

Merrill Edge & You



Bank of America Corporation

July 2012

The Insured Savings AccountSM -- Attention Customers

In the second quarter of 2012, certain changes were made to the Insured Savings AccountSM ("ISA") program. Transportation Alliance Bank, an industrial bank with \$893 million in assets, located in Ogden, UT, joined ISA on May 18, and Customers Bank, a commercial bank with \$2.1 billion in assets located in Phoenixville, PA, joined ISA on June 22. These changes brought the total number of banks in the ISA program to 36.

There were also a series of deposit transfers that occurred on June 22. Certain deposits held in Metlife Bank were transferred to Customers Bank, Banco Popular de Puerto Rico, and Sallie Mae Bank.

For more information or to access the ISA Bank List, please contact a Financial Solutions Advisor or call 1.888.ML.INVEST (1.888.654.6837). Deaf and hard-of-hearing clients may call our TTY (Teletypewriter) number, 1.800.262.3340. Please note, the ISA program is not available to Merrill Edge Self-Directed Investing clients.

Notice to IRA, IRA Rollover, Roth IRA, SEP (IRA), SIMPLE (IRA) and BASIC Clients with Standing Distribution Instructions with regard to Your Right to Elect Withholding

At this time, we would like to remind those clients taking pre-authorized distributions that you can change your withholding election for future distributions at any time and as often as you wish by completing the appropriate federal and state tax withholding forms, which can be obtained from a Financial Solutions Advisor or an Investment Center representative.

If federal income taxes have been withheld from the distributions you are receiving from your retirement account, and if you do not wish to have taxes withheld, you should notify a Financial Solutions Advisor or an Investment Center representative. However, if you elect not to have withholding apply to your distributions or if you do not have enough federal income tax withheld from your distributions, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

If federal income taxes are not being withheld from your distributions from your retirement account because you have elected not to have withholding apply and if you wish to revoke that election and have federal income taxes withheld from your distributions, you should notify a Financial Solutions Advisor or an Investment Center representative.

Understanding Your Cash Sweep Options

The following information is being provided so that you can review your cash sweep option(s) with a Financial Solutions Advisor or an Investment Center Representative. Included is an overview of cash sweep options and how they work, explanations of insurance coverage, how interest rates are calculated, as well as other important considerations. Additionally, the charts at the end of this notice provide recent rates for sweep options that may be available to you, depending on your account type and other eligibility criteria.

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Understanding Your Cash Sweep Options

Automatic Cash Sweep Options

The deposit of checks, the sale of securities and other activity generates cash balances in your brokerage account. This cash may be automatically “swept” to bank deposit accounts with one or more Merrill Lynch Affiliated Banks: FIA Card Services, N.A. (“FIA”), Bank of America Rhode Island, N.A. (“BA-RI”) or Bank of America, N.A. (“BANA”). Or, depending on your account type and the total asset level of statement-linked accounts, you may be eligible to choose a tax-exempt money market

mutual fund from BlackRock or BofA™ Global Capital Management as an automatic cash sweep option.

With an automatic cash sweep feature, also known as a “Primary Money Account,” you do not need to contact a Financial Solutions Advisor to deposit or withdraw funds from your Primary Money Account – the sweep happens automatically.

The chart below outlines the available automatic cash sweep options by account type.

Account Type*	Automatic Cash Sweep Options - Bank Deposit Programs		Automatic Cash Sweep Options - Money Market Mutual Funds
	Name	Participating Banks	
Cash Management Account® (CMA® Account), CMA SubAccount®, CMA Account with CMA Plus service, Cash Management Account® for Trust, Beyond Banking® Account	Merrill Lynch Bank Deposit Program (“MLBD Program”)	FIA and BA-RI	Clients with \$250,000 or more in eligible statement-linked assets may also designate one of the following as an automatic sweep option: <ul style="list-style-type: none"> • BIF Tax-Exempt Fund • A State Fund under the BIF Multi-State Municipal Series Trust[†] • BofA Tax Exempt Reserves—Investor Class • A tax-exempt state fund under the BofA Funds Series Trust[‡]
	Non-Interest Bearing Demand Deposit Account (“Non-Interest Bearing DDA”), available through 12/31/2012	BANA	
IRA, Roth, Rollover, SEP, SIMPLE and BASIC	Retirement Asset Savings Program (“RASP”)	FIA and BA-RI	Not available
Education Savings Account (ESA)	RASP	FIA and BA-RI	Not available
Merrill Edge Self-Directed CMA	Merrill Lynch Direct Deposit Program	FIA	Clients with \$250,000 or more in eligible statement-linked assets may also designate one of the following as an automatic sweep option: <ul style="list-style-type: none"> • BIF Tax-Exempt Fund • A State Fund under the BIF Multi-State Municipal Series Trust
Merrill Edge Self-Directed IRA, ROTH, Rollover, SEP and SIMPLE	Retirement Asset Savings Program II (“RASP II”)	FIA and BA-RI	Not available

