



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**

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



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.

[▼] 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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