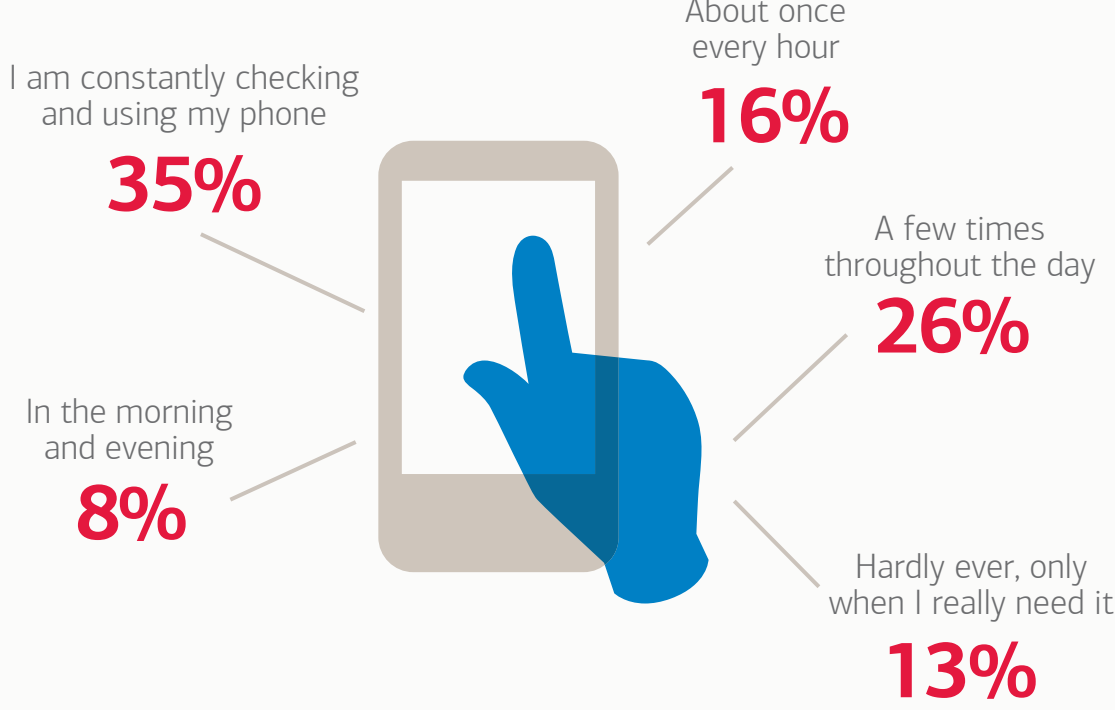


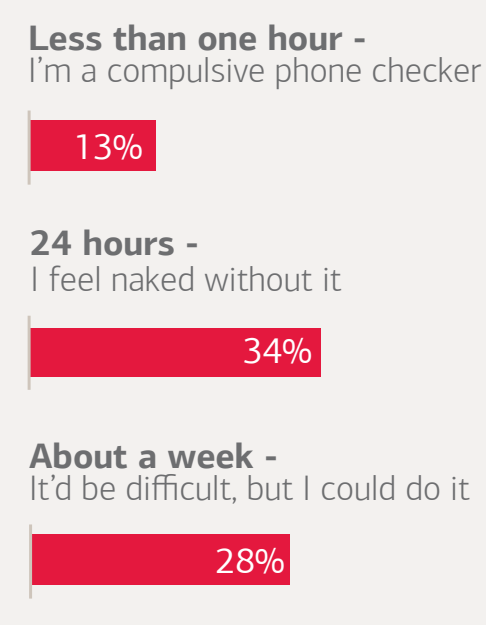
Bank of America Trends in Consumer Mobility Report 2014

