

DEBT CONSOLIDATION LOAN*

Get a 3.89%
interest rate
for the first
three years¹

Limited-time offer



Consolidate your practice debt and improve cash flow

- Competitive fixed rates for the remaining term, up to 15 years — So you'll know the rate up front.
- Flexible terms available².
- Submit your application by July 31 and close by September 30, 2019.
- Our Practice Specialists will guide you through the process.

Business Advantage
Relationship
Rewards

Save with Business Advantage Relationship Rewards

When you're enrolled in Relationship Rewards, you can get an interest rate discount up to 0.35% for a new practice loan, based on your enrolled tier at the time of application. To learn more or enroll, visit bankofamerica.com/relationshiprewards.³

Talk to a practice specialist today.

To learn more about Bank of America Practice Solutions:
bankofamerica.com/practicesolutions | 800.497.6076

Proudly Endorsed by:



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

¹ For the limited time beginning with applications dated April 1st, 2019, and ending with applications dated on or before July 31st, 2019, for approved debt consolidation loans funded by September 30th, 2019, take advantage of a promotional introductory interest rate of 3.89% for the first 3 years of the loan term. The interest rate on the loan after the promotional period ends will be fixed for the remaining loan term, which cannot exceed 15 years. Prepayment fee required for the first 5 years of the loan term. Available only for loans to consolidate business purpose debts, and is not available for any other loan or financial products of Bank of America. If you haven't already taken advantage of this promotion, please ask your Practice Specialist for details. Promotional rate is not applicable during interest only payment periods. 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 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 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 30 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 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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