

Not all plans available in all offices.

***No Interest if Paid in Full Within 6 or 12 Months**

On purchases made with your CareCredit card. A minimum purchase amount may be required for promotional plans longer than 6 months in duration. Interest will be charged to your account from the purchase date if the promotional balance, including optional charges, is not paid in full within 6 or 12 months or if you make a late payment. Minimum Monthly Payments Required. If promo and debt cancellation are not paid in full within 6 or 12 months, interest at **26.99%** will be assessed from purchase date. If account goes 60 days past due, promo may be terminated early and accrued interest will be billed. As of 06/28/2010, **Purchase APR 26.99%; Penalty APR 29.99%. Minimum Interest \$2.** Subject to credit approval.

****14.90% APR and Fixed Monthly Payments for 24, 36, 48 or 60 Months**

On purchases of \$1,000 or more on 24, 36 or 48 months and \$2,500 or more on 60 months with your CareCredit credit card. Accounts at Penalty APR ineligible for reduced APR. Fixed Minimum Monthly Payments Required. Penalty APR may apply if you make a late payment. 24 fixed monthly payments equal to 4.8439%, 36 fixed monthly payments equal to 3.4616%, 48 fixed monthly payments equal to 2.7780%, or 60 fixed monthly payments equal to 2.3737% required but interest will be assessed at reduced **14.90% APR** if all minimum monthly payments on account, including debt cancellation, paid when due. If account goes 60 days past due, promo may be terminated early and standard account terms will apply. As of 06/28/2010, **Purchase APR 26.99%; Penalty APR 29.99%. Minimum Interest \$2.** Subject to credit approval.

We Offer Convenient Monthly Payment Plans...

Subject to credit approval. see inside for details.



CareCredit

www.carecredit.com

CareCredit



... So Everyone Can Have
a **Healthy** and **Beautiful**
Smile Today!

Because your smile is important to us, we offer CareCredit®, a healthcare credit card specifically designed to pay for treatments and procedures not covered by insurance. CareCredit has two unique features. Every CareCredit transaction is eligible for a No Interest* Plan or Low Interest Payment Plan and you can use the card at all healthcare practices that offer CareCredit. As the leader in patient financing, CareCredit has made it easy for millions of patients nationwide to get the treatment they want and need. For treatment amounts from \$1 to over \$25,000, CareCredit has a variety of low minimum monthly payment plans. So you can start treatment today and use it again and again without having to reapply!◊

With CareCredit You Can:

- Pay for co-payments, deductibles, and treatment not covered by insurance
- Start treatment immediately and pay over time with low minimum monthly payments
- Pay for other healthcare expenses for you and your family without having to reapply*
- Reserve existing credit cards for household or unplanned expenses
- Apply quickly and easily
- Apply online at CareCredit.com or call (800) 365-8295

◊ Subject to credit approval

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CareCredit® Offers Two Types of Payment Plans:

- No Interest*
- Low Interest

Here's How They Work:

6 or 12 Month No Interest* Payment Plans

- Pay for treatment over 6 or 12 Months with No Interest*.
- As long as you pay the low minimum monthly payment each month when due, and the balance in full by the end of the 6 or 12 month term, no interest will be charged on your purchase.

24, 36, 48, or 60 Month Low Interest Payment Plans (14.90% APR)

- Enjoy low minimum monthly payments with the 24, 36, 48, or 60 month plans.
- The 14.90% annual percentage rate is lower than average credit cards and makes convenient, fixed, low minimum monthly payments possible.
- For amounts of \$1,000 or more on 24, 36 and 48 months, and for \$2,500 or more on 60 months.

CareCredit's Payment Plans can be used repeatedly — for yourself, your entire family, and even your pets — with no need to reapply.◊

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