* Sweep options for accounts enrolled in Investment Advisory Programs or established through Money Manager Services may differ.

† The following State Funds are available as part of the BIF Multi-State Municipal Series Trust: AZ, CA, CT, FL, MA, MI, NC, NJ, NY, OH and PA.

‡ The following tax-exempt state funds are available as part of the BofA Funds Series Trust: BofA California Tax-Exempt Reserves—Investor Class; BofA Connecticut Municipal Reserves—Investor Class; BofA Massachusetts Municipal Reserves—Investor Class; and BofA New York Tax-Exempt Reserves—Investor Class.

Your Merrill Lynch account statement indicates where your cash balances are currently deposited or invested, as well as recent yield information.

Additional Money Accounts/ Manual Alternatives

In addition to your Primary Money Account, you may be able to choose additional cash sweep options or “manual alternatives” that provide automatic withdrawal/redemption only. Depending on your account type, manual alternatives may include taxable and tax-exempt money market mutual funds or the “Insured Savings Account” (ISA®),¹ a limited transaction deposit program.

If you choose a manual alternative, you must contact a Financial Solutions Advisor or an Investment Center Representative each time you want to invest or deposit your cash. Otherwise, available cash will continue to automatically sweep to your Primary Money Account.

Manual alternatives provide an automatic withdrawal/redemption feature in order to satisfy purchases and debits from your account, including

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check writing, Visa® card activity and other cash management activity. Therefore, you do not need to contact a Financial Solutions Advisor when you need to withdraw funds. However, cash in a manual alternative will only be withdrawn automatically when the Primary Money Account is depleted or in the order in which you have designated for the account.

Please speak with a Financial Solutions Advisor to find out more about the manual alternatives that may be available to you.

Considerations When Choosing a Sweep Option

When choosing a sweep option, it is important to consider the following:

- Your needs, goals, risk tolerance, investment time horizon and liquidity requirements.
- Yields may differ between money market mutual funds and bank deposit programs.
- Money market mutual funds and bank deposit programs have different types of insurance coverage.
- Money market mutual funds have investment risk of various degrees and are not guaranteed or insured as to principal.

FDIC Coverage

Your sweep deposits in the Merrill Lynch Affiliated Banks are insured by the Federal Deposit Insurance Corporation (“FDIC”) up to the applicable standard maximum deposit insurance amount (“SMDIA”). The SMDIA is currently \$250,000 per depositor, per ownership category, per bank. Deposits maintained in different categories of legal ownership — such as individual accounts, joint accounts or certain retirement accounts — are separately insured by the FDIC, up to applicable insurance limits. FDIC insurance covers both principal and credited interest. Any accounts or deposits maintained with a Merrill Lynch Affiliated Bank in the same legal ownership category, whether directly, through other Merrill Lynch accounts or through any other intermediary, would be aggregated for FDIC insurance limit purposes.

Clients are responsible for monitoring the total amount of deposits held at the Merrill Lynch Affiliated Banks in order to determine the extent of FDIC insurance coverage available to such deposits. Merrill Lynch is not responsible for any insured or uninsured portion of such deposits.

Under FDIC rules, non-interest bearing transaction accounts, such as the Non-Interest Bearing DDA, are covered by unlimited FDIC insurance through December 31, 2012. This unlimited FDIC coverage is separate from, and in addition to, FDIC insurance coverage for other interest bearing accounts you may hold at BANA.

For additional information on FDIC, visit www.fdic.gov.

SIPC Coverage

The securities and cash that Merrill Lynch holds in your brokerage account are protected by the Securities Investor Protection Corporation (“SIPC”). If a U.S. broker-dealer fails, SIPC funds are available to make up for any shortfall of client assets that the broker-dealer was required to maintain—up to a maximum of \$500,000 per client for securities, inclusive of up to \$250,000 per client for cash.

