



## PRACTICE SOLUTIONS

# Get flexible financing when you purchase or refinance Commercial Real Estate with a conventional or SBA loan

If you're looking to purchase, refinance or expand, we're offering a 1.00% interest rate<sup>1</sup> for the first 18 months on qualifying Small Business conventional and SBA commercial real estate loans. Act now to take advantage of this limited-time offer.

- Loans from \$100,000<sup>1</sup>
- Apply by December 31, 2020, and close by April 30, 2021

BANK OF AMERICA  
**Preferred  
Rewards**  
For Business

### Save even more with Preferred Rewards for Business<sup>2</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](https://bankofamerica.com/rewardsforbusiness).

## LIMITED-TIME OFFER

# 1.00%

interest rate for the  
**first 18 months** and  
then a competitive rate  
through maturity.<sup>1</sup>



Offer expires:  
December 31, 2020

Talk to a Practice Specialist today.



**David Dahler**  
614 315 5065  
[david.j.dahler@bofa.com](mailto:david.j.dahler@bofa.com)

<sup>1</sup> For the limited time beginning with new credit applications submitted September 1, 2020, through December 31, 2020, take advantage of a promotional interest rate on qualifying approved new and refinanced fixed rate Small Business conventional and SBA commercial real estate loans. To be eligible for the promotional rate, the loans must close by April 30, 2021. This offer is only for Small Business conventional or SBA commercial real estate secured loans with a minimum approved amount of \$100,000, subject to applicable minimum product amounts. Approved credit terms, collateral and documentation requirements apply. Small Business Administration (SBA) collateral and documentation requirements are subject to SBA guidelines. SBA financing is subject to approval through the SBA 504 and SBA 7(a) programs. Exclusions include but are not limited to, franchisor guaranteed lending programs, the refinancing of existing Practice Solutions commercial real estate loans.

All credit terms and repayment structures are subject to credit approval. The promotional rate supersedes other rate discounts during the promotional period. The promotional rate does not apply to variable rate or multi-tiered rate structures. Bank of America credit standards and documentation requirements apply. Other restrictions may apply.

<sup>2</sup> **Preferred Rewards for Business Overall Program Rules:** The Preferred Rewards for Business program is only available to Small Business, Merrill Small Business, and Bank of America Private Bank® Small Business clients. Clients in the eligible business categories may enroll in the program. To enroll you must have an active, eligible Bank of America business checking account, and maintain a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Platinum Honors tier in your combined qualifying Bank of America business accounts (such as checking, savings, certificate of deposit) and/or your Merrill business investment accounts (such as Working Capital Management Accounts, Business Investor Accounts, Delaware Business Accounts). The qualifying 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 at the end of at least one day within thirty days of opening that account. Refer to your Business Schedule of Fees for details on accounts that qualify towards the combined balance calculation and receive program benefits. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits may be available without enrolling in the program if you satisfy balance and other requirements. Additional program information is available at: [bankofamerica.com/RewardsforBusiness](https://bankofamerica.com/RewardsforBusiness).

**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.

All promotional and marketing materials are Bank of America Practice Solutions property, as such, cannot be changed, altered or modified, orally or in writing. All questions regarding these materials should be directed or referred to a Bank of America Practice Solutions Sales Associate.

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. Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

©2020 Bank of America Corporation. MAP3197412 | 08/2020 | PS-293-FL | PCH-07-20-0454.B