



PRACTICE SOLUTIONS

Exclusive benefit for veterans: Get 25% off certain loan fees*

If you're a veteran of the U.S. Armed Forces, there's never been a better time to apply for a Practice Solutions loan. We're offering a discount of 25% off loan administration or origination fees^{*} for a wide range of secured products,¹ including term loans, commercial real estate loans,² Small Business Administration (SBA) loans³ and lines of credit.

We're committed to supporting veterans who are small business owners. We want to help you succeed.

**Use the funds to
enhance your business:**

- Purchase or start up a location
- Expand your practice
- Upgrade your equipment
- Consolidate your business loans¹
- Invest in commercial real estate using a conventional or SBA loan

To apply, contact your Practice Solutions Specialist

bankofamerica.com/practicesolutions | 800.497.6076



^{*} If you are a veteran, in active duty, or in the reserves or national guard with the U.S. Armed Forces, for new credit facility applications submitted in Small Business on or after November 1st, 2019 and approved, you can take advantage of a 25% discount on loan administration or origination fees. Collateral requirements and prepayment fees may apply. Excludes Business Advantage Auto Loan, Business Advantage Term Loan, and Business Advantage Line of Credit products, fees charged for renewals of Lines of Credit, and fees charged by third parties (including the Small Business Administration). Validation of veteran status by a DD214, NGB22, or other documentation acceptable to Bank of America may be required. Bank of America may change, discontinue, or cancel the continuation of this fee discount program at any time.

¹ All programs subject to credit approval and loan amounts are subject to creditworthiness. Some restrictions may apply. Bank of America may prohibit use of an account to pay off or pay down another Bank of America account.

² Owner-Occupied Commercial Real Estate Loans — Choose from a suite of comprehensive real estate options to buy, to refinance, or to relocate with terms up to 25 years. 51% owner occupancy required. Owner-occupied commercial real estate is defined as property occupied by the borrowing entity and/or its affiliates. The primary source of repayment must be dependent on the cash flow generated by these entities and less than 50% of cash flow may come from third-party, non-affiliated rents.

³ Includes collateral and documentation requirements. Requires approval through the SBA 504 or SBA 7(a) programs. SBA 504 and SBA 7(a) financing up to 90% of purchase price. 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. Sponsorship of endorser's products and services is not an expressed opinion or approval by the Bank. All promotional and marketing materials are Bank of America Practice Solutions property, as such, cannot be changed, altered or modified, orally or in writing. All questions regarding these materials should be directed or referred to a Bank of America Practice Solutions Sales Associate.

Bank of America is a registered trademark of Bank of America Corporation.

©2019 Bank of America Corporation MAP2867892 | 12/2019