



**Limited-time offer:**

## Waiver of the Origination and/or Administrative Fee on Secured Term Loans<sup>1,2</sup>

**Act before September 30, 2025, and save** on the following secured term loans starting at \$500,000. Exclusions apply.<sup>1</sup>

- Conventional Commercial Real Estate loans
- Practice acquisitions
- Debt consolidations
- New practice startups
- Established projects: additional locations, relocations, expansions and remodels
- Equipment loans
- Small Business Administration loans

Save even more with Preferred Rewards for Business<sup>3</sup>



When you're enrolled in Preferred Rewards for Business, you can get a Practice Solutions business line of credit and term interest rate discount up to 0.35% for a new credit facility. Your interest rate discount is based upon your enrolled tier at the time of application — Gold 0.25%; Platinum 0.30%; or Platinum Honors 0.35%. Learn more or enroll at [bankofamerica.com/RewardsforBusiness](https://bankofamerica.com/RewardsforBusiness).

**Fee waivers include:**

- Origination and Administration fees for Practice Solutions eligible secured loans
- Loan origination fees on both the permanent loan and the bridge loan on SBA 504 loans
- Bank packaging fee on SBA 7(a)
- SBA Participation Fee on SBA 504 loans

**Talk to a Practice Specialist today.**



**Michael Smith**

**480.486.8912**

michael.smith-11@bankofamerica.com

<sup>1</sup>For the limited time beginning with new credit applications submitted May 19, 2025 through September 30, 2025, take advantage of the following promotion: A waiver of certain origination fees for the approved qualifying fixed and variable rate secured term loans. These fees may be categorized as loan origination, loan packaging, loan processing, bridge, permanent, administration, or miscellaneous fees, depending on the approved product. Any and all fees or costs not specifically waived shall apply and will be due and payable by you at or before closing. The SBA Participation Fee for SBA 504 loans will be paid by Bank of America.

To be eligible for this promotion, the qualifying secured term loan must close and fund by January 31, 2026. This offer is only for qualifying secured term loans with a minimum approved amount of \$500,000 and a maximum approved amount of \$5,000,000 unless you have existing obligations for which pricing incentives are provided and your total obligations with Bank of America do not exceed \$10,000,000. Other restrictions or exceptions may apply.

All credit terms and repayment structures are subject to credit approval. Bank of America credit standards, collateral and documentation requirements apply. Small Business Administration (SBA) collateral and documentation requirements are subject to SBA guidelines. SBA financing is subject to approval through the SBA 504, SBA 7(a) and SBA Express programs. Exclusions include, but are not limited to, franchisor guaranteed lending programs, special financing programs, conventional ground up construction loans, and the refinancing of existing Bank of America Practice Solutions loans.

<sup>2</sup> Owner occupied commercial real estate will be determined in underwriting and requires occupancy by the borrower/guarantor. Please note SBA guidelines require at least 51% occupancy to be considered Owner Occupied. Flood insurance is required for properties located in a flood zone.

<sup>3</sup>**Preferred Rewards for Business Overall Program Rules:** The Preferred Rewards for Business program is only available to Bank of America Small Business, Merrill Small Business, Bank of America Private Bank® Small Business, and Business Banking clients. Other categories of clients, such as those commonly referred to as 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. 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 deposit 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. 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. Not all account types will count towards the balance requirements and receive program benefits. Refer to your [Business Schedule of Fees](#) for details on accounts that qualify towards the combined balance calculation and receive program benefits. Not all Small Business products are available to Business Banking clients. Business Banking clients may contact their relationship manager for details about which Small Business products are available to them. Not all products and services eligible for benefits under the Preferred Rewards for Business program are available in all locations. Business Banking clients may contact their relationship manager for details about which products are available to them. Please contact 888.BUSINESS (888.287.4637), or if you are a Merrill Lynch Wealth Management or Bank of America Private Bank client contact your advisor, for details about which products and services are available in your location. Additional program information is available at: [bankofamerica.com/RewardsforBusiness/Preferred 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 Preferred Rewards for Business program at the time of line of credit or term loan application for a new credit or refinanced 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. Standard underwriting guidelines and credit policies apply.

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 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.

All promotional and marketing materials are Bank of America Practice Solutions property and, 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" and "BoFA Securities" are the marketing names used by the Global Banking and Global Markets divisions of Bank of America Corporation. Lending, derivatives, other commercial banking activities, and trading in certain financial instruments are performed globally by banking affiliates of Bank of America Corporation, including Bank of America, N.A., Member FDIC. Trading in securities and financial instruments, and strategic advisory, and other investment banking activities, are performed globally by investment banking affiliates of Bank of America Corporation ("Investment Banking Affiliates"), including, in the United States, BoFA Securities, Inc. which is a registered broker-dealer and Member of SIPC, and, in other jurisdictions, by locally registered entities. BoFA Securities, Inc. is a registered futures commission merchant with the CFTC and a member of the NFA.

**Investment products offered by Investment Banking Affiliates:**

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
----------------------	-------------------------	----------------

Bank of America is committed to the protection of personal information we collect and process.

For more information about how we protect your privacy, please visit [www.bankofamerica.com/privacy](#).

California residents may have additional rights and you can learn more at [www.bankofamerica.com/ccpa-notice](#).

©2025 Bank of America Corporation. MAP7761542 | FL-03-25-0375.B | PS-427-FL | 03/2025