

If you currently or formerly (1) have or had a Bank of America credit card, (2) enrolled in Bank of America's eBill AutoPay for your credit card, (3) selected the "Amount Due" payment option before March 7, 2021, and (4) switched your payment option from "Amount Due" to "Account Balance" after making an "Amount Due" payment and being assessed interest between June 3, 2014, and May 21, 2021, a class action lawsuit may affect your rights.

A New Jersey district court directed this Notice. This is not a solicitation from a lawyer.

For more information, visit www.CreditCardAutoPaySettlement.com. You may also call 1-855-535-1849.

What Is This About? You received this email because you have been identified as a cardholder of Bank of America, N.A. ("BANA") and a potential Settlement Class Member. The Plaintiff in the class action lawsuit alleges that BANA did not adequately disclose that the "Amount Due" payment option offered in connection with BANA's eBill AutoPay for BANA credit cards would result in payment of only the minimum amount due, not the full amount due, which resulted in customers choosing "Amount Due" when intending to pay the full account balance. BANA denies any wrongdoing or liability and denies the allegations. A settlement of the class action has been reached. Under the proposed settlement, you may be entitled to a payment.

What Are the Settlement Terms? To read a more detailed description of the terms of the proposed settlement, please visit www.CreditCardAutoPaySettlement.com or call toll-free 1-855-535-1849. If the settlement is approved, Settlement Class Members will be entitled to receive a payment under the settlement, and any legal claims they may have or could have in the future regarding the payments at issue will be released.

How Can I Get a Payment? Every Settlement Class Member who does not request to opt out of the settlement will automatically be sent a Settlement Fund payment via check. In other words, you do not have to do anything to receive a payment; you will automatically be sent a check unless you opt out of the settlement.

What Are My Other Options? If you do not wish to be bound by the terms of the settlement, you must exclude yourself from the settlement by **September 11, 2021**. You may instead opt to formally object to the settlement by **September 11, 2021**. Visit www.CreditCardAutoPaySettlement.com for information on how to do so. The Court will hold a hearing on **November 17, 2021**, to consider whether to approve the settlement, the request for attorneys' fees and expenses, and a Service Award for the Plaintiff. Details regarding the hearing are in the Long Form Notice, available at www.CreditCardAutoPaySettlement.com. You may appear at the hearing, but you are not required to do so. You may also hire your own attorney at your own expense to appear or speak for you at the hearing.