In addition, Merrill Lynch has obtained “excess-SIPC” coverage from a Lloyd’s of London syndicate for large client accounts. This policy provides further protection (including up to \$1.9 million for cash) for customers who would not be made whole by SIPC, subject to an aggregate loss limit of \$1 billion for all customer claims.

Please note that money market mutual funds and Merrill Lynch Affiliated Bank deposits are not “cash” for purposes of SIPC account protection. Rather, money market mutual funds receive SIPC and excess-SIPC protection as securities, and Merrill Lynch Affiliated Bank deposits are protected by FDIC insurance. SIPC and excess-SIPC coverage do not protect against investment losses from market action.

For additional information on SIPC, visit www.sipc.org.

Benefits of Bank Deposits to Merrill Lynch

Deposits held at the Merrill Lynch Affiliated Banks are financially beneficial to Merrill Lynch and its affiliates. For example, the Merrill Lynch Affiliated Banks use bank deposits to fund current and new lending, investment and other business activities. Like other depository institutions, the profitability of the Merrill Lynch Affiliated Banks is determined in large part by the difference between the interest paid and other costs incurred by them on bank deposits, and the interest or other income earned on their loans, investments and other assets. The deposits provide a stable source of funding for the Merrill Lynch

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Affiliated Banks, and borrowing costs incurred to fund the business activities of the Merrill Lynch Affiliated Banks have been reduced by the use of deposits from Merrill Lynch clients.

Merrill Lynch receives up to \$65 per year from the Merrill Lynch Affiliated Banks for each account that sweeps to the MLBD Program, Merrill Lynch Direct Deposit Program, RASP or RASP II. Merrill Lynch receives compensation from Bank of America, N.A., of up to 0.25% (25 basis points) calculated on an annualized basis for each account that uses the Non-Interest Bearing DDA sweep option. Merrill Lynch receives a fee from the ISA banks of up to 2% per annum of the average daily balances. This compensation is subject to change from time to time and Merrill Lynch may waive all or part of it.

Merrill Lynch Financial Advisors are compensated based on their clients' total deposits held in the Merrill Lynch Affiliated Banks.

Interest Rates and Yields

Interest rates for the MLBD Program, Merrill Lynch Direct Deposit Program, RASP and RASP II:

- Are determined by the Merrill Lynch Affiliated Banks in their sole discretion.
- Are variable and may change at any time after the account is opened, without notice or limit. Fees may reduce earnings.
- May be higher or lower than the interest rates and Annual Percentage Yield ("APY") available to other depositors of the Merrill Lynch Affiliated Banks for comparable accounts or the rates of return payable on comparable arrangements offered to Merrill Lynch clients.

The interest rate for the Non-Interest Bearing DDA is set at 0%.

For certain account types with the MLBD Program or RASP, interest rates are tiered based upon your relationship with Merrill Lynch, as described in "Linking Accounts". Clients with higher total eligible assets may receive a higher yield on their bank deposits.

Clients should compare the terms, interest rates, APY, rates of return, required minimum amounts, charges and other features with other accounts

and alternative investments before deciding to maintain balances in deposit accounts through the MLBD Program, Non-Interest Bearing DDA, RASP, Merrill Lynch Direct Deposit Program or RASP II.

Yield information on any deposits held at the Merrill Lynch Affiliated Banks is included on your Merrill Lynch account statement. You can also obtain current interest rate information on MyMerrill.com® (see the "Deposit Account & Money Fund Rates" link at the bottom of each page) or by contacting a Financial Solutions Advisor.

Linking Accounts

You may be able to link your accounts together for statement delivery purposes and to establish higher levels of eligible assets and a potentially higher interest-rate tier for the MLBD Program and RASP. For regulatory or other reasons, certain types of accounts that can be linked for statement delivery purposes cannot be linked for the purpose of determining your total eligible assets.

Interest-rate tiering does not apply to deposits in the Merrill Lynch Direct Deposit Program, RASP II or Non-Interest Bearing DDA. MLBD Program and RASP deposits from accounts enrolled in certain discretionary Investment Advisory Programs receive the Merrill Lynch Bank Deposit Program Tier 4 rate.² Note that deposit balances in the Non-Interest Bearing DDA will not be included when calculating the tiering of accounts, which may affect the interest rate earned on tiered bank deposit programs at Merrill Lynch.

