

The right financial guidance makes all the difference



Get a loan up to \$5 million, and give your practice every advantage

No matter where you are in the growth of your practice, it's important to choose the right financing. At Bank of America Practice Solutions, we've been helping dental professionals achieve their goals for more than 20 years.

Our all-inclusive financing¹ covers all of your needs — from office design and equipment installation to training, supplies and even working capital. We offer the following types of loans:

- Practice startup
- Practice acquisition
- Debt consolidation²
- Renovations and expansions
- Commercial real estate (conventional and SBA)³
- Equipment purchase and upgrade
- Additional locations and relocations

Save more with Preferred Rewards for Business⁴

Members pay less interest on a Practice Solutions business line of credit or term loan with an interest rate discount up to 0.35% on a new credit facility, based upon their tier at time of application.



BANK OF AMERICA
+ Preferred Rewards =
For Business



To better understand your financing opportunities, contact me today.

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Proudly Endorsed by:



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

³ For Owner-Occupied Commercial Real Estate loans (OOCRE), terms up to 25 years and 51% occupancy are required. Real Estate financing options are subject to approval and product availability is subject to change. For SBA loans, SBA eligibility and restrictions apply.

Small Business Administration (SBA) financing is subject to approval through the SBA 504 and SBA 7(a) programs. Loan terms, collateral and documentation requirements apply. Actual amortization, rate and extension of credit are subject to necessary credit approval. Bank of America credit standards and documentation requirements apply. Some restrictions may apply.

⁴ **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.

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.

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