

Merrill Rewards for Business™ Card



SOLUTIONS FOR BUSINESS

Grow your business. Reap the rewards.

The Merrill Rewards for Business™ card is a Merrill Lynch credit card designed exclusively for clients who own their own business. The card provides valuable rewards and benefits, including automatic enrollment in the WorldPoints® rewards program, which allows the primary cardholder to earn double WorldPoints rewards points for the first six billing cycles, if the account is opened prior to December 31, 2010.¹ Points can be redeemed for travel, merchandise, and gift cards, or transferred to Merrill Points® if you have a personal MERRILL+® Visa Signature® credit card or Visa® Signature Rewards® deferred debit card. Plus, the card comes with 24/7 Concierge Service, built-in security benefits such as Terminated Employee Misuse Protection, and unlimited additional cards for employees with no annual fee. It's everything you'd expect from Merrill Lynch, and more.



Save with 0% APR on purchases for six billing cycles

As a valued Merrill Lynch client, you'll enjoy 0% APR on purchases for six billing cycles,² starting from the date your account is opened. This means you can use the card for business supplies, technology purchases or anything you may need—all with 0% APR on purchases for six billing cycles. This special offer can make a positive difference in your bottom line.

Gain efficiencies with concierge services

As a small business owner, your time is valuable. The less time you spend on ancillary tasks such as searching for an out-of-town restaurant impressive enough to entertain your biggest client, the more time you can spend on tasks that are critical to the success of your business. With Concierge Services, you'll have 24/7 access to a team of professionals who are ready to assist you with:

- Great gifts for you or your employees
- Dining recommendations and reservations
- Professional speakers
- Sporting event tickets
- Concert and theater tickets
- To reach the Concierge Service, please call 1.800.463.0555.

Get the answers you need, when you need them

Our knowledgeable, professional team of customer service representatives is available to answer your questions 24 hours a day, 365 days a year at 1.866.617.1859. You can also view your account activity, make a payment, view payment history and more with secure online account access. And the card's year-end spending summary can help you and your accountant get the answers you need at tax time.

Earn points and redeem for rewards

The Merrill Rewards for Business card rewards program offers maximum flexibility for how you can earn and redeem points.

Earn 1 WorldPoint point for every \$1 in purchases.¹

- There is no limit to the number of points you can earn
- Give cards to employees, with credit limits you set, and earn rewards faster
- Combine personal and business WorldPoints points to earn rewards sooner³

continued

See next page for important information

Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) 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

MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation.

Redeem your WorldPoints points for gift cards, merchandise, cash, travel, car rentals and hotel rewards.

- **Cash** — receive a check or deposit cash directly to a checking or savings account of your choice.
- **Gift Cards** — choose from dozens of leading retailers in denominations from \$25 to \$250.
- **Car Rental and Hotel Rewards** — starting as low as 5,000 points.
- **Airline Travel** — fly any airline with no blackout dates, starting as low as 15,000 points.
- **Ultimate Access® Rewards** — once-in-a-lifetime experiences, sports memorabilia and access to marquee events.

Manage your rewards online.

- View, manage and redeem rewards online from the convenience of your own computer at bankofamerica.com/worldpoints
 - Shop online at the exclusive WorldPoints mall, where you'll save money and earn more points
 - Browse merchandise from over 200 online retailers
- Or call 1.888.999.9645 to redeem

Manage your everyday liquidity

When you write checks, funds are withdrawn from your account as soon as the checks are cashed. With the Merrill Rewards for Business card, payments are due once a month according to your regular billing cycle. And during the first six billing cycles, with a 0% APR, you won't accrue interest on purchases and you'll have the flexibility to make only the minimum payments. This gives you maximum flexibility for managing liquidity, which is essential for a growing business.

When you use one account for all your business purchases, your statements will be clear and comprehensive, providing a summary of monthly outlays and cardholder-level reporting. A year-end summary of charges becomes a great tool for controlling expenses and preparing your taxes. In addition, the Merrill Rewards for Business Card comes with the convenience of Online Banking, which provides 24/7 access to your account information and allows you to conduct a wide range of transactions.