Americans are Constantly Connected to their Phones

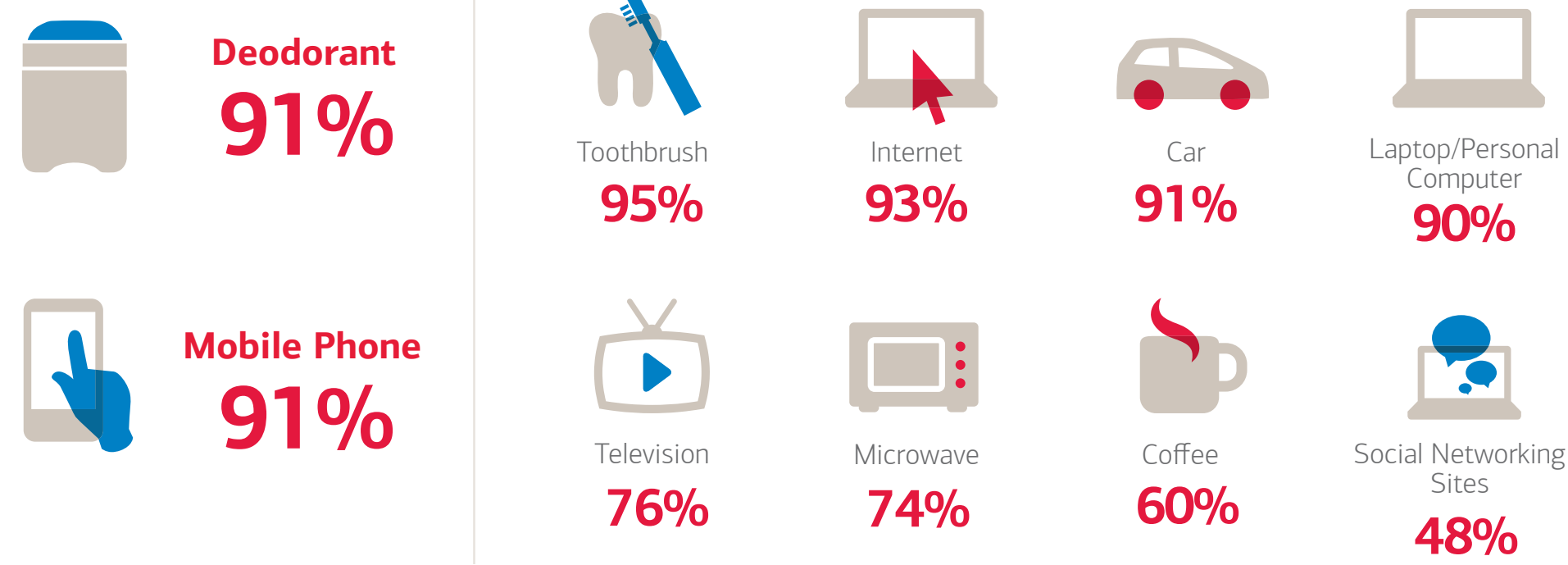
More than one-third of consumers are constantly checking their mobile phone. 47% couldn't last more than one day without their phone.



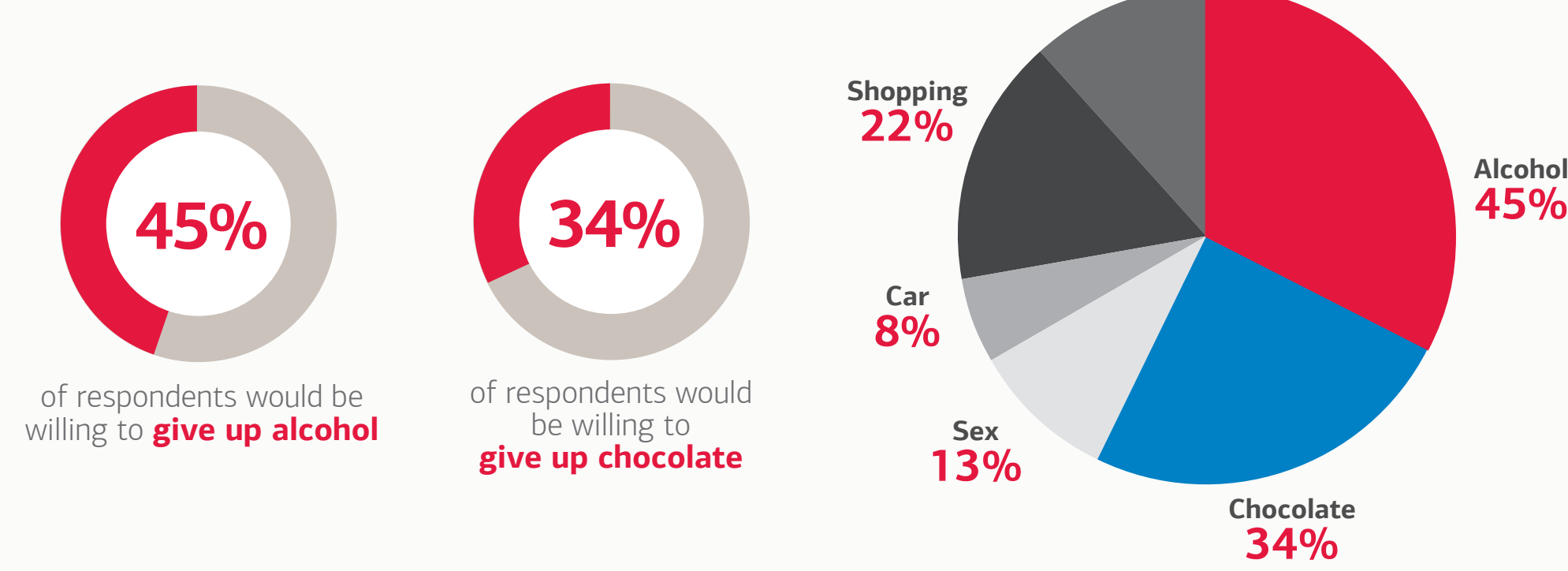
How long could you last without your phone?



