

## How Do I Apply For CareCredit?

Applying is quick and easy. Simply choose an option below.



### In Person

- Ask for an application
- Complete and sign the application
- Return to the office staff for processing

OR



### Online Application

- Go to [www.carecredit.com](http://www.carecredit.com)
- Fill out the patient application
- Receive a decision immediately
- Contact the office to schedule your procedure

OR



### Automated Phone Application\*

- Call (800) 365-8295
- Follow prompts
- Receive a decision immediately
- Contact the office to schedule your procedure

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

### No Interest if Paid in Full within 6, 12, 18 or 24 Months

on purchases with your CareCredit card. 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, 12, 18 or 24 months or if you make a late payment. Minimum Monthly Payments Required.

\*Valid on CareCredit account. A minimum purchase amount may be required for promotional plans longer than 6 months in duration. On promo purchase balance, monthly payments required, but no Finance Charges will be assessed if (1) promo purchase balance paid in full in 6, 12, 18 or 24 months, and (2) all minimum monthly payments on account paid when due. Otherwise, promo may be terminated and treated as a non-promo balance. Finance Charges will be accrued at the Purchase APR and assessed from purchase date. Standard terms apply to non-promo purchase and optional charges. Promo purchases on existing accounts may not receive full benefit of promo terms, including reduced APR if applicable, if account is subject to penalty APR. Payments over the minimum will be applied as required by applicable law. **As of 2/1/10, APR 24.99%** & on all accounts in default, **Penalty APR: 29.99%**. Minimum Finance Charge \$2.00. Subject to approval by GE Money Bank.

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

on purchases of \$1000 or more (24, 36, 48 months) or \$2500 or more (60 months) with your CareCredit card. Accounts at Penalty APR ineligible for reduced APR. Fixed Minimum Monthly Payments Required. Penalty APR may apply if you make a late payment.

\*Valid on purchase of \$1000 or more (24, 36 or 48 months) or \$2500 or more (60 months) made on a CareCredit account. On promo purchase, fixed monthly payments equal to 4.8439% of initial purchase balance for 24 months; 3.4616% of initial purchase balance for 36 months; 2.7780% of initial purchase balance for 48 months; or 2.3737% of initial purchase balance for 60 months required, and Finance charges will be applied to promo balance at a reduced **14.90% APR** if (1) promo purchases paid in full in 24, 36, 48 or 60 months, as reflected on the front side of your sales slip and (2) all minimum monthly payments on account paid when due. Otherwise, promo may be terminated and treated as a non-promo balance. Standard terms apply to non-promo purchases, and optional charges. Purchase APR or Penalty APR (if applicable) up to **29.99%** apply to expired and terminated promotions and optional charges. Promo purchases on existing account may not receive full benefit of promo terms, including reduced APR if applicable, if account is subject to penalty pricing. Payments over the minimum will be applied as required by applicable law. **As of 2/1/10, APR 24.99%** on all accounts in default, **Penalty APR 29.99%**. Minimum Finance Charge of \$2.00. Subject to approval by GE Money Bank.

### Payment Estimator Additional Disclosure

† Estimated first minimum monthly payment. Future minimum payments will vary based on amount and timing of payments, interest rate and other charges added to account. You may always pay more. The more you pay each month, the quicker your balance will be repaid and the lower your total finance charges will be.

# Convenient Monthly

## Payment Plans...

Subject to credit approval, see inside for details.



Say **Yes** Today!

**CareCredit**

# Schedule Your Procedure Today!



## What Is A Patient Payment Plan?

Because your vision is important to us, we offer CareCredit, a healthcare credit card specifically designed to pay for vision care not covered by insurance. CareCredit has two unique features: every CareCredit transaction is eligible for a No Interest\* 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 vision care they want and need.

Schedule your procedure today:

- Enjoy convenient, low minimum monthly payments
- Quick and easy application

**\*No Interest if Paid in Full within 6, 12, 18 or 24 Months** on purchases with your CareCredit card. 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, 12, 18 or 24 months or if you make a late payment. Minimum Monthly Payments Required.

## What Are My Payment Options?

CareCredit offers two types of plans:

### No Interest\* Payment Plans 6, 12, 18 or 24 Month

These popular plans allow you to pay over time with low minimum monthly payments without incurring interest charges. To avoid interest, promotional purchase must be paid in full within the promotional period.

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

The best solution for patients who want more time to pay with fixed, low minimum monthly payments.

**Not all plans are available in all offices.**

## What Will My Payments Look Like?

### Estimated Monthly Payments

Based upon your fee, choose the estimated payment that is best for you.

**NOT ALL PLANS AVAILABLE IN ALL OFFICES.**

Procedure Fee	No Interest* Payment Plans If paid within promotional period <small>minimum monthly payments required</small>					14.90% Extended Payment Plans <small>(Estimated monthly payments include interest**)</small>			
	Minimum Monthly Payment† <small>(3.25% of balance or \$15)</small>	<small>(Estimated monthly payment to avoid interest†)</small>				24 Month	36 Month	48 Month	60 Month
		6 Month	12 Month	18 Month	24 Month				
\$1,000	\$33	For All Fees	For Fees From \$300			For Fees From \$1,000			For Fees From \$2,500
\$2,000	\$65	\$167	\$83	\$56	\$42	\$48	\$35	\$28	-
\$3,000	\$98	\$333	\$167	\$111	\$83	\$97	\$69	\$56	-
\$4,000	\$130	\$500	\$250	\$167	\$125	\$145	\$104	\$83	\$71
\$5,000	\$163	\$667	\$333	\$222	\$167	\$194	\$138	\$111	\$95
\$6,000	\$195	\$833	\$417	\$278	\$208	\$242	\$173	\$139	\$119
\$7,000	\$228	\$1,000	\$500	\$333	\$250	\$291	\$208	\$167	\$142
\$8,000	\$260	\$1,167	\$583	\$389	\$292	\$339	\$242	\$194	\$166
\$9,000	\$293	\$1,333	\$667	\$444	\$333	\$388	\$277	\$222	\$190
\$10,000	\$325	\$1,500	\$750	\$500	\$375	\$436	\$312	\$250	\$214
Over \$10,000	\$325	\$1,667	\$833	\$556	\$417	\$484	\$346	\$278	\$237
For amounts not on this chart or for amounts over \$10,000, please consult your vision provider.									

\*\* See back panel for details.

^ Under the No Interest Plans, each month you are 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 amount to be paid if you choose to make equal monthly payments and take advantage of the promotion.

† Minimum monthly payment may increase when APR exceeds 24.00%. See back panel for additional details.