

# Dental financing promotions<sup>1</sup>

## Debt consolidation promotion

3.89% for the first three years<sup>1,2</sup>

- Pay off high interest rate business loans, and consolidate into one loan
- Flexible loan terms up to 15 years to improve cash flow of practice
- You'll also get a competitive rate through maturity, and you'll know the rate up front
- Debt consolidation applications beginning September 17, 2018 through November 30, 2018. Loan must close by December 31, 2018

## Practice acquisition promotion

0% for the first six months<sup>1,2</sup>

- Eligibility includes practice acquisition, partnership buy-ins, and second location purchases
- Flexible loan terms up to 15 years to improve cash flow of practice
- You'll also get a competitive rate through maturity, and you'll know the rate up front
- Practice acquisition applications beginning September 17, 2018 through November 30, 2018. Loan must close by December 31, 2018

## Commercial real estate promotion

1.99% for the first six months<sup>1,3,4</sup>

- Loans from \$100,000 to \$2,500,000
- We'll pay your appraisal fee when you close a commercial real estate loan<sup>3,4</sup>
- 1.99% interest rate for the first six months and then a competitive rate through maturity<sup>4</sup>
- Applications beginning September 10, 2018 through October 31, 2018. Loan must close by January 31, 2019

## Talk to a practice specialist today



**Jason McKenzie**

1.201.401.9142

jason.a.mckenzie@bankofamerica.com

Business Advantage  
Relationship  
Rewards

**Ask about enrolling in Business Advantage Relationship Rewards<sup>5</sup>**

When you're enrolled in Business Advantage Relationship Rewards, you can get a practice loan interest rate discount of 0.25% - 0.35% for a new credit facility. Learn more at [bankofamerica.com/relationshiprewards](http://bankofamerica.com/relationshiprewards)



**Bank of America**

**Practice Solutions**

<sup>1</sup> 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.

<sup>2</sup> Promotional rate only available with specific five prepayment agreement, see your Practice Solutions specialist for the required options. Not eligible with interest only in payment structure. Your rate after the promotional period ends will be fixed for the remaining term, up to 15 years. The application must be received between September 17, 2018 through November 30, 2018 and the loan must close by December 31, 2018 to be eligible.

<sup>3</sup> Bank of America will pay the appraisal fee at the time the commercial real estate loan is closed. Loan must close by January 31, 2019 to be eligible.

<sup>4</sup> For the limited time beginning with applications dated September 10, 2018, and ending with applications dated on or before October 31, 2018, take advantage of an introductory interest rate and appraisal fee waiver (if appraisal is ordered by Bank of America) on approved Small Business commercial real estate secured loans (including Small Business SBA commercial real estate loans) closed by January 31, 2019. Loan amounts must be a minimum of \$100,000 and no more than \$2,500,000 to qualify. Excludes Practice Solutions commercial real estate refinances of existing Bank of America loans, certain franchise lending program loans, Business Advantage products, construction loans, revolver to term loans, draw notes, leases, lines of credit, 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>5</sup> Business Advantage Relationship Rewards (the program) 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 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, if 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 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 lending products designated as Small Business Administration lines or loans and 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 is a trademark of Bank of America Corporation. Bank of America Practice Solutions is a division of Bank of America, N.A. ©2018 Bank of America Corporation | AR9DGD6M