

We Offer
No Interest
Payment Plans...



CareCredit[®]

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



We offer CareCredit® because your smile is important to us. CareCredit is a convenient, low minimum monthly payment program for your entire family specifically designed to pay for healthcare and elective treatment not covered by insurance. CareCredit, the leader in patient financing, has made it easy for more than 4 million patients nationwide to get the treatment that they need. For treatment fees from \$1 to over \$25,000, CareCredit has a variety of low minimum monthly payment plans. So you can start treatment today!

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
- Have no annual fees

CareCredit® Offers Two Types of Plans:

- No Interest Payment Plans
- Low Interest Payment Plans

Here's How They Work:

3, 6, or 12 Month No Interest Payment Plans**

- Pay for treatment over 3, 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 3, 6, or 12 month term, no interest will be charged on your purchase.

24, 36, 48, or 60 Month Low Interest Payment Plans (9.90%APR)

- Enjoy low minimum monthly payments with the 24, 36, 48, or 60 month plans.
- The 9.9% annual percentage rate is lower than average credit cards and makes convenient fixed low minimum monthly payments possible.
- Available for treatment fees of \$1,000 or more.

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

*Subject to credit approval

CareCredit® Estimated Monthly Payments

Based upon your treatment fee, choose the estimated monthly payment that is best for you.
NOT ALL PLANS ARE AVAILABLE IN ALL PRACTICES

Start Today! **CareCredit®** 18 Month & 24 Month No Interest Payment Plan

If paid within the promotional period*
 Minimum monthly payment required

NO INTEREST PAYMENT PLAN If paid within the promotional period* Minimum monthly payment required			
Treatment Fee	Minimum Monthly Payment† (the greater of 3% of balance or \$15)	18 Month^	24 Month^
		For fees from \$300 and up	For fees from \$2,500 and up
(Estimated monthly payment to avoid interest)			
\$300	\$15	\$17	N/A
\$500	\$15	\$28	N/A
\$700	\$21	\$39	N/A
\$900	\$27	\$50	N/A
\$1,000	\$30	\$56	N/A
\$1,200	\$36	\$67	N/A
\$1,500	\$45	\$83	N/A
\$2,000	\$60	\$111	N/A
\$2,500	\$75	\$139	\$104
\$3,000	\$90	\$167	\$125
\$3,500	\$105	\$194	\$146
\$4,000	\$120	\$222	\$167
\$5,000	\$150	\$278	\$208
\$7,500	\$225	\$417	\$313
\$10,000	\$300	\$556	\$417
\$15,000	\$450	\$833	\$625
\$25,000	\$750	\$1,389	\$1,042
Over \$25,000		For amounts not on this chart or for amounts over \$25,000, please ask your provider.	

Treatment Fee	No Interest Payment Plans* (Estimated monthly payment to avoid interest*)				9.9% Extended Payment Plans** (Estimated monthly payments include interest**)			
	Minimum Monthly Payment** (3% of balance)	3 Month	6 Month††	12 Month††	24 Month	36 Month	48 Month	60 Month
\$300	\$10	\$100	\$50	\$25	N/A	N/A	N/A	N/A
\$400	\$12	\$133	\$67	\$33	N/A	N/A	N/A	N/A
\$500	\$15	\$167	\$83	\$42	N/A	N/A	N/A	N/A
\$600	\$18	\$200	\$100	\$50	N/A	N/A	N/A	N/A
\$700	\$21	\$233	\$117	\$58	N/A	N/A	N/A	N/A
\$800	\$24	\$267	\$133	\$67	N/A	N/A	N/A	N/A
\$900	\$27	\$300	\$150	\$75	N/A	N/A	N/A	N/A
\$1,000	\$30	\$333	\$167	\$83	\$46	\$32	\$25	\$21
\$1,200	\$36	\$400	\$200	\$100	\$55	\$39	\$30	\$25
\$1,400	\$42	\$467	\$233	\$117	\$65	\$45	\$35	\$30
\$1,500	\$45	\$500	\$250	\$125	\$69	\$48	\$38	\$32
\$2,000	\$60	\$667	\$333	\$167	\$92	\$64	\$51	\$42
\$2,500	\$75	\$833	\$417	\$208	\$115	\$81	\$63	\$53
\$3,000	\$90	\$1,000	\$500	\$250	\$138	\$97	\$76	\$64
\$3,500	\$105	\$1,167	\$583	\$292	\$161	\$113	\$89	\$74
\$4,000	\$120	\$1,333	\$667	\$333	\$184	\$129	\$101	\$85
\$4,500	\$135	\$1,500	\$750	\$375	\$207	\$145	\$114	\$95
\$5,000	\$150	\$1,667	\$833	\$417	\$230	\$161	\$127	\$106
\$7,500	\$225	\$2,500	\$1,250	\$625	\$346	\$242	\$190	\$159
\$10,000	\$300	\$3,333	\$1,667	\$833	\$461	\$322	\$253	\$212
\$15,000	\$450	\$5,000	\$2,500	\$1,250	\$691	\$483	\$380	\$318
\$20,000	\$600	\$6,667	\$3,333	\$1,667	\$922	\$644	\$506	\$424
\$25,000	\$750	\$8,333	\$4,167	\$2,083	\$1,152	\$806	\$633	\$530
Over \$25,000	For amounts not on this chart or for amounts over \$25,000, please consult your dental provider.							

To estimate monthly payments for treatment fees not listed, visit our online payment calculator at www.carecredit.com.

* See back panel for details.

^ Under the No Interest Plans, each month you are only required to pay the required minimum monthly payment in the column to the left and to avoid interest, the promotional purchase must be paid in full within the promotional period. The amounts in these columns are the amounts to be paid if you choose to make equal monthly payments and take advantage of the promotion.