If you have any questions about linking your accounts or linking eligibility, please contact a Financial Solutions Advisor.

Additional Information on Sweep Options

A Financial Solutions Advisor or an Investment Center Representative is available to discuss your cash sweep options as the yields on respective cash sweep options may change, depending on market conditions, at different times throughout the year.

Please refer to the MLBD Program, RASP, RASP II or Merrill Lynch Direct Deposit Program disclosures in your account agreement for additional and more detailed information concerning sweep deposits

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with the Merrill Lynch Affiliated Banks. For additional information on ISA, refer to your ISA Fact Sheet or contact a Financial Solutions Advisor or an Investment Center Representative.

The charts below display cash sweep options that may be available to you, depending on your account type and other eligibility criteria. If you have any questions, please contact a Financial Solutions Advisor or an Investment Center Representative.

Recent Yields on Bank Deposits

Bank Deposits available through Merrill Lynch Accounts*	APY as of 6/8/2012
MLBD Program - Tier 1 (<\$250,000)	0.05%
MLBD Program - Tier 2 (\$250,000 to <\$1M)	0.08%
MLBD Program - Tier 3 (\$1M to <\$10M)	0.10%
MLBD Program - Tier 4 (>= \$10M)	0.15%
MLBD Program - Tier 5 [†]	0.20%
Non-Interest Bearing DDA	0.00%
ISA	0.08%
RASP - Tier 1 (<\$250,000)	0.05%
RASP - Tier 2 (\$250,000 to <\$1M)	0.08%
RASP - Tier 3 (\$1M to <\$10M)	0.10%
RASP - Tier 4 (>= \$10M)	0.15%
Merrill Lynch Direct Deposit Program	0.05%
Merrill Lynch Direct Deposit Program - Tier 6 [‡]	0.20%
RASP II	0.05%

Recent Yields on Money Market Mutual Funds

Money Market Mutual Funds*	Taxable Equivalent Yield @35% Tax Rate as of 6/8/2012	7-Day Yield as of 6/8/2012
Taxable		
BIF Money Fund	-	0.00%
BIF Treasury Fund	-	0.00%
BIF Government Securities Fund	-	0.00%
Ready Assets U.S.A. Government Money Fund	-	0.00%
Ready Assets U.S. Treasury Money Fund	-	0.00%
Ready Assets Prime Money Fund	-	0.00%
Retirement Reserves Money Fund Class I (closed to new investors)	-	0.00%
Retirement Reserves Money Fund Class II	-	0.00%
BofA Cash Reserves Fund - Investor Class	-	0.00%
BofA Cash Reserves Fund - Investor II Class	-	0.00%
BofA Treasury Reserves Fund - Investor Class	-	0.01%
BofA Treasury Reserves Fund - Investor II Class	-	0.01%
BofA Government Reserves Fund - Investor Class	-	0.01%
BofA Government Reserves Fund - Investor II Class	-	0.01%
BofA Government Plus Reserves Fund - Investor Class	-	0.02%
BofA Government Plus Reserves Fund - Investor II Class	-	0.02%
Tax-Exempt		
BIF Tax-Exempt Fund	0.00%	0.00%
BIF Arizona Municipal Money Fund	0.00%	0.00%
BIF California Municipal Money Fund	0.00%	0.00%
BIF Connecticut Municipal Money Fund	0.00%	0.00%
BIF Florida Municipal Money Fund	0.00%	0.00%
BIF Massachusetts Municipal Money Fund	0.00%	0.00%
BIF Michigan Municipal Money Fund	0.00%	0.00%
BIF North Carolina Municipal Money Fund	0.00%	0.00%
BIF New Jersey Municipal Money Fund	0.00%	0.00%
BIF New York Municipal Money Fund	0.00%	0.00%
BIF Ohio Municipal Money Fund	0.00%	0.00%
BIF Pennsylvania Municipal Money Fund	0.00%	0.00%
BofA Tax-Exempt Reserves Fund - Investor Class	0.00%	0.00%
BofA California Tax-Exempt Reserves Fund - Investor Class	0.00%	0.00%
BofA Connecticut Municipal Reserves Fund - Investor Class	0.00%	0.00%
BofA Massachusetts Municipal Reserves Fund - Investor Class	0.00%	0.00%
BofA New York Tax-Exempt Reserves Fund - Investor Class	0.00%	0.00%

* Please note: Availability is based on account type and may depend on other eligibility criteria.

