

Get flexible financing when you purchase, refinance or expand



If you're looking to purchase, refinance or expand, we're offering a 1.99% interest rate¹ for the first six months on a qualifying commercial real estate secured loan. Act now to take advantage of this limited-time offer.

- Loans from \$100,000 to \$2,500,000²
- Apply by February 28, 2019, and close by June 28, 2019



Ask about enrolling in Business Advantage Relationship Rewards³

With our Relationship Rewards program, you may qualify for an additional interest rate discount of 0.25% - 0.35% on a new commercial real estate secured loan, based upon your tier at time of application. Learn more or enroll at bankofamerica.com/relationshiprewards.

LIMITED-TIME OFFER:

1.99%

interest rate for the first six months and then a competitive rate through maturity.¹

Talk to a practice specialist today.

To learn more about Bank of America Practice Solutions:

 bankofamerica.com/practicesolutions |  800.497.6076



Offer expires:
February 28, 2019

¹ For the limited time beginning with applications dated November 1, 2018, and ending with applications dated on or before February 28, 2019, take advantage of an introductory interest rate on approved Small Business secured term loans (including SBA) closed by June 28, 2019. Loan amounts must be a minimum of \$100,000 and no more than \$2,500,000 to qualify. Excludes Practice Solutions non-commercial real estate loans, 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.

² All loans are subject to credit approval and loan amounts are subject to creditworthiness. Some restrictions may apply. This offer may not be combined with any other offer. Only applications submitted and closed within the promotional period are eligible. Offer not limited to a single 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 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 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. Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.