



Simple and easy,
from the minute you apply.

Making care
possible... today.



Applying for CareCredit is fast and easy,
and you'll get a credit decision immediately.



Ask how to apply in person.



Apply online from anywhere,
anytime at carecredit.com.



Call **800-365-8295** (must be 21 or older
to apply by phone). Please read a copy of
the CareCredit Card Agreement before
you call. Ask your provider for one, or visit
www.carecredit.com/cardholderagreement.

Apply today!

- Health, wellness, and **personal care credit card**
- Pay over time—**promotional financing available***
- Pay healthcare costs for **you, your family, and pets***
- Accepted at **210,000+ locations**

Apply today!

www.carecredit.com



Helping you move forward with care today!



CareCredit is a health, wellness, and personal care credit card that makes it easier to pay for care for the entire family—including pets—today.*

CareCredit gives you a convenient, flexible way to pay for a wide range of health and personal care costs, including deductibles, copays, coinsurance, and other costs not covered by insurance.

*Minimum monthly payments required. See final pages for details.



**Decades of service.
Millions of satisfied cardholders.**

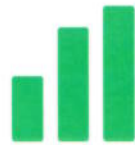
CareCredit has been a pioneer in promotional healthcare financing for more than 30 years. Today, more than 11 million cardholders use their CareCredit card for everything from basic healthcare needs to unplanned expenses, elective procedures, prescriptions, equipment, and more.

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94%

of cardholders are highly satisfied with CareCredit.¹



97%

rated CareCredit a good to excellent value.¹



97%

said they would recommend CareCredit to a friend.¹



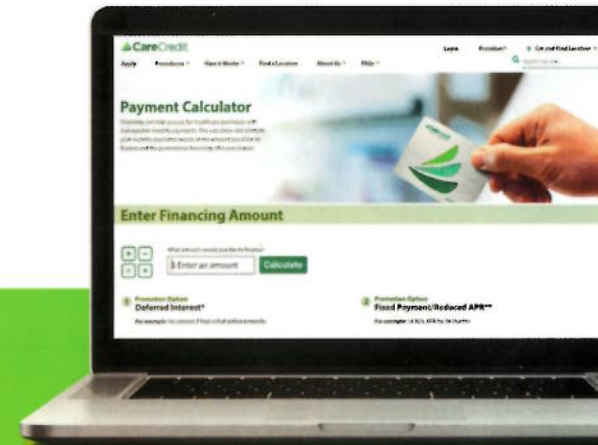
VISIT: carecredit.com/payment-calculator to calculate your estimated payments.

Get care today. Take time to pay.

CareCredit gives you more than just a way to get the care you want and need without spending your cash or tying up cards you want to reserve for life's other expenses. When you make a qualifying purchase of \$200 or more with your card, you can take advantage of promotional financing to pay for your care over time.

With CareCredit you can choose 6 months promotional financing when you pay for qualifying purchases of \$200 or more with your card.* Purchases of \$1,000 or more are eligible for even longer promotional periods, including 24, 36, or 48 months, and purchases of \$2,500 or more are eligible for a 60-month offer.**

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*See page 6 for details.
**See page 8 for details.
¹Cardholder Engagement Study, Q2 2018.

Not all enrolled healthcare providers offer all promotional financing options. Please ask your provider for details.

Promotional financing options are not available at all retail locations that accept CareCredit and standard account terms will apply to such purchases. For purchases less than \$200, standard account terms apply.

No Interest if Paid in Full within 6 months*

Interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within promotional period. Minimum monthly payments required.

May be best when:

- You want to avoid paying any interest
- You prefer the flexibility to pay more or less in a given month
- You plan to pay off the purchase completely within the promotional period

Optional Equal Monthly Payment

- May be greater than the required minimum monthly payment that will be on your billing statement for the amount financed.
- Equals the promotional purchase amount divided by the number of months in the promotional period.
- Would pay off the purchase amount within the promo period, but only if there are no other balances on your account at any time during the promo period and you make your payments on time. Your total payments will equal the amount of the promotional purchase amount.

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For amounts of \$200 or more	
Estimated Payoff Period	6 Months
Amount Financed	Optional Monthly Payment
\$200	\$34
\$1,000	\$167
\$5,000	\$834

Less time to pay—higher monthly payments ← → More time to pay—lower monthly payments



To calculate monthly payments for your purchase, visit carecredit.com/payment-calculator.

