

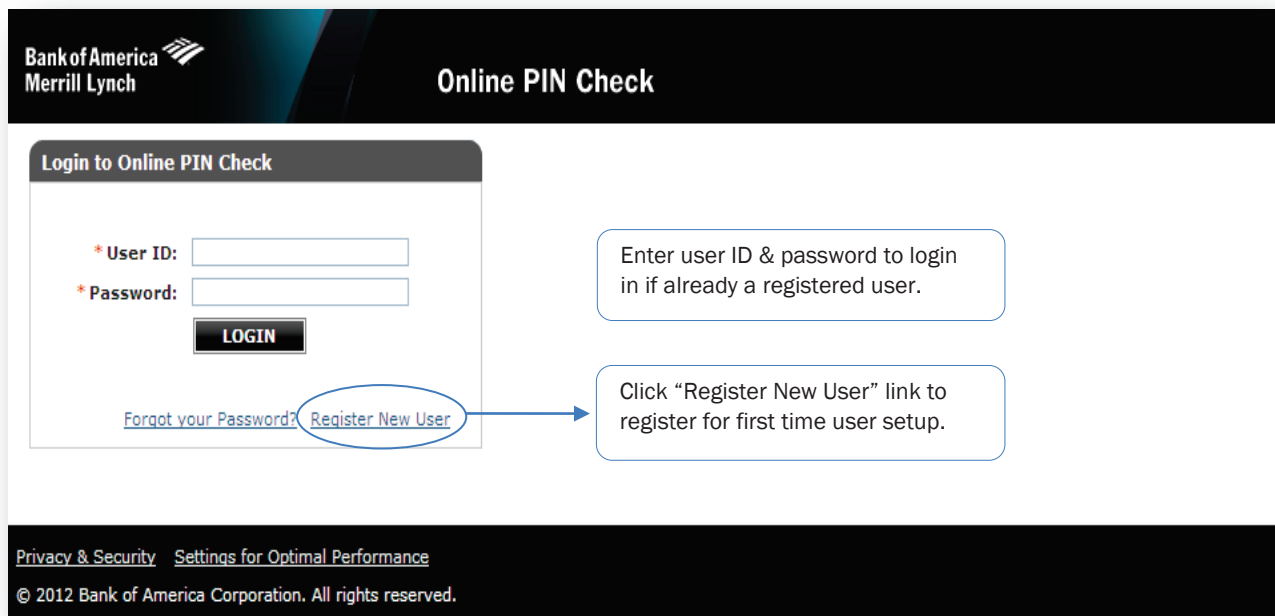
Online PIN Check Cardholder Quick Reference Guide

You're never without your PIN.

As you travel, you will find that Chip and PIN terminals are becoming more common and require the use of a Chip and PIN enabled card. To complete a purchase at these terminals, you will need to enter a PIN rather than provide a signature. The chip supplements the magnetic stripe on the card, providing you with greater access to points of sale and improved acceptance around the globe.

It is important that you remember your PIN and do not share with others. You can retrieve a forgotten PIN online at any time by visiting www.baml.com/PINCheck after a one time registration. The instructions below will help you get started.

