

**The care you want.
With payment options
made easier.***



* Subject to credit approval. See inside for details.

CareCredit is here for one reason: To help you get the care you're ready for.

CareCredit is here to make it easier to help you manage your family's out-of-pocket healthcare expenses. The CareCredit healthcare credit card can be used as often as you want* at more than 150,000 enrolled healthcare practices for yourself, your family, even those other very special family members – your pets.

Use it for dental care, cosmetic treatments, trips to the veterinarian – CareCredit picks up where insurance leaves off. You can even use it for co-payments and deductibles.

CareCredit helps you get the care now – without delaying – and provides payment options that make the most sense for you.

Get an answer right away. Get started right away.

It's easy to apply for CareCredit and you'll receive an answer almost immediately. If you're approved, you can begin treatment even before you get your card. That's the whole idea – to help you get the care you want, right away.

Using the CareCredit healthcare credit card
helps you reserve your cash and
free up your other credit cards
for other expenses.



We're different from other credit cards.



We're big believers in choices, so unlike other credit cards you may have, we offer several payment options to meet your needs and give you flexibility.

No Interest If Paid In Full Within 6 or 12 Months Payment Options.*

On qualifying purchases made with your CareCredit credit card account. Interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within the promotional period. Not all promotional options are available at all enrolled practices. Minimum monthly payments required and may pay off purchase before end of promotional period.

Reduced Interest (14.90%) And Fixed Monthly Payments Required Until Paid In Full Payment Options.**

On qualifying purchases made with your CareCredit credit card account. Not all promotional plans are available at all enrolled practices. Fixed monthly payment amount based on repayment over 24, 36, 48 or 60 month period. Purchases of \$1,000 or more are eligible for a 24, 36 or 48 month offer and purchases of \$2,500 or more are eligible for a 60 month offer period.

**Subject to credit approval. For more details on our No Interest If Paid In Full Within Promotional Period Options, please see the back page.*

***For more details on our Reduced Interest And Fixed Monthly Payments Required Until Paid In Full Options, please see the back page.*

**Not all enrolled healthcare practices offer all options, so please ask
your practice to explain what's available.**

Estimated Monthly Payments

*/** See back panel for details.

| Amount Financed | No Interest If Paid in Full Within Promotional Period Payment Options* <i>Optional equal monthly payments could pay off amount financed within promo period^</i> | | 14.90% APR and Fixed Monthly Payments Required Until Paid in Full Payment Options** <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 |
| \$300 | \$50 | \$25 | 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 |
| \$600 | \$100 | \$50 | 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 |
| \$800 | \$134 | \$67 | 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 |
| \$1,000 | \$167 | \$84 | \$49 | \$1,163 | \$35 | \$1,247 | \$28 | \$1,334 | N/A | N/A |
| \$1,200 | \$200 | \$100 | \$59 | \$1,396 | \$42 | \$1,496 | \$34 | \$1,601 | N/A | N/A |
| \$1,400 | \$234 | \$117 | \$68 | \$1,628 | \$49 | \$1,745 | \$39 | \$1,867 | N/A | N/A |
| \$1,500 | \$250 | \$125 | \$73 | \$1,744 | \$52 | \$1,870 | \$42 | \$2,001 | N/A | N/A |
| \$2,000 | \$334 | \$167 | \$97 | \$2,326 | \$70 | \$2,493 | \$56 | \$2,667 | N/A | N/A |
| \$2,500 | \$417 | \$209 | \$122 | \$2,907 | \$87 | \$3,116 | \$70 | \$3,334 | \$60 | \$3,561 |
| \$3,000 | \$500 | \$250 | \$146 | \$3,488 | \$104 | \$3,739 | \$84 | \$4,001 | \$72 | \$4,273 |
| \$3,500 | \$584 | \$292 | \$170 | \$4,069 | \$122 | \$4,362 | \$98 | \$4,668 | \$84 | \$4,985 |
| \$4,000 | \$667 | \$334 | \$194 | \$4,651 | \$139 | \$4,985 | \$112 | \$5,334 | \$95 | \$5,697 |
| \$4,500 | \$750 | \$375 | \$218 | \$5,232 | \$156 | \$5,608 | \$126 | \$6,001 | \$107 | \$6,410 |
| \$5,000 | \$834 | \$417 | \$243 | \$5,813 | \$174 | \$6,231 | \$139 | \$6,668 | \$119 | \$7,122 |
| \$7,500 | \$1,250 | \$625 | \$364 | \$8,720 | \$260 | \$9,347 | \$209 | \$10,001 | \$179 | \$10,682 |
| \$10,000 | \$1,667 | \$834 | \$485 | \$11,626 | \$347 | \$12,462 | \$278 | \$13,335 | \$238 | \$14,243 |
| \$15,000 | \$2,500 | \$1,250 | \$727 | \$17,439 | \$520 | \$18,693 | \$417 | \$20,002 | \$357 | \$21,364 |
| \$20,000 | \$3,334 | \$1,667 | \$969 | \$23,251 | \$693 | \$24,924 | \$556 | \$26,669 | \$475 | \$28,485 |
| \$25,000 | \$4,167 | \$2,084 | \$1,211 | \$29,064 | \$866 | \$31,155 | \$695 | \$33,337 | \$594 | \$35,607 |
| Over \$25,000 | For amounts not on this chart or for amounts over \$25,000, please consult your enrolled provider. | | | | | | | | | |