[†] Offered during previous promotions; currently new enrollments are not being accepted.

[‡] May be offered from time to time to Merrill Edge Self-Directed accounts during promotional periods; enrollment is optional and based on certain eligibility criteria.

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Important Information

Past performance is not an indication of future performance or success. Yields are shown for illustrative purposes only, and there is no assurance that trades for Money Market Mutual Funds or deposits for Bank Deposits can be completed to obtain these yields. Yields shown are indicative of recent yields as of the date shown and are subject to change and availability.

These Recent Yields tables do not constitute a recommendation or solicitation by Merrill Lynch for the purchase or sale of any particular product.

Bank Deposits

Annual Percentage Yield ("APY") of a bank deposit account is a rate based on daily compounding of interest, and assumes interest is not withdrawn from the deposit account and there is no change to the interest rate for one year. Note that the interest rate (and APY) may change at any time at the depository bank's discretion, after the deposit account is opened. The depository bank uses the daily balance method to calculate interest on your deposit account, which applies a daily periodic rate to the principal in your deposit account each day. Fees may reduce earnings.

Money Market Mutual Funds

The seven-day yield for Money Market Mutual Funds is the simple average of each of the last seven days' daily yields ending on the date shown. The seven-day yield shown more closely reflects the current earnings of the fund than the total return performance information. Taxable Equivalent Yield assumes a 35% federal tax rate and will vary based on your federal tax rate. Dividends from the tax-exempt money market mutual funds and the state-specific money market mutual funds are exempt from federal income tax; dividends from state-specific funds are exempt from the respective state's income tax as well. A portion of these funds' income, however, may be subject to the federal alternative minimum tax (AMT).

Merrill Lynch and its representatives do not provide tax, accounting or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used, to avoid U.S. federal, state or local tax penalties. Please consult your advisors as to any tax, accounting or legal statements made herein.

Investing involves risk. For more complete information on any mutual fund, please request a prospectus and/or, if available, a summary prospectus from a Financial Solutions Advisor or an Investment Center Representative and read it carefully. Before investing, carefully consider the investment objectives, risks, and charges and expenses of the fund. This and other information can be found in the fund's prospectus and/or, if available, summary prospectus.

An investment in a money market mutual fund is not a bank deposit and is not insured or guaranteed by Bank of America, N.A., MLPF&S, or any bank or affiliate of Bank of America Corporation, the FDIC or any other government agency. Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund.

¹ ISA is a series of electronically linked money market deposit accounts ("MMDAs") into which funds are deposited on your behalf by Merrill Lynch. The MMDAs are held at one or more depository institutions, whose deposits are insured by the FDIC, including depository institutions affiliated with Merrill Lynch and its parent, Bank of America Corporation. The ISA program is not appropriate for clients who anticipate effecting frequent third-party payments or transfers, including payments or transfers by check or through the Funds Transfer Service. ISA has a minimum opening deposit of \$1,000.

² Please refer to the Recent Yields on Bank Deposits table for the Tier 4 rate (as of 6/8/2012).

Overdrafts

You have no unsecured borrowing power in or through your central asset account. You have agreed in the account agreement that you will not exceed your purchasing power. If you exceed your purchasing power, Bank of America, N.A. may, but is not obligated to, accept the transaction amount exceeding your purchasing power, as an overdraft.

If Bank of America, N.A. does so, you will be notified and you are obligated to immediately pay the amount of the overdraft together with applicable interest charges. You will incur interest charges on the average daily balance of such overdraft at an annual percentage rate not to exceed the rate specified in the overdraft notice. If you exceed your purchasing power and incur an overdraft, you will be in default. Default may result in, among other things, termination of your account.

Your Billing Rights Concerning Overdrafts: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think your monthly transaction statement with respect to an overdraft notice with respect to Bank of America, N.A.'s acceptance of an overdraft transaction is wrong, or if you need more information about a transaction on a statement or an overdraft notice, you should write to:

Bank of America, N.A.
P.O. 256
Newark, NJ 07101-9686

Overdrafts

In your letter, please provide the following information:

- Account information: your name, address and account number;
- Dollar amount: the dollar amount of the suspected error;
- Description of problem: if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact Bank of America, N.A.:

- Within 60 days after the error first appeared on your statement or overdraft notice
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify Bank of America, N.A. of any potential errors in writing. You can telephone Bank of America, N.A. by calling 1.888.ML.INVEST (1.888.654.6837) or 1.877.653.4732 (Outside the U.S., call collect 1.609.818.8000), but if you do, Bank of America, N.A. is not required to investigate any potential errors and you may have to pay the amount in question.

