

Summary of Payment Plans

Capital One® healthcare finance™

FIXED-RATE PLAN

- \$ Loan Amount:** You Choose From: \$1,000 – \$25,000
- % APR:** Fixed and will not change, 1.99% – 23.99% Upon approval, the Annual Percentage Rate available to you will be determined by the term for which you apply and your credit standing.
- Calendar Loan Term:** You Choose From: 18, 24, 36, 48 or 60 months
- Refresh Monthly Payment:** Determined by term, loan amount and APR
- + Fees:** Application fee: None
Prepayment fee: None
- When you'll confirm the details:** Upon approval, you'll receive your exact APR, fixed monthly payment and loan term.

INTEREST-FREE PLAN

- \$ Loan Amount:** You Choose From: \$300 – \$25,000
- % APR:** None, if paid by the end of the interest-free period
- Calendar Interest-Free Period:** You Choose From: 3, 6 or 12 months
- Refresh Monthly Payment:** Determined by term, loan amount and APR
- + Fees:** Application fee: None
Prepayment fee: None
- When you would pay interest:** If you have an unpaid balance at the end of your interest-free period, a 19.99% retroactive APR will be applied to the balance of your loan during the interest-free period. See estimated monthly payment table for more information.
- When you'll confirm the details:** Upon approval, you'll confirm your exact monthly payment and interest-free period.

no hassle fact pact™

If payment is dishonored or returned, we reserve the right to charge a \$25 returned check fee. If any part of a payment is more than seven (7) days late, we reserve the right to charge a late fee of \$29.

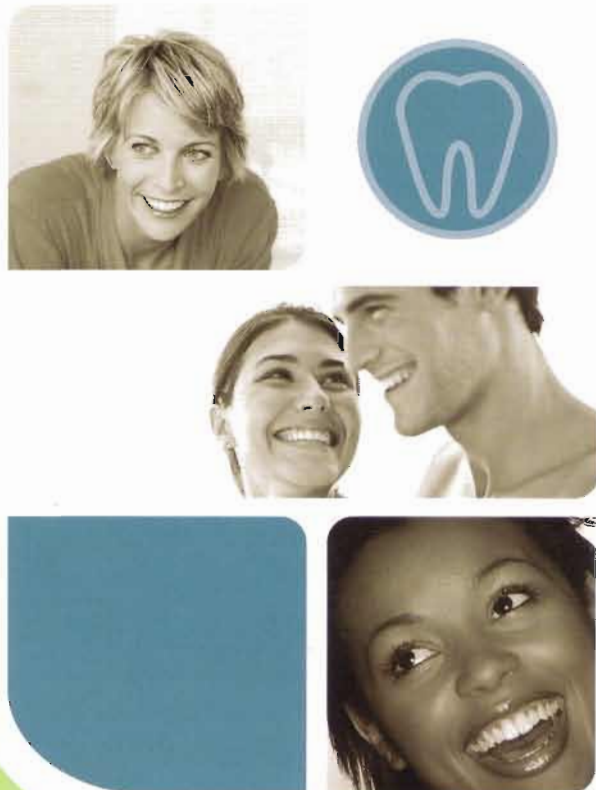
To apply or for more information
call 1-877-559-5050

Visit capitalonehealthcarefinance.com

Capital One® | healthcare financeSM

smart payment plans

including interest-free options
that put a smile on your face



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All information subject to change without notice.

You can have the dental treatment you want with a payment plan from Capital One® Healthcare Finance.SM

- Great rates as low as 1.99% APR^{††}
- Interest-free^{**} options are also available
- No hidden charges or fees
- A confidential, simple application
- No prepayment penalty



Enhance your life with the right dental care—and the best payment plan—a convenient way to pay for your procedures so you can start treatment right away.

^{††}Rate quoted above is dependent upon the applicant having excellent credit and selecting the 18 month fixed-rate term.

The No Hassle Application Process

- 1** Apply in the office or apply from home—go online, fax or call us.
- 2** 95% of our applications receive an instant decision.[†]
- 3** Upon approval, your doctor's office will receive the loan paperwork. Simply sign