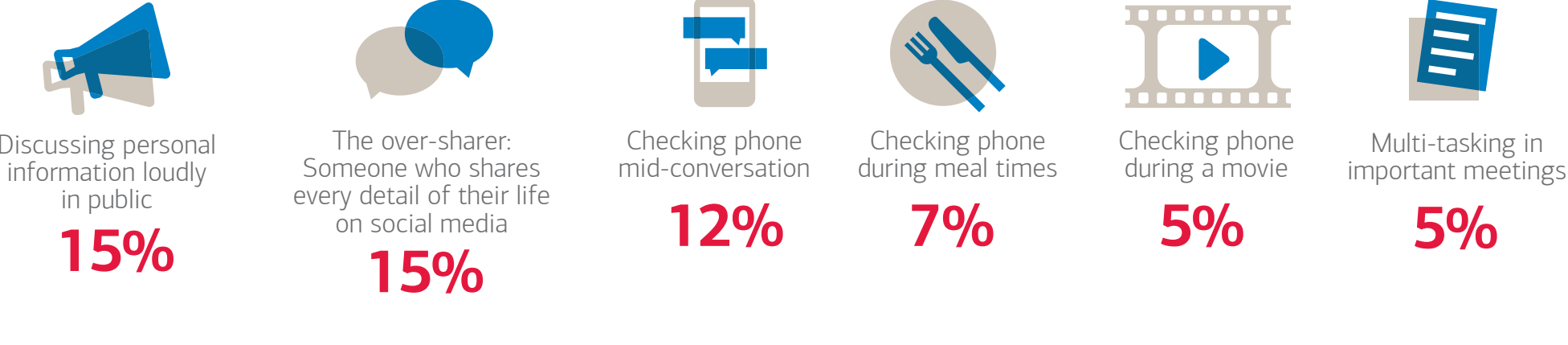
Mobile phones are as essential to daily life as deodorant