What will Happen After Bank of America, N.A. Receives Your Letter

When Bank of America, N.A. receives your letter, we must do two things:

1. Within 30 days of receiving your letter, Bank of America, N.A. must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, Bank of America, N.A. must either correct the error or explain to you why we believe the overdraft notice is correct.

While Bank of America, N.A. investigates whether or not there has been an error:

- Bank of America, N.A. cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement and Bank of America, N.A. may continue to charge you interest on that amount and apply an unpaid amount against your purchasing power.
- While you do not have to pay the amount in question (or related charges) during the investigation, you are responsible for the remainder of your balance including any finance charges on the undisputed amount.

After Bank of America, N.A. finishes our investigation one of two things will happen:

- If Bank of America, N.A. made a mistake on your overdraft notice: you will not have to pay the amount in question or any interest related to that amount.
- If Bank of America, N.A. does not believe there was a mistake on your overdraft notice: you will have to pay the amount in question along with applicable interest. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive Bank of America's explanation but still believe your bill is wrong, you must write to Bank of America, N.A. within 10 days telling it that you still refuse to pay. If you do so, Bank of America, N.A. cannot report you as delinquent without also reporting that you are questioning your bill. Bank of America, N.A. must tell you the name of anyone to whom it reported you as delinquent, and Bank of America, N.A. must let those organizations know when the matter has been settled between us.

If Bank of America, N.A. does not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Notification of Changes to the Cash Management Account® (CMA® Account)

Applies to all Merrill Edge Advisory Center and Merrill Edge self directed account holders. Effective September 4, 2012, a fee change is being made to the CMA Account. Your account agreement is being updated accordingly. The chart below outlines this change.

Fee Type	Current Fee	New Fee (as of 9/4/2012)
Merrill Lynch fee for ATM withdrawals (non-Bank of America ATMs)	No fee for the first 52 withdrawals per year (100 for clients with \geq \$250,000 in household assets), \$1 per withdrawal thereafter	No fee

Notification of Changes to the Loan Management Account® (LMA® Account)

Bank of America, N.A. (Bank), as lender for the LMA Account, is notifying its loan parties of the following changes to the Bank's Schedule of Fees set forth in the Loan Management Account Agreement (LMA Agreement), effective September 4, 2012. The Schedule of Fees is subject to change in accordance with the terms of the LMA Agreement.

The chart below outlines these changes.

Fee Type	Current Fee	New Fee (as of 9/4/2012)
Stop payment order fee	\$25 for consumer accounts	No fee for consumer accounts*
Returned payment fee	\$20 for consumer accounts	No fee for consumer accounts*

* The fees for commercial accounts set forth in the Schedule of Fees remain unchanged.

If you have any questions regarding these changes, please contact a Financial Solutions Advisor or 1.888.ML.INVEST (1.888.654.6837).

The Loan Management Account® (LMA® account) is a demand line of credit provided by Bank of America, N.A., Member FDIC. Equal Opportunity Lender. The LMA account requires a brokerage account at Merrill Lynch, Pierce, Fenner & Smith Incorporated and sufficient eligible collateral to support the loan. All securities are subject to credit approval. Securities-based financing involves special risks and is not for everyone. When considering a securities-based loan, consideration should be given to individual requirements, portfolio composition and risk tolerance, as well as capital gains, portfolio performance expectations and investment time horizon. A complete description of the loan terms can be found within the LMA agreement. Not available for Merrill Edge Self-Directed clients.



L-06-12

Merrill Edge is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center™ (investment guidance) and self-directed online investing.

Banking products are provided by Bank of America, N.A. and affiliated banks, members FDIC and wholly owned subsidiaries of Bank of America Corporation. MLPF&S is a registered broker-dealer, member SIPC and a wholly owned subsidiary of Bank of America Corporation.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Merrill Lynch makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation or in which Bank of America Corporation has a substantial economic interest, including BofA™ Global Capital Management.

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