

We Offer **Convenient Monthly** Payment Plans...

Subject to credit approval, see inside for details.



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

***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.

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.^o

Not all plans available in all offices.

CareCredit® Estimated Monthly Payments

Based upon your amount financed, choose the estimated monthly payment that is best for you.

NOT ALL PLANS AVAILABLE IN ALL OFFICES.

Amount Financed	No Interest* Payment Plans If paid within promotional period <i>(Estimated monthly payments to avoid interest and pay only the amount financed^)</i>		14.90% Extended Payment Plans <i>(Estimated monthly payment includes interest**)</i>								
	6 Month For all amounts	12 Month For amounts from \$300 & up	24 Month For amounts from \$1,000 & up		36 Month For amounts from \$1,000 & up		48 Month For amounts from \$1,000 & up		60 Month For amounts from \$2,500 & up		
			Monthly Payment	Total Cost with Interest	Monthly Payment	Total Cost with Interest	Monthly Payment	Total Cost with Interest	Monthly Payment	Total Cost with Interest	
\$1 - \$299	\$50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$300	\$50	\$25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$500	\$84	\$42	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$600	\$100	\$50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$700	\$117	\$59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$800	\$134	\$67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$900	\$150	\$75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$1,000	\$167	\$84	\$49	\$1,163	\$35	\$1,247	\$28	\$1,334	N/A	N/A	N/A
\$1,200	\$200	\$100	\$59	\$1,396	\$42	\$1,496	\$34	\$1,601	N/A	N/A	N/A
\$1,400	\$234	\$117	\$68	\$1,628	\$49	\$1,745	\$39	\$1,867	N/A	N/A	N/A
\$1,500	\$250	\$125	\$73	\$1,744	\$52	\$1,870	\$42	\$2,001	N/A	N/A	N/A
\$2,000	\$334	\$167	\$97	\$2,326	\$70	\$2,493	\$56	\$2,667	N/A	N/A	N/A
\$2,500	\$417	\$209	\$122	\$2,907	\$87	\$3,116	\$70	\$3,334	\$60	\$3,561	\$3,561
\$3,000	\$500	\$250	\$146	\$3,488	\$104	\$3,739	\$84	\$4,001	\$72	\$4,273	\$4,273
\$3,500	\$584	\$292	\$170	\$4,069	\$122	\$4,362	\$98	\$4,668	\$84	\$4,985	\$4,985
\$4,000	\$667	\$334	\$194	\$4,651	\$139	\$4,985	\$112	\$5,334	\$95	\$5,697	\$5,697
\$4,500	\$750	\$375	\$218	\$5,232	\$156	\$5,608	\$126	\$6,001	\$107	\$6,410	\$6,410
\$5,000	\$834	\$417	\$243	\$5,813	\$174	\$6,231	\$139	\$6,668	\$119	\$7,122	\$7,122
\$7,500	\$1,250	\$625	\$364	\$8,720	\$260	\$9,347	\$209	\$10,001	\$179	\$10,682	\$10,682
\$10,000	\$1,667	\$834	\$485	\$11,626	\$347	\$12,462	\$278	\$13,335	\$238	\$14,243	\$14,243
\$15,000	\$2,500	\$1,250	\$727	\$17,439	\$520	\$18,693	\$417	\$20,002	\$357	\$21,364	\$21,364
\$20,000	\$3,334	\$1,667	\$969	\$23,251	\$693	\$24,924	\$556	\$26,669	\$475	\$28,485	\$28,485
\$25,000	\$4,167	\$2,084	\$1,211	\$29,064	\$866	\$31,155	\$695	\$33,337	\$594	\$35,607	\$35,607
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 amounts or apply online, visit www.carecredit.com.

You can also apply at 800-365-8295.

*/** See back panel for details.

^ Under the No Interest Plans, each month you only need to pay the required minimum monthly payment. The amounts in these columns are the suggested amounts to be paid if you choose to make equal monthly payments, to take advantage of the promotion, avoid interest and pay only the amount financed. Future minimum payments will vary based on amount and timing of payments, interest rate and other charges added to the account.

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



IN PERSON

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



ONLINE

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



BY PHONE⁺

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

+ Applicants must be 21 years of age to apply via phone

Where can I use CareCredit?

CareCredit can be used to pay for treatment for you and your entire family[®] at over 130,000 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.

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?

Yes. As long as you have credit available, you can use CareCredit multiple times for other treatments, and have different promotional 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.



Not all plans available in all offices.

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****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.

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