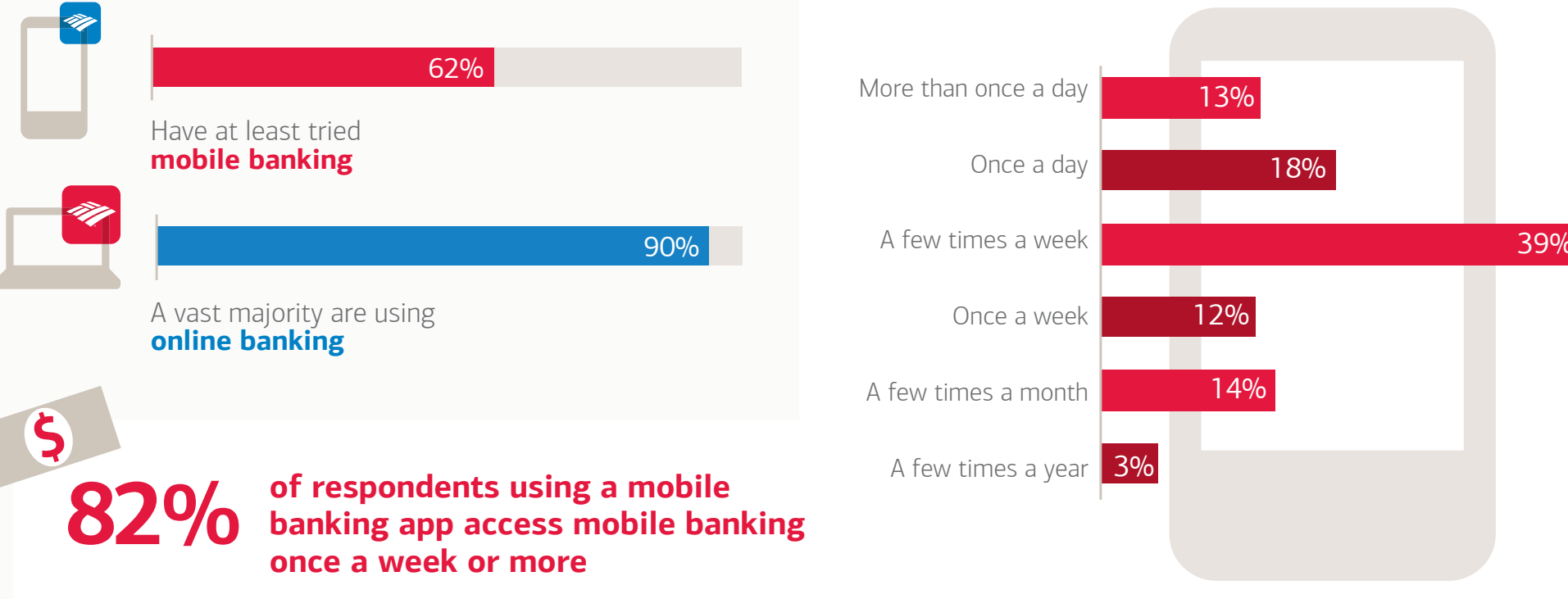
Most would give up guilty pleasures for their mobile phone



The most annoying combination Phones and driving:

