

PRACTICE SOLUTIONS



Limited-time offer: Enjoy a fixed, **3.89%** interest rate for the life of your loan — up to **15 years**¹

Act now — and save!
Use this secured loan to:

- Purchase an existing clinic
- Expand, remodel, add a location or relocate²
- Consolidate debt³ or purchase equipment

Offer ends November 30, 2019:

- For loan amounts from \$250,000
- Fixed, 3.89% interest rate on the full term of your loan — from 10 to 15 years
- **Apply by November 30 and close by December 31, 2019**

BANK OF AMERICA

Preferred Rewards

For Business

Benefit from a new, secured loan interest rate discount

UP TO
0.35%⁴

Enroll at bankofamerica.com/RewardsforBusiness.

Visit bankofamerica.com/practicesolutions for more information.
To apply, contact your Practice Solutions Specialist.

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¹ For the limited time beginning with applications submitted on July 1st, 2019, and ending with applications submitted on or before November 30, 2019, take advantage of a 3.89% interest rate on terms no less than ten years and no greater than fifteen years on qualifying approved Practice Solutions secured term Practice Sales and Acquisitions, Debt Consolidation, Remodels, Relocation, Expansions and Additional Locations and Equipment loans closed by or booked by December 31st, 2019. Loan approval amounts must total a minimum of \$250,000 on eligible product types in order to qualify. Payoff prohibited in the first year of the loan, and a prepayment fee will apply for each of the following four years of the loan term. Excludes Practice Solutions startup loans, lines of credit, and commercial real estate loans, and any product that contains a variable rate. To be eligible for the interest rate offer of 3.89% the borrower before loan closing must have a demand deposit account with Bank of America that is the primary business operating account of the borrower. Promotional rate is not applicable during the project phase of the loan. Subject to credit approval. Other restrictions may apply.

² All programs subject to credit approval and loan amounts are subject to creditworthiness. Some restrictions may apply. The term, amount, interest rate and repayment schedule for your loan, and any product features, including interest rate locks, may vary depending on your creditworthiness and on the type, amount and collateral for your loan.

³ Bank of America Practice Solutions may prohibit use of an account to pay off or pay down another Bank of America account.

⁴ **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. Bank of America Practice Solutions is a division of Bank of America, N.A.

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