Cardholder Login Page

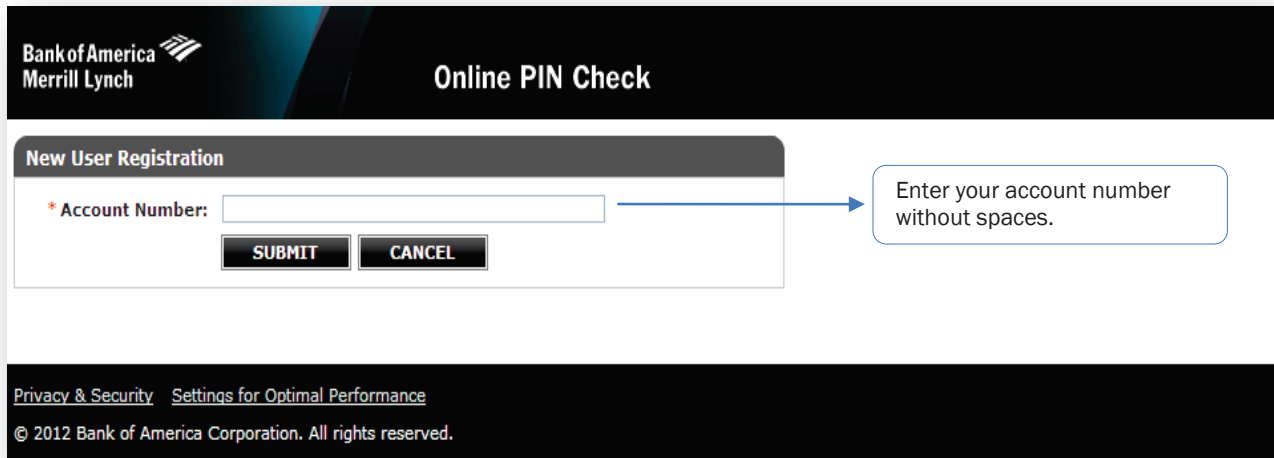


The screenshot shows the "Online PIN Check" login page. At the top left is the Bank of America Merrill Lynch logo. The page title is "Online PIN Check". Below the title is a "Login to Online PIN Check" form. The form contains two input fields: "* User ID:" and "* Password:". Below these fields is a "LOGIN" button. At the bottom of the form, there are two links: "Forgot your Password?" and "Register New User". The "Register New User" link is circled in blue, and a blue arrow points from it to a text box on the right that says "Click 'Register New User' link to register for first time user setup." Another text box on the right says "Enter user ID & password to login in if already a registered user." At the bottom of the page, there are links for "Privacy & Security" and "Settings for Optimal Performance", and a copyright notice: "© 2012 Bank of America Corporation. All rights reserved."

First Time Registration

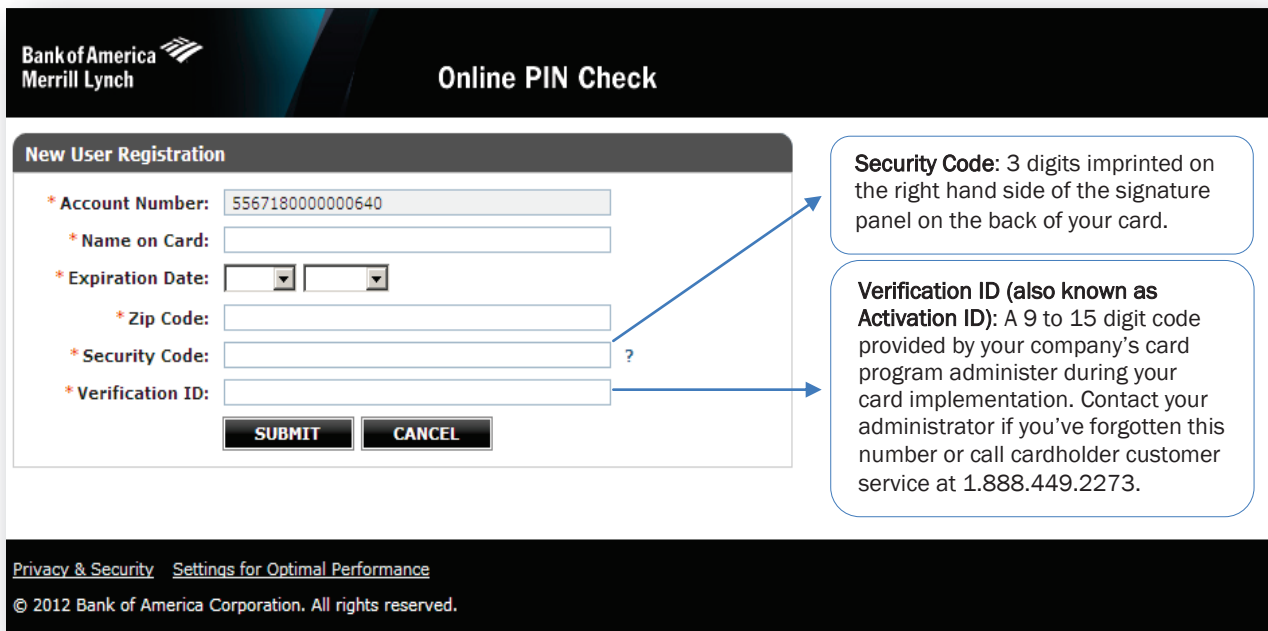
You'll need to register before gaining full access to the PIN Check site and retrieving your PIN.

1. After clicking on the 'Register New User' link from the Login screen, enter your card Account Number and then click 'Submit'.



The screenshot shows the 'Online PIN Check' page with a 'New User Registration' form. The 'Account Number' field is highlighted with a blue arrow pointing to a callout box that says 'Enter your account number without spaces.' Below the field are 'SUBMIT' and 'CANCEL' buttons. The footer contains links for 'Privacy & Security' and 'Settings for Optimal Performance', and a copyright notice for 2012 Bank of America Corporation.

2. After entering a valid Account Number, you'll be required to provide additional account information to complete your registration and then click 'Submit'.



