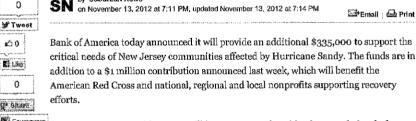




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Bank of America provides additional funding to Hurricane Relief in New Jersey



*Many New Jersey residents are still in recovery mode, with a long road ahead of them," said Bob Doherty, New Jersey president, Bank of America. "This additional support will benefit local nonprofits that are addressing the most basic needs, including food and shelter."

> With this latest commitment, Bank of America has provided a total of nearly \$600,000 to relief efforts throughout the state. This includes \$225,000 of the previously announced \$1 million contribution, which was allocated to the Community FoodBank of New Jersey, the Hurricane Sandy New Jersey Relief Fund and Jersey Cares. The additional \$335,000 will be distributed to the following organizations:

- · Atlantic City Rescue Mission Inc.
- · Communities of Faith for Housing/Hoboken Shelter
- · Center for Food Action
- · Community Soup Kitchen and Outreach Center
- · Family Promise of Monmouth County
- · Family Service Association of South Jersey
- · Food Bank of Monmouth and Ocean Counties, Inc.
- · Food Bank of South Jersey
- · TASK: Trenton Area Soup Kitchen
- · United Way of Bergen County
- · United Way of Hudson County
- · United Way of Passaic County
- YMWCA of Newark & Vicinity

Further resources are available to Bank of America customers through the company's disaster relief program. Those in all disaster areas designated by the Federal Emergency Management Agency, including areas in Rhode Island, New Hampshire, Maine, Massachusetts, Connecticut, New Jersey, New York, Pennsylvania, Delaware,











Maryland, Virginia and Washington, D.C., may qualify to:

- · Receive credit line increases on their existing Bank of America Visa® card and MasterCard®.
- · Modify or extend payments on loans, credit cards or lines of credit.
- · Receive special assistance with lost, missing or late loan or card payments.
- · Avoid early withdrawal penalties on bank certificates of deposit.
- · Receive a refund on any overdraft, non-sufficient funds and non-Bank of America ATM fees incurred as a result of storm conditions.
- · Small businesses may also qualify for similar benefits on both business and personal loans.

Customers may access the program at any Bank of America banking center or by calling 1-855-729-1764.

In addition, the Bank of America Charitable Foundation has announced that it will match employee pledges to-relief efforts-through-the-bank's Matching-Gifts program and willnot limit its overall relief donation.



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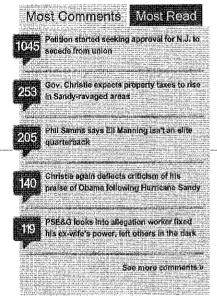
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