



Healthcare Practice Financing*

Equipment Financing with rates as low as 6.99%[†]

Want to know more?

Call our Practice Specialists at
1.800.360.0669 and mention Priority
Code ADD10096. Or visit us online at
www.bankofamerica.com/practicesolutions
for customized financial solutions to help
your business grow.

* Bank of America may prohibit use of a practice finance account to pay off or pay down another Bank of America account. All programs are subject to credit approval and our terms and are subject to credit review. Some restrictions may apply.

† Some restrictions or purchase programs may apply. Not all are possible for all states and do not affect, change or modify any other applicable allowances available to you under applicable law. Depreciation allowances under Section 179 and other provisions of the Internal Revenue Code are available to you, regardless of whether you obtain financing from us. These are accurate only. You should consult with your tax advisor for your actual tax benefits. These examples do not include any Bonus Depreciation, as defined by the Economic Stimulus Act of 2008. Thus, the tax savings discussed may be augmented for a qualifying asset purchase exceeding \$200,000. The amount deducted will meet back to \$25,000 beginning in 2010. Please consult your tax advisor.

‡ Special promotional rate of 6.99% fixed per annum available only to licensed professional dentists in limited markets to finance the purchase of dental equipment over \$20,000 but not more than \$200,000 with terms up to 84 months. This special promotional rate ends December 31, 2009. To qualify, a credit application must be submitted and funded on or before December 31, 2009. Special promotional rates can not be used in conjunction with bank or other financing programs. For loans of \$10,000 to less than \$100,000, the annual rate is 7.25% fixed per annum with terms up to 84 months. Loan amounts of \$10,000 or less do not qualify for this promotion. All applications are subject to credit review and loan amounts are subject to credit review. Some restrictions may apply. Bank of America is a registered trademark of Bank of America Corporation. Banc of America Practice Solutions is a subsidiary of Bank of America Corporation. ©2009 Bank of America Corporation. Bank of America is a Bank of America Practice Solutions see trademarks of Bank of America Corporation. Banc of America Practice Solutions™ is a subsidiary of Bank of America Corporation. ©2009 Bank of America Corporation.

IRS section 179 tax allowance**

The Economic Stimulus Act of 2008 increased first-year write-offs of equipment from \$128,000 up to \$250,000. Section 179 allows businesses to take a deduction for the cost of qualifying equipment and certain software purchases immediately, instead of depreciating it over a period of several years. The amount of qualifying purchases that may be placed in service after December 31, 2007, and before December 31, 2009 increased to \$800,000 in 2008.

Normal Depreciation

Under the IRS depreciation rules (MACRS, 5-year life, 200% declining balance), 20% of the cost of equipment may be deducted the first year the equipment is placed in service.

Our equipment loans offer:†

- ◆ Financing up to \$200,000
- ◆ Simple interest, no fees, no prepayment penalty
- ◆ Flexible terms
- ◆ Payment plans designed specifically for your needs

Ask your sales representative about the Banc of America Practice Solutions Return on Investment (ROI) & IRS section 179 tax allowance** tool. Or go to www.bankofamerica.com/practicesolutions to review this beneficial tool and how it will provide you valuable information in regards to your equipment purchase.

Proudly endorsed by



**Banc of America
Practice Solutions™**

