in our web-based Mobile Banking. Bank of America does not charge for alerts, but your mobile carrier's message and data rates may apply.

Spending and Budgeting tool. The Spending & Budgeting tool is currently available to clients with a personal checking or savings account, credit card, a linked Merrill investment account, as well as a Small Business checking or savings account.

Disclosures (4 of 4)

Balance Connect® for overdraft protection. Balance Connect® for overdraft protection allows you to link your eligible checking account with up to 5 eligible Bank of America accounts for overdraft protection. This optional service can help you cover your payments and purchases and help avoid overdrafts and Overdraft Item Fees by automatically transferring available funds from your linked backup account(s) when needed. If your linked backup account does not have enough available funds to cover the necessary amount, we may decline to make the transfer. Transfers from a linked (1) brokerage account with Merrill Lynch that is enrolled in margin lending, (2) Loan Management Account (LMA®), (3) credit card, or (4) HELOC are subject to interest charges. Please see your account agreement(s) for additional details. Balance Connect® is not available with SafeBalance Banking® or SafeBalance Banking® for Family Banking as a covered or linked backup account. Balance Connect® is available on Advantage Savings as a linked backup account, but not eligible to be enrolled as a covered account.

Down Payment program and America’s Home Grant program. Qualified borrowers must meet eligibility requirements such as being owner-occupants and purchasing a home within a certain geographical area. Maximum income and loan amount limits apply. Minimum combined loan-to-value must be greater than or equal to 80%. Must be a first-time homebuyer (no homeownership in the past three years) for Down Payment Grant program. The home loan must fund with Bank of America. Bank of America may change or discontinue the Bank of America Down Payment Grant program or America’s Home Grant program or any portion of either without notice. Not available with all loan products, restrictions apply, please ask for details.

Additional information about the Down Payment program. Program funds can be applied toward down payment only. Borrowers cannot receive program funds as cash back in excess of earnest money deposits. Down Payment Grant program may be considered taxable income, a 1099-MISC will be issued, consult with your tax advisor. May be combined with other offers. The Bank of America Down Payment Grant program may only be applied once to an eligible mortgage/property, regardless of the number of applicants. Homebuyer education is required. Not available with all loan products, restrictions apply, please ask for details.

Additional information about the America’s Home Grant program. The America’s Home Grant program is a lender credit. Program funds can only be used for nonrecurring closing costs including title insurance, recording fees, and in certain situations, discount points which can be used to lower the interest rate. The grant cannot be applied toward down payment, prepaid items, real estate commissions or miscellaneous real estate agent fees, or recurring costs, such as property taxes and insurance. Borrowers cannot receive program funds as cash back.

Investing involves risk. There is always the potential of losing money when you invest in securities.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (“MLPF&S” or “Merrill”) makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (“BofA Corp.”). MLPF&S is a registered broker-dealer, registered investment adviser, [Member SIPC](#) and a wholly owned subsidiary of BofA Corp.

Banking, mortgage and home equity products offered by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation  [Equal Housing Lender](#). Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms, and conditions are subject to change without notice.

Investment products are provided by MLPF&S and:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Thank you