

PRACTICE SOLUTIONS

Limited-time financing promotions¹



Sales and acquisitions loan advantages:

- Financing solutions to help first-time or established owners acquire additional locations
- Principal reduction and early payoff options
- Fixed rates and flexible terms, up to 15 years¹
- Additional working capital option

Practice startup loan advantages:

- All-inclusive financing that addresses everything from office design and equipment installation to training, supplies and working capital
- Fixed rates and flexible terms¹
- Interest-only options to assist with the growth of your practice

Talk to a Practice Specialist today

To learn more about Bank of America Practice Solutions, visit bankofamerica.com/practicesolutions or call **800.497.6076**

Practice sales and acquisitions

1.89%

Interest rate for the first 2 years
and then a competitive rate through maturity²

Offer expires March 31, 2022

Practice startup loans

2.99%

for the life of the loan³

Offer expires December 31, 2021



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, including interest rate locks, may vary depending on your creditworthiness and on the type, amount and collateral for your loan. Products and restrictions are subject to change. Bank of America may prohibit use of an account to pay off or pay down another Bank of America account.

² For the limited time beginning with Practice Sales Acquisition (PSA) applications submitted on September 13, 2021, and ending with applications submitted on or before March 31, 2022, and booked and funded by June 30, 2022; a promotional fixed rate of 1.89% per annum for the first 24 months of the loan will be applied for qualified, approved loans only. Excludes all other Practice Solutions products, including, but not limited to: refinances, established, startups, debt consolidations, commercial real estate, and any product that contains a variable rate. Not eligible with interest only payments. To be eligible for the interest rate offer the loan must be a minimum of \$250,000; loan terms must be 10 to 15 years in duration, include a five-year prepayment agreement; and 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 For the limited time beginning with applications submitted on July 1, 2021, and ending with applications submitted on or before December 31, 2021, and interim projects opened by April 30, 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.

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