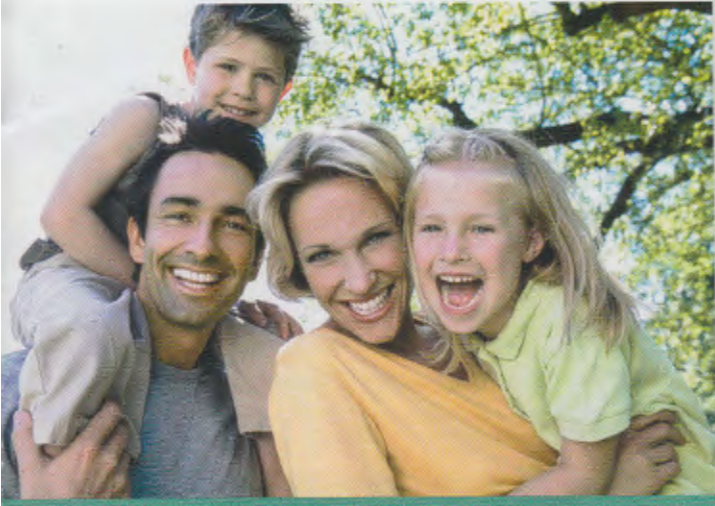


 **CareCredit**<sup>SM</sup>



**The care you want.  
With financing options  
made easier.\***

 **invisalign**<sup>®</sup>

 **CareCredit**<sup>SM</sup>  
Making care possible...today.

\* Subject to credit approval. See inside for details.

## CareCredit is here to help you get the care you're ready for.

CareCredit gives you flexibility and convenience when managing your family's out-of-pocket healthcare expenses. The CareCredit health, wellness and beauty credit card can be used as often as you want\* at more than 165,000 enrolled healthcare practices for yourself, your family, even those other very special family members – your pets.

Use it for Invisalign treatment and other 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.

Using CareCredit helps you reserve your cash and other credit cards for other expenses.

### 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 your Invisalign treatment even before you get your card. That's the whole idea – to help you get the care you want, without delaying.

When you use CareCredit for purchases of \$200 or more, you can choose one of our special financing options. Pick the available option that's best for your situation.



We give you options you can't get with other credit cards.

## No Interest If Paid In Full Within 6, 12, 18 or 24 Months Special Financing Options\*



Available on qualifying purchases of \$200 or more made with your CareCredit healthcare 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. Minimum or fixed monthly payments required and may or may not pay off purchase before end of promotional period.

### Reduced Interest (14.90% APR) And Fixed Monthly Payments Required Until Paid In Full Special Financing Options\*\*

Available on qualifying purchases of \$1,000 or more made with your CareCredit healthcare credit card account. Purchases of \$1,000 or more are eligible for a 24, 36 or 48 month offer. Purchases of \$2,500 or more are eligible for a 60 month offer. Fixed monthly payment amount is based on repayment over a 24, 36, 48 or 60 month period.

### For Purchases Under \$200: Standard Terms

Your CareCredit healthcare credit card has standard terms for those smaller purchases that are under \$200. Use it for things like co-payments, teeth whitening products, skin care products, chiropractic adjustments or pet care supplies.

\*\* Subject to credit approval. Please see the back page for more details on these Special Financing Options. Ask for details.

Not all enrolled healthcare practices offer all special financing options, so please ask your provider to explain which ones are available for your purchase.

Estimated Monthly Payments for Special Financing Options  
For purchases less than \$200, Standard Terms apply.

\*\*\* See back panel for details.