Protecting your assets

As with all Merrill Lynch rewards cards, you'll enjoy state-of-the-art encryption and security features when using your card.⁴

- **Zero Liability Protection** — you are not held responsible for fraudulent charges on your card.
- **Terminated Employee Misuse Protection⁴** — protects you against eligible losses that might be incurred through card misuse by a terminated employee.
- **Travel Protection** — includes medical emergency assistance, car rental loss and damage insurance, roadside assistance and more.
- **Purchase Security** — replaces, repairs or reimburses you for eligible items purchased with your card, in the event of theft or damage.

Get started

To learn more about our suite of leading business solutions or to apply for the Merrill Rewards for Business Card, speak with your Financial Advisor. You can also learn more online at card.ml.com.

¹ Cardholders whose accounts are opened by December 31, 2010 will earn double WorldPoints rewards points (2 points) for every dollar in net retail purchases for the first six months; each month thereafter they will earn one WorldPoint rewards point for every dollar in net retail purchases. Point earnings are based on the new net retail purchase transaction volume (i.e., purchases less credits, returns, and adjustments) charged to the Card during each periodic billing cycle ("Billing Cycle") by the Cardholders(s) ("Net Purchase(s)"). Earn 1 Point for each Net Purchase dollar. Points are calculated at each transaction, rounded to the nearest whole Point, and are subject to verification. The following transactions are not included in "Net Purchases" and, therefore, do not earn Points: Cash Advances of any kind, Balance Transfers, Quasi-Cash transactions of any kind, finance charges, any other fees and charges, all as defined in the Card Agreement; online payments made through Bill Pay Choice®; and unauthorized transactions, including those made with a lost, stolen, canceled, or fraudulent Card. Subject to the rules of the WorldPoints Reward Program which are available when you apply or upon request.

² The Annual Percentage Rate (APR) for Purchases is 0% ("Introductory Rate") for the first six billing cycles from the opening of your account ("Introductory Period") (0.000% corresponding Daily Periodic Rate). When the introductory rate expires, any remaining unpaid balances will accrue interest at your standard contract Rate. We apply the minimum payment to lower APR balances before higher APR balances; amounts in excess of the minimum payment are applied to higher APR balances before lower APR balances. Please refer to your Business Card Agreement, Additional Disclosure and Introductory Period Supplement for further information.

³ Merrill Rewards for Business cardholders who also carry a personal MERRILL+® Visa Signature® Credit Card or Visa Signature Rewards® Deferred Debit Card can choose to transfer their Merrill Rewards for Business WorldPoints® rewards points to Merrill Points® at a 1:1 ratio, or to Merrill Points earned on their Visa Business Signature Rewards® Deferred Debit Card at a 3:2 ratio, to compensate for point value discrepancy. Merrill Points cannot be transferred to WorldPoints rewards points. All redemptions including point transfers are final and cannot be reversed. Because Merrill Lynch Beyond Rewards® redemptions are subject to availability, before transferring points, the client needs to check the availability of rewards and confirm the number of Merrill Points required for each redemption. WorldPoints rewards points will be redeemed for Merrill Points into your specified Merrill Points account within minutes of having requested the points transfer. Merrill Points will be subject to the terms and conditions of the Beyond Rewards program. For more information on the Beyond Rewards program, visit card.ml.com. By agreeing to transfer your points, you acknowledge and agree to the terms and conditions.

⁴ Certain restrictions, conditions and exclusions apply to credit card benefits. Benefits subject to change without notice. Visit card.ml.com or call 1.888.617.1859 for more information.

Limitations and exclusions apply to benefits described here and in the Program Terms and Conditions. Refer to Program Terms and Conditions for complete details and restrictions.

The Merrill Rewards for Business Card and MERRILL+ Visa Signature Credit Card programs are issued and administered by FIA Card Services, N.A. The Visa Signature Rewards Card program is issued and administered by Bank of America, N.A.

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