*No interest will be charged on the promo purchase if you pay it off, in full, within the promo period. If you do not, interest will be charged on the promo purchase from the purchase date. Regular account terms apply to non-promo purchases and, after promo period ends, to the remaining promo balance. **For new accounts: Purchase APR (interest rate) is 26.99%; Minimum Interest Charge is \$2.** Existing cardholders: See your credit card agreement terms. Subject to credit approval.

Reduced APR and Fixed Monthly Payments Required until Paid in Full**

May be best when:

- You like knowing what your payment will be, and paying the same amount every month
- You prefer to avoid any chance of paying more interest—or paying for longer—than you had planned



On qualifying purchases made with your CareCredit credit card account at enrolled locations in the CareCredit Provider Network.

For amounts of \$1,000 or more				For amounts of \$2,500 or more					
APR	14.90% for 24 Months		15.90% for 36 Months		16.90% for 48 Months		17.90% for 60 Months		
Estimated Payoff Period	24 Months		36 Months		48 Months		60 Months		
7 Amount Financed	Fixed Monthly Payment [^]	Estimated Total Payments	Fixed Monthly Payment [^]	Estimated Total Payments	Fixed Monthly Payment [^]	Estimated Total Payments	Fixed Monthly Payment [^]	Estimated Total Payments	8
\$1,000	\$49	\$1,163	\$36	\$1,264	\$29	\$1,383	N/A	N/A	
\$3,000	\$146	\$3,488	\$106	\$3,792	\$87	\$4,148	\$77	\$4,562	
\$5,000	\$243	\$5,813	\$176	\$6,320	\$145	\$6,913	\$127	\$7,602	

← Less time to pay—higher monthly payments

→ More time to pay—lower monthly payments

**Fixed monthly payments are required until paid in full and will be calculated as follows: on 24-month promotions – 4.8439% of initial promo purchase amount; on 36-month promotions – 3.5108% of initial promo purchase amount; on 48-month promotions – 2.8803% of initial promo purchase amount or on 60-month promotion - 2.5339% of initial promo purchase amount. The fixed monthly payment will be rounded up to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promo purchase. Regular account terms apply to non-promo purchases. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. Existing cardholders: See your credit card agreement terms. Subject to credit approval.

^IMPORTANT INFORMATION ABOUT THE MONTHLY PAYMENTS OPTIONS: Monthly payments shown in the table should allow you to pay in full the corresponding Amount Financed within the Estimated Payoff Period if this amount is and will be the only balance on your account during the promotional period and you make your monthly payments by the due date each month. If you have any additional balances on your account at any time during the promo period, the monthly required payments applicable to those balances will be added to the fixed payment required and such balance may impact how payments are applied to your promotional purchase.



To calculate monthly payments for your purchase, visit carecredit.com/payment-calculator.



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One card—so many uses.

The CareCredit acceptance network includes more than 210,000 U.S. locations. You can use your card to pay for treatment, medication, supplies, and other expenses at locations nationwide for:

- Ambulatory Surgery
- Anesthesiology
- Audiology (incl. hearing aids)
- Bariatric Surgery/ Weight Management
- Chiropractic Care
- Cosmetic Surgery
- Dentistry
- Dermatology
- Durable Medical Equipment
- Gastroenterology
- Invisalign
- Obstetrics and Gynecology
- Ophthalmology (incl. LASIK)
- Optometry (incl. eyeglasses and contacts)
- Orthopedic Surgery
- Podiatry
- Primary Care
- Urgent Care
- Urology
- Veterinary Care (incl. small and large animal care)
- And More

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The card for care.



Standard Account Terms

Your CareCredit credit card's standard account terms apply for non-promotional purchases. For new accounts: Purchase APR (interest rate) is 26.99% and the minimum interest charge is \$2. This includes purchases under \$200 and at retail locations where promotional financing is not available. Use your CareCredit credit card for things like chiropractic treatment, teeth whitening products, co-payments, skin care products, pet care supplies, prescriptions, and for other non-promotional purchases. Standard account terms also apply to No Interest If Paid In Full within 6 Months promotion if the promotional balance is not paid in full by the end of the promotional period.



VISIT: www.carecredit.com

CALL: 800-365-8295