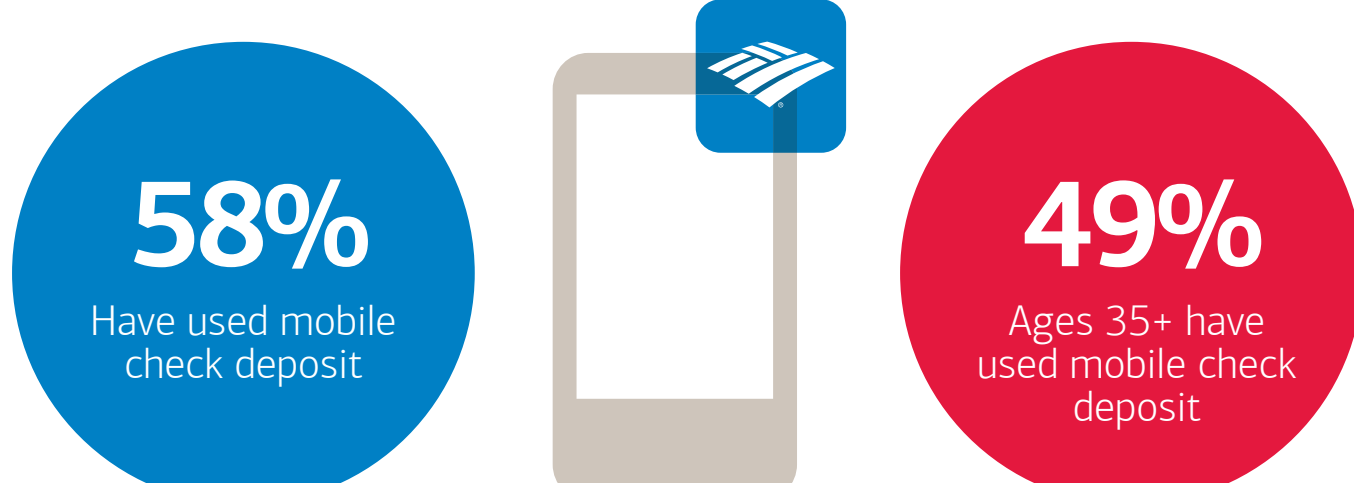


Constant connectivity extends to mobile banking



Mobile check deposit is for everyone

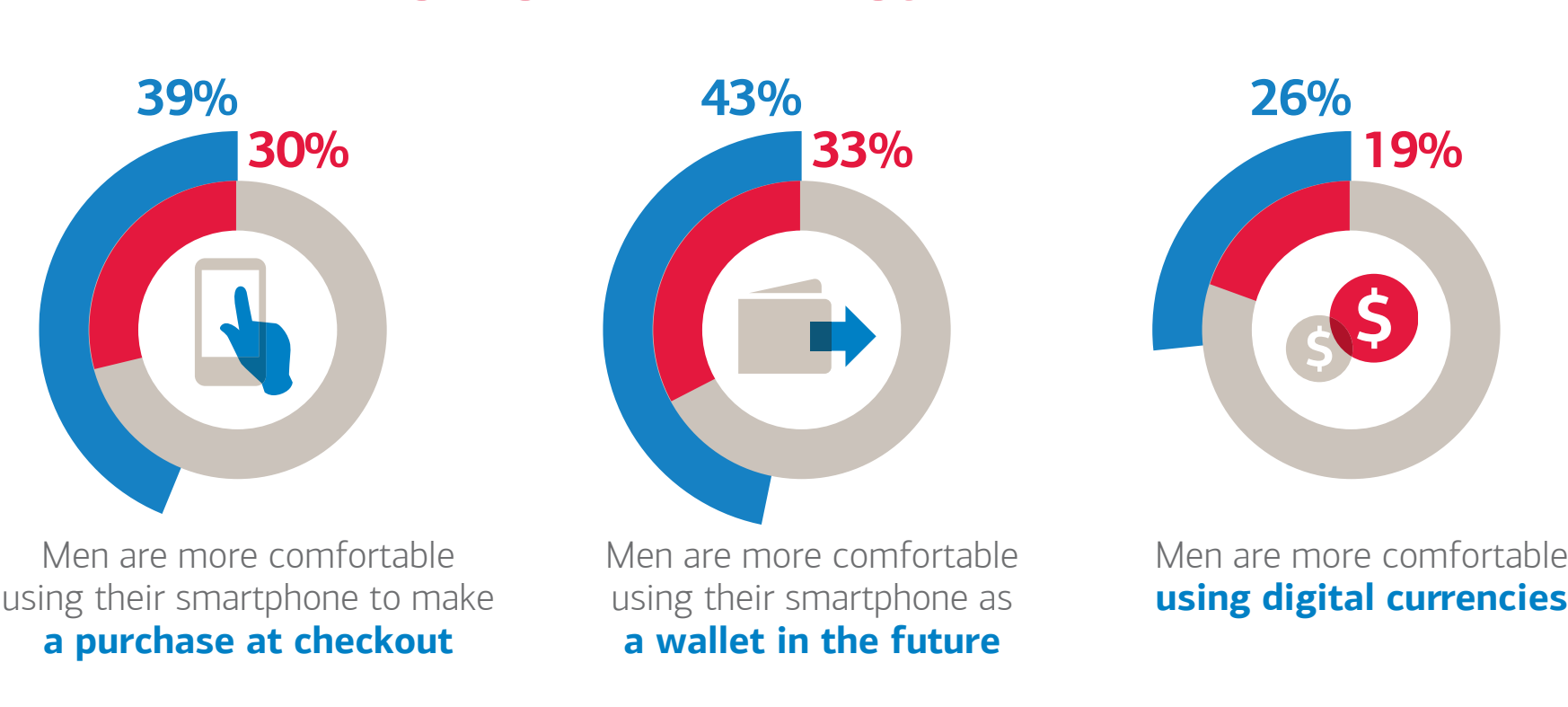
Of respondents using a mobile banking app