Promotional Period (Estimated Payoff Period)	No Interest if Paid in Full Within Promotional Period Financing Options*				14.90% APR and Fixed Monthly Payments Required Until Paid in Full Financing Options**							
	For amounts from \$200 & up				For amounts from \$1,000 & up				For amounts from \$2,500 & up			
	Optional equal monthly payments could pay off amount financed within promo period <sup>^</sup>				Estimated fixed monthly payments	Estimated fixed monthly payment includes interest <sup>^</sup>						
	6 Months	12 Months	18 Months	24 Months	24 Months		36 Months		48 Months		60 Months	
Amount Financed	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment	Total Cost with Interest	Monthly Payment	Total Cost with Interest	Monthly Payment	Total Cost with Interest	Monthly Payment	Total Cost with Interest
\$200	\$34	\$25	\$25	\$9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$1,000	\$167	\$84	\$56	\$42	\$49	\$1,163	\$35	\$1,247	\$28	\$1,334	N/A	N/A
\$2,000	\$334	\$167	\$112	\$84	\$97	\$2,326	\$70	\$2,493	\$56	\$2,667	N/A	N/A
\$3,000	\$500	\$250	\$167	\$125	\$146	\$3,488	\$104	\$3,739	\$84	\$4,001	\$72	\$4,273
\$4,000	\$667	\$334	\$223	\$167	\$194	\$4,651	\$139	\$4,985	\$112	\$5,334	\$95	\$5,697
\$5,000	\$834	\$417	\$278	\$209	\$243	\$5,813	\$174	\$6,231	\$139	\$6,668	\$119	\$7,122
\$6,000	\$1,000	\$500	\$334	\$250	\$291	\$6,976	\$208	\$7,478	\$167	\$8,001	\$143	\$8,546

<sup>^</sup>**IMPORTANT INFORMATION ABOUT ESTIMATED MONTHLY PAYMENT OPTIONS:** Monthly payments shown in this table 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. Your total payments (cost) will equal the total amount financed.

**IN ADDITION**

**For Optional Equal Monthly Payments:** Payments shown in the table are equal to the total amount financed divided by the number of months in the promotional period and are greater than the required minimum monthly payment that will be shown on your billing statement for this promotional purchase. 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 165,000 places to use it.

More than 165,000 enrolled healthcare practices accept CareCredit, so your whole family can get the care they want and need – anytime. You can even use it for co-payments and deductibles.

- Invisalign
- Dental Care
- Teeth Whitening
- Braces
- Co-payments and Deductibles
- Veterinary Care
- Cosmetic Procedures
- Dermatology
- LASIK Surgery
- Eyeglasses and Contacts
- Chiropractic Care
- Hearing Aids

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 [www.carecredit.com](http://www.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 seven million households have used CareCredit. And more than 6,000 people are getting approved for CareCredit every day.

 **CareCredit**<sup>SM</sup>  
Making care possible...today.

[www.carecredit.com](http://www.carecredit.com)

\* Subject to credit approval.

**Not all enrolled healthcare practices offer all special financing options, so please ask your provider to explain which ones are available for your purchase.**

#### **No Interest If Paid In Full Within 6, 12, 18 or 24 Months\***

On qualifying purchases of \$200 or more 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. Purchases eligible for 6, 12 or 18 Month promotions: Minimum Monthly Payments required. Purchases eligible for 24 Month promotion: Fixed Monthly Payments required until paid in full and based on repayment over 24 months. Required monthly payments may or may not pay off purchase before end of promotional period.

\*Offer applies only to single-receipt qualifying purchases. No interest will be charged on the promotional purchase if you pay the promotional purchase amount in full within the 6, 12, 18 or 24 month promotional period. If you do not, interest will be charged on the promotional purchase from the purchase date. If your purchase qualifies for a 24 month promotional offer, fixed monthly payments are required equal to 4.1667% of initial promotional purchase amount until promotion is paid in full. 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-promotional purchase. For all other promotional offers, the regular minimum monthly payment terms of the account will apply. 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\*\***

On qualifying purchases of \$1,000 or more made with your CareCredit credit card account. 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.

\*\*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 promotional purchase amount; and on 60 month promotions – 2.3737% of initial promotional 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-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.

Align Technology, Inc. Copyright 2012. All rights reserved. INVISALIGN is a trademark or registered trademark of Align Technology, Inc. in the United States and other countries. All other product names, service marks and trademarks mentioned herein are trademarks or service marks of their respective owners.

[www.carecredit.com](http://www.carecredit.com)

182-628-00 REV. 6/13