The screenshot shows the 'Online PIN Check' page with the 'New User Registration' form. The 'Account Number' field is pre-filled with '556718000000640'. Other fields include 'Name on Card', 'Expiration Date' (with dropdowns), 'Zip Code', 'Security Code' (with a question mark), and 'Verification ID'. Blue arrows point from the 'Security Code' and 'Verification ID' fields to callout boxes. The 'Security Code' callout states: 'Security Code: 3 digits imprinted on the right hand side of the signature panel on the back of your card.' The 'Verification ID' callout states: 'Verification ID (also known as Activation ID): A 9 to 15 digit code provided by your company's card program administrator during your card implementation. Contact your administrator if you've forgotten this number or call cardholder customer service at 1.888.449.2273.' Below the fields are 'SUBMIT' and 'CANCEL' buttons. The footer contains links for 'Privacy & Security' and 'Settings for Optimal Performance', and a copyright notice for 2012 Bank of America Corporation.

- Next, you'll need to define your User ID, Password and select three security validation questions and answers. This information will be used to verify your identity. Once you have completed this section, click 'Submit'.

The screenshot shows the 'New User Registration' form on the Bank of America Online PIN Check page. The form is titled 'New User Registration' and includes the following fields:

- User ID:
- Password:
- Confirm Password:
- Email:
- Confirm Email:

Below these fields, there is a instruction: "Please select three security validation questions and enter your answer for each question. This information will be used to verify your identity."

The form then lists three security validation questions, each with a dropdown menu for the question and two text input fields for the answer and its confirmation:

- Question 1: (dropdown)
 - Answer 1:
 - Confirm 1:
- Question 2: (dropdown)
 - Answer 2:
 - Confirm 2:
- Question 3: (dropdown)
 - Answer 3:
 - Confirm 3:

At the bottom of the form, there are two buttons: **SUBMIT** and **CANCEL**.

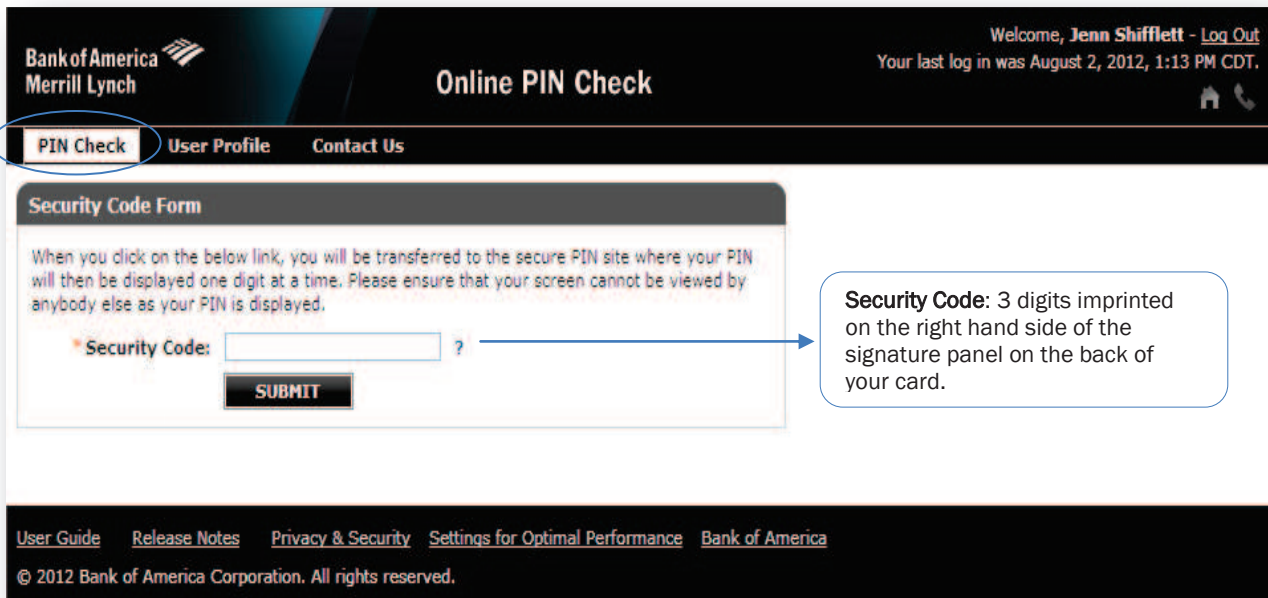
At the bottom of the page, there are links for [Privacy & Security](#) and [Settings for Optimal Performance](#), and a copyright notice: © 2012 Bank of America Corporation. All rights reserved.