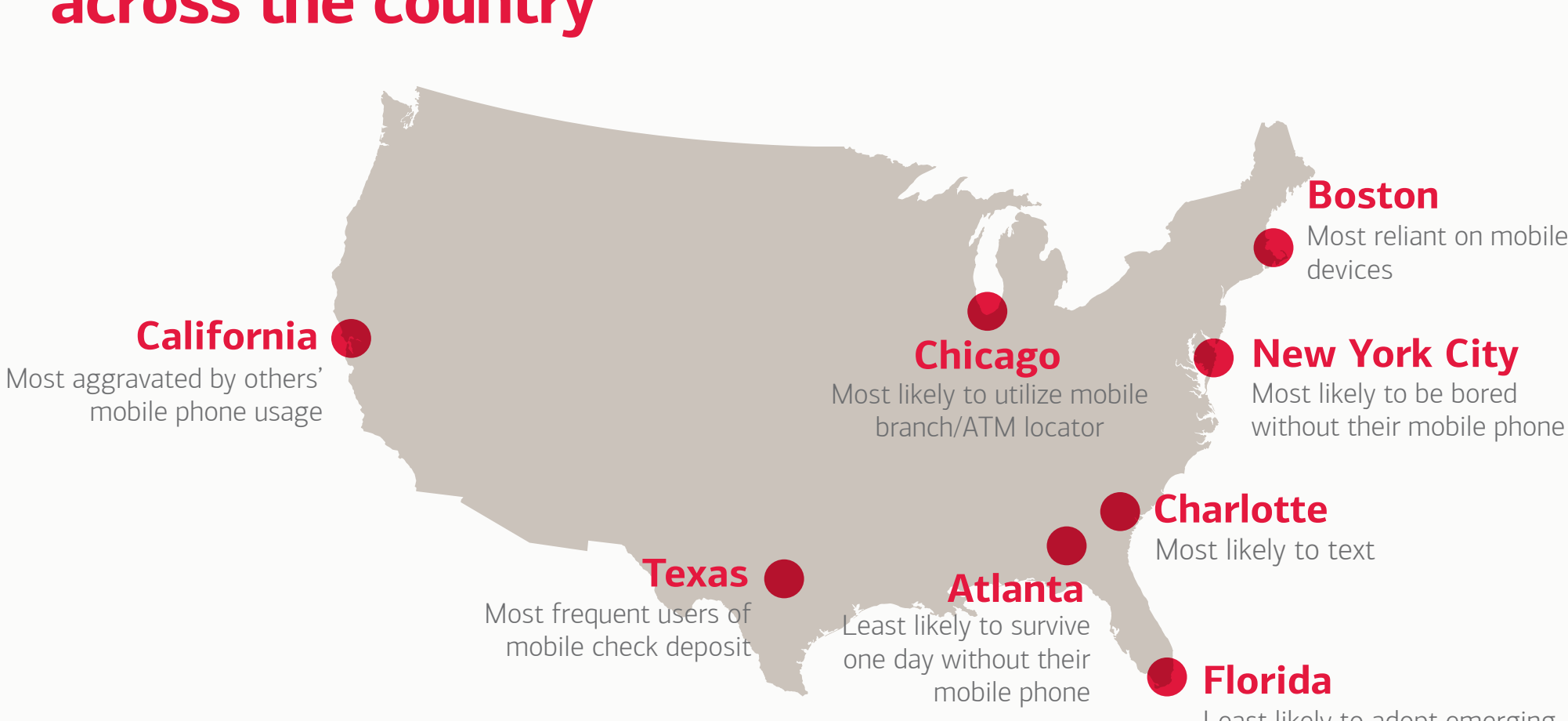
Millennials still make trips to the bank



Men are more likely to embrace emerging technology



Snapshot of mobile use across the country



Braun Research, Inc. (an independent market research company) conducted a nationally representative telephone survey on behalf of Bank of America between May 6-23, 2014. Braun surveyed 1,000 respondents throughout the U.S., comprised of adults 18+ with a current banking relationship (checking or savings) and who own a smartphone. The survey was conducted by phone to a dual frame landline and cell. In addition, 300 adults were also surveyed in eight target markets: California, Florida, Texas, Atlanta, Boston, Charlotte, Chicago and New York. The margin of error for the National quota (where n=1,000) is +/- 3.1 percent with a 95 percent confidence level; the margin of error for the oversampled markets (where n=300) is +/- 5.7 percent; the margin of error for the oversampled markets (where n=301-309) is +/- 5.6 percent; and the margin of error for the oversampled markets (where n=316) is +/- 5.5 percent, with each reported at a 95 percent confidence level.