† If you choose not to take advantage of the promotion and only make minimum monthly payments when due, the number of months to pay in full is as follows: \$300 is 45 months; \$500 is 88 months; \$700 is 118 months; \$900 is 139 months; \$1,000 is 149 months; \$1,200 is 165 months; \$1,500 is 184 months; \$2,000 is 209 months; \$2,500 is 228 months; \$3,000 is 244 months; \$3,500 is 258 months; \$4,000 is 269 months; \$5,000 is 289 months; \$7,500 is 324 months; \$10,000 is 349 months; \$15,000 is 384 months; \$25,000 is 429 months. See back panel for additional details.

†† 6 and 12 months are not available in all offices. Please ask for availability.

- No interest will be charged if at least the minimum monthly payment is paid on time **and**
- The promotional balance is paid in full by the end of the promotional period*

Call **(800) 365-8295** or go to www.carecredit.com — applying only takes minutes!

*Otherwise, interest assessed from purchase date.

††See reverse for full disclosures.

Applying for CareCredit is quick and easy. Simply choose the option you prefer.



Standard Application

- Ask us for an application
- Complete and sign the application
- Return to our practice for submission



Online Application

- Go to www.carecredit.com
- Fill out the patient application
- Receive a decision immediately
- Contact our practice to schedule treatment



Automated Phone Application

- Call (800) 365-8295 and follow the prompts
- Receive an immediate decision
- Contact our practice to schedule treatment

Where can I use CareCredit?

CareCredit can be used to pay for treatment for you and your entire family at over 55,000 participating healthcare practices nationwide for:

- Dentistry
- Vision Care (Including LASIK)
- Veterinary Medicine
- Audiology
- Cosmetic Surgery
- Other Healthcare Specialties including: Chiropractic Treatment, Hair Restoration, Weight Loss, and more

To find a provider in your area please visit www.carecredit.com.

Frequently Asked Questions

Can I use my CareCredit card for other family members?

Yes. You can use CareCredit for your entire family's healthcare needs (even the family pet) without having to reapply.*

Can I use my CareCredit card again with No Interest?

Yes. As long as you have credit available, you can use CareCredit multiple times for other treatments, and have different No Interest plans on your account at the same time without having to reapply.

Will using CareCredit cause problems with my insurance?

No. CareCredit is a revolving line of credit designed specifically to help you pay for healthcare expenses not covered by insurance and does not affect your insurance coverage in any way.

Can I begin treatment right away even if I haven't received my CareCredit card?

Yes. You can use your CareCredit account immediately. You will receive your card in the mail within 3 weeks.

Is the information I provide CareCredit confidential?

Yes. Your privacy is important to us. We guarantee all personal information you provide will be kept strictly confidential.

How do I pay my monthly balance?

You will receive a monthly statement. Simply pay your monthly balance by mail with a check or money order. Or you can pay online at www.carecredit.com.

Who do I call if I have questions?

We have Customer Support Representatives available to assist you with all your account needs at (866) 893-7864.



No Interest If Paid Within 3, 6, or 12 Months*

(Minimum monthly payments required.)

*Applies to purchases of \$300 or more made on the CareCredit consumer credit card account. Under the promotion, no finance charges will be assessed on the promotional purchase as long as: (1) you pay the promotional purchase amount in full within 3, 6 or 12 months (the "promo period"), and (2) you pay, when due, the minimum monthly payment on your account, which includes a required minimum monthly payment on the promo purchase. If you fail to satisfy either of the above conditions, all special promo terms will be terminated and finance charges will be assessed on the promo purchase amount from the date of the purchase. Payments over the minimum will usually be applied to those promo balances before non-promo and other balances. If you have a non-promo balance, this may reduce the benefit from the promo. If you want to change the allocation please call 866-893-7864. 6 and 12 month plans not available in all offices.

24 Months, 36 Months, 48 Months, 60 Months Fixed Payment 9.9% APR.

**Applies to purchases of \$1,000 or more on a CareCredit consumer credit card account. Fixed minimum monthly payments equal to 4.61% for 24 months, 3.22% for 36 months, 2.53% for 48 months, or 2.1198% for 60 months of the promotional purchase amount will be required each month until the promotional purchase is paid in full, in addition to any other required minimum payment. Finance charges will be applied to the promotional balance at the fixed daily periodic rate of .0271% (corresponding fixed ANNUAL PERCENTAGE RATE of 9.9%) until the promotional balance is paid in full. If minimum monthly payments on your account (including optional insurance/debt cancellation charges) are not paid when due, all special promotional terms may be terminated. Standard account terms apply to non-promotional purchases.

Additional Disclosure

Optional credit insurance/debt cancellation charges on your promo purchase are not subject to the promotional terms. Variable APR is 22.98% as of February 1, 2006. Fixed APR of 26.99% applies if the minimum monthly payment is not made by the payment due date two times in any six consecutive billing periods. Minimum finance charge is \$1.00. Existing cardholders should see their credit card agreement for standard terms. Offer is subject to credit approval by GE Money Bank.

Payment Estimator Additional Disclosure

† The required minimum monthly payment is the approximate amount required to be paid each month for the corresponding initial purchase (includes initial amount and applicable taxes) and assumes that no additional purchases or charges (i.e. late fee, credit insurance, etc.) are incurred nor the interest rate changes. Monthly payment amounts are principal and interest charges. The payment schedule assumes only the required minimum payments are made each month when due. The customer is permitted to pay more than the minimum amount due each month, and by doing so, the balance will be more quickly repaid and less finance charges will be incurred. For full description of the terms governing this account, refer to the CareCredit Credit Card Agreement with GE Money Bank.

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