

PRACTICE SOLUTIONS

Get the capital you need for a successful startup



If you're starting a practice for the first time, our practice startup loans offer a choice of flexible payment plans to give you more time to get up and running!¹ Our all-inclusive financing covers everything from office design and equipment installation to training, supplies and working capital. Other advantages include:

- **Fixed rates and flexible terms**
- **Interest-only options** to assist with the growth of your practice

Plus, through our complimentary Practice Heartbeat® program, we will work with you to develop the management, analytic and competitive skills crucial to practice ownership.

Limited-time offer
2.99%
for the life of the loan²

Offer expires September 30, 2021

Talk to a Practice Specialist today

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BANK OF AMERICA
Preferred Rewards
For Business

Don't miss out on getting more with Preferred Rewards for Business³

When you're enrolled in Preferred Rewards for Business, you can earn rewards and benefits for your business. There's no fee to enroll. Learn more or enroll at bankofamerica.com/rewardsforbusiness.

¹ 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 may vary depending on your creditworthiness and on the type, amount, and collateral for your loan. Bank of America may prohibit use of an account to pay off or pay down another Bank of America account. Repayment structure, prepayment options and early payoff are all subject to product availability and credit approval. Other restrictions may apply. Products and restrictions are subject to change.

² For the limited time beginning with applications submitted on July 1, 2021, and ending with applications submitted on or before September 30, 2021, and interim projects opened by January 31, 2022, can take advantage of a 2.99% per annum fixed rate of interest for the life of the loan on qualifying approved Practice Solutions secured term Start-up loans only. Start-up loan may be for a first, second or third start-up location. Promotional offer excludes: practice expansions, practice relocations, practice renovations and practice acquisitions (Shells & Jumpstarts). A prepayment fee will be applicable during the first five years of the loan term. Excludes Practice Solutions lines of credit, refinances of existing Practice Solutions loans, commercial real estate loans, equipment loans and any product that contains a variable rate. To be eligible for the fixed interest rate offer of 2.99% per annum for the life of the loan the borrower, before loan closing, must have a demand deposit account with Bank of America that will serve as the primary business operating account of the borrower, and which demand deposit account must be maintained for the life of loan. If the borrower fails to maintain this demand deposit account with Bank of America at any time during the life of the loan, this promotional rate shall terminate, and the interest rate for your loan will increase by 1.00%. Promotional rate is not applicable during the project phase of the loan, and during the project phase, the interest rate will be a per annum fixed rate of 12.00% for first time practice owners, and a competitive market rate for established practice owners.

³ 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. 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. 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 deposit 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.

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 makes no express or implied warranties with respect to any aspect of the Practice Heartbeat® program, nor does it guaranty any success or promise any results, and hereby disclaims the same to the extent allowed by law. The opinions of Bank of America Practice Solutions are based upon prior experience, and it makes no promise or guaranty that you will achieve any particular measure of success or results by participating in the program. You are not bound by any recommendations provided under this program and retain full responsibility for the results achieved by your professional practice.

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