^IMPORTANT INFORMATION ABOUT ESTIMATED MONTHLY PAYMENT OPTIONS: Monthly payments shown in the tables should allow you to pay the associated total amount financed in full within the promotional period if: (a) this amount is and will be the only balance on your account during the promotional period and (b) you make the monthly payment shown by the due date each month.

IN ADDITION

For Optional Equal Monthly Payments: Your total payments (cost) will equal the total amount financed. Payments shown in the table are equal to the total amount financed divided by the number of months in the promotional period. **If you have any additional balance on your account, even paying each Optional Equal Monthly Payment may not pay off the total amount financed within the promotional period, and interest may be charged to your account from the purchase date.**

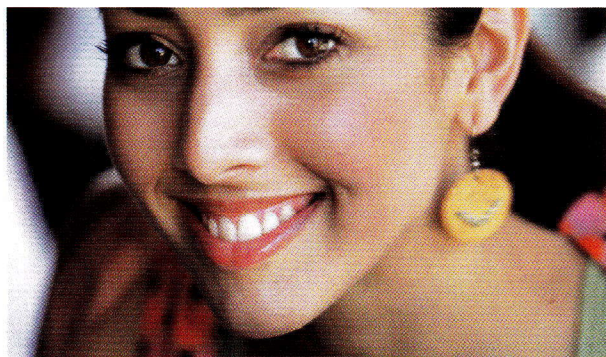
For 14.90% APR and Fixed Monthly Payments: If you have any additional balance on your account, the monthly payments applicable to those balances will be added to this fixed payment and may impact how payments are applied to this promotional purchase.

One easy card. And 150,000 places to use it.

More than 150,000 enrolled healthcare practices accept CareCredit, so your whole family can get the care they want and need – anytime.

- | | |
|-----------------------|---------------------------|
| ■ Dental Care | ■ LASIK Surgery |
| ■ Teeth Whitening | ■ Vision Exams |
| ■ Braces | ■ Eyeglasses and Contacts |
| ■ Veterinary Care | ■ Chiropractic Care |
| ■ Cosmetic Procedures | ■ Hearing Aids |
| ■ Dermatology | |

CareCredit is the one credit card in your wallet designed for one very important thing: helping you manage your family's healthcare expenses. You can even use it for kids who are away at college.



Simple and easy, from the minute you apply.*

Getting started with CareCredit is easy. Applying only takes a few minutes and you'll get a decision almost immediately.

You can apply whichever way is easiest for you:

Apply in person, right here, right now.

- Ask for an application; after you've filled it out and signed it, you'll get a fast credit decision, usually within minutes.

Apply online or call 800-365-8295.

- Visit carecredit.com and complete the patient application.
- Or call us and we'll walk you through it (note: must be 21 years or older to apply by phone).

Use your smartphone and get a fast decision.

- Use the QR (Quick Response) code you see here.
- Complete the patient application.



More than four million households are currently using CareCredit. And more than 6,000 families are getting approved for CareCredit every day.

* Subject to credit approval.

Not all options available in all enrolled practices.

No Interest If Paid In Full Within 6 or 12 Months Payment Options.*

*A minimum purchase amount may be required for promotional options longer than 6 months. No interest will be charged on the promotional purchase if you pay the promotional purchase amount in full within the promotional period which may be 6 or 12 months. If you do not, interest will be charged on the promotional purchase from the purchase date. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional balance. For new accounts: Purchase APR is 26.99%; Minimum interest charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

14.90% APR And Fixed Monthly Payments Required Until Paid In Full Payment Options.**

**Interest will be charged on promotional purchases from the purchase date at a reduced 14.90% APR, and fixed monthly payments are required until promotion is paid in full and will be calculated as follows: on 24 month promotions – 4.8439% of initial promotional purchase amount; on 36 month promotions – 3.4616% of initial promotional purchase amount; on 48 month promotions – 2.7780% of initial purchase amount; and on 60 month promotions – 2.3737% of initial promotional purchase amount. The fixed monthly payment may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum interest charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

