



BUSINESS ADVANTAGE

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 small business 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.

One of the many advantages of Preferred Rewards for Business



Save even more with Preferred Rewards for Business

When you're enrolled in the Preferred Rewards for Business program, you can get an interest rate discount on a business line of credit, term loan or commercial real estate loan. Your interest rate discount is based on your enrolled tier at the time of application.⁴ Note: You must be enrolled **before requesting your loan** to qualify for the rate discount.

Learn more or enroll at bankofamerica.com/RewardsforBusiness.

Talk to a Small Business Specialist today.

Use the funds to enhance your business:

- Buy a location
- Purchase or upgrade equipment
- Expand or renovate
- Purchase or refinance real estate

Proudly supported by



*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.

⁴ **Preferred Rewards for Business Overall Program Rules:** The Preferred Rewards for Business program (formerly known as Business Advantage Relationship Rewards) is only available to Small Business, Merrill Small Business, and 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 any combination of your qualifying Bank of America® business deposit accounts and/or your qualifying Merrill 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, provided that 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. Small Business clients are automatically enrolled in the program at the Platinum Honors tier as long as you maintain your relationship. Certain benefits may be available without enrolling in the program if you satisfy balance and other requirements. Program benefits subject to change.

Business Advantage Credit Line, Term Loan, and Secured Lending Interest Rate Discounts: 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). The amount of the discount (0.25% for Gold tier, 0.50% for Platinum tier, and 0.75% for Platinum Honors tier) is based on the business applicant's or co-applicant's eligible tier and status at the time of application. The 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.

Commercial Real Estate Loan Interest Rate Discounts: Business Commercial Real Estate Loan interest rate discounts are available to business applicants and co-applicants who are enrolled in the program at the time of application for a new credit facility (excludes specialty lending products that receive customized pricing). The amount of the discount (0.25% for Gold tier, 0.35% for Platinum tier, and 0.50% for Platinum Honors tier) is based on the business applicant's or co-applicant's eligible tier and status at the time of application. The 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.

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