- The final step in registering is to accept the Terms and Conditions.

Retrieving Your PIN

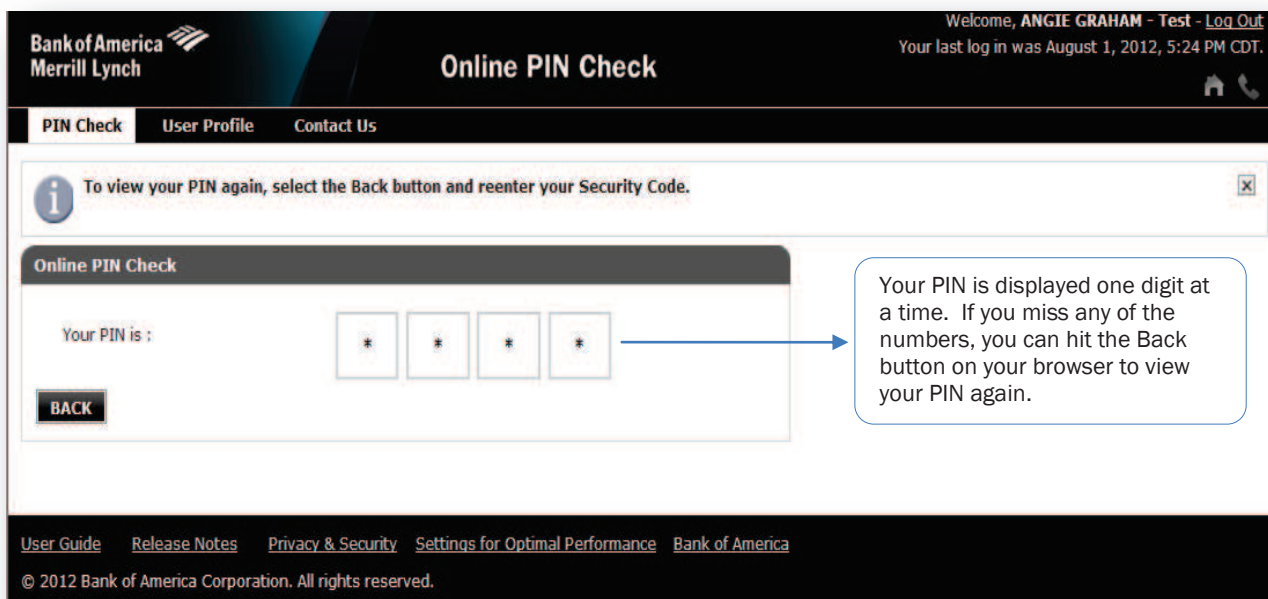
Once your registration is confirmed, you will be able to view the navigation bar. Click on the 'PIN Check' tab to get started.

1. Enter your cards' security code and then click 'Submit'.



The screenshot shows the 'Online PIN Check' page for user Jenn Shifflett. The 'PIN Check' tab is selected in the navigation bar. The main content area is titled 'Security Code Form' and contains the following text: 'When you click on the below link, you will be transferred to the secure PIN site where your PIN will then be displayed one digit at a time. Please ensure that your screen cannot be viewed by anybody else as your PIN is displayed.' Below this text is a 'Security Code:' label followed by a text input field and a question mark. A 'SUBMIT' button is located below the input field. A callout box on the right side of the page states: 'Security Code: 3 digits imprinted on the right hand side of the signature panel on the back of your card.' The footer includes links for 'User Guide', 'Release Notes', 'Privacy & Security', 'Settings for Optimal Performance', and 'Bank of America', along with the copyright notice '© 2012 Bank of America Corporation. All rights reserved.'

2. You will be transferred to the secure PIN site where your PIN will then be displayed one digit at a time. Please ensure that your screen cannot be viewed by anybody else as your PIN is displayed.



The screenshot shows the 'Online PIN Check' page for user ANGIE GRAHAM - Test. The 'PIN Check' tab is selected in the navigation bar. The main content area features an information icon and the text: 'To view your PIN again, select the Back button and reenter your Security Code.' Below this is a section titled 'Online PIN Check' with the text 'Your PIN is :'. To the right of this text are four input boxes, each containing an asterisk (*). A 'BACK' button is located below the input boxes. A callout box on the right side of the page states: 'Your PIN is displayed one digit at a time. If you miss any of the numbers, you can hit the Back button on your browser to view your PIN again.' The footer includes links for 'User Guide', 'Release Notes', 'Privacy & Security', 'Settings for Optimal Performance', and 'Bank of America', along with the copyright notice '© 2012 Bank of America Corporation. All rights reserved.'

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