



## Get flexible financing when you purchase, refinance or expand

If you're looking to purchase, refinance or expand, we're offering a 2.99% interest rate<sup>1</sup> for the first 12 months on a qualifying commercial real estate secured loan. Act now to take advantage of this limited-time offer.

- Loans from \$250,000 to \$2,500,000<sup>2</sup>
- Apply by October 31, 2019, and close by February 29, 2020



### Save even more with Preferred Rewards for Business<sup>3</sup>

When you're enrolled in Preferred Rewards for Business, you can get a commercial real estate secured loan interest rate discount of up to 0.35% on a new practice loan, based on your enrolled tier. Learn more or enroll at [bankofamerica.com/rewardsforbusiness](http://bankofamerica.com/rewardsforbusiness).

### Talk to a Practice Specialist today.

**Tapan Patel**  
**646.825.0764**  
[tapan.patel@bankofamerica.com](mailto:tapan.patel@bankofamerica.com)

### LIMITED-TIME OFFER

**2.99%**  
**interest rate**

for the **first 12 months** and then a competitive rate through maturity.<sup>1</sup>



Offer expires:  
**October 31, 2019**

<sup>1</sup> For the limited time beginning with complete secured term loan applications submitted June 1, 2019, and ending with complete secured term loan applications submitted on or before October 31, 2019, take advantage of an introductory interest rate on qualifying approved Small Business secured term loans (including the Bank portion of Small Business Administration loans) closed by February 29, 2020. Loan amounts must be a minimum of \$250,000 and no more than \$2,500,000 to qualify. Excludes Practice Solutions non-commercial real estate loans, Practice Solutions commercial real estate refinances of existing Practice Solutions loans, certain franchise lending program loans, Business Advantage products, multi-tier rate structures, leases, lines of credit, refinances of financially distressed loans, line of credit refinances into term loans, and any product that contains a variable rate. Subject to credit approval. The promotional rate supersedes other rate discounts during the promotional period. Other restrictions may apply.

<sup>2</sup> All loans are subject to credit approval and loan amounts are subject to creditworthiness. Some restrictions may apply. This offer may not be combined with any other offer. Only applications submitted and closed within the promotional period are eligible. Offer not limited to a single loan.

<sup>3</sup> **Preferred Rewards for Business Overall Program Rules:** The Preferred Rewards for Business program (formerly known as Business Advantage Relationship Rewards) is only available to Small Business, Merrill Lynch® Small Business, and U.S. Trust® Small Business clients. Other categories of clients, such as those commonly referred to as Business Banking, Global Commercial Banking, Global Corporate Investment Banking, or Institutional clients are not eligible to participate in the program. Subject to certain exceptions, eligible business checking accounts generally are any Small Business checking account and the following Analyzed checking accounts: Full Analysis Business Checking or Analyzed Business Interest Checking. Clients in the eligible business categories may enroll in the program if you have an active, eligible Bank of America business checking account, and maintain a combined balance in any combination of your qualifying Bank of America® business deposit accounts and/or your qualifying Merrill Edge® and/or Merrill Lynch® business investment accounts of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier. The combined balance is calculated based on either (i) your average daily balance for a three calendar month period, or (ii) your current combined balance, provided that you enroll at the time you open your first eligible business checking account and satisfy the balance requirement within thirty days of opening that account. U.S. Trust® Small Business clients are automatically enrolled in the program at the Platinum Honors tier as long as you maintain your U.S. Trust relationship. Certain benefits may be available without enrolling in the program if you satisfy balance and other requirements. Program benefits subject to change.

**Practice Solutions Client Interest Rate Discounts:** Practice Solutions business line of credit and term loan interest rate discounts are available to business applicants and co-applicants who are enrolled in the program at the time of line of credit or term loan application for a new credit facility (excludes specialty lending products that receive customized pricing). Amount of discount (0.25% for Gold tier, 0.30% for Platinum tier, and 0.35% for Platinum Honors tier) is based on the business applicant's or co-applicant's eligible tier and status at the time of application. Benefit is non-transferable. The interest rate discount is a standalone benefit and in certain instances may be combined with or superseded by other promotional offers. This interest rate discount will be incorporated into final pricing upon loan approval, which is subject to credit approval. Standard underwriting guidelines and credit policies apply. Bank of America Practice Solutions may prohibit use of an account to pay off or pay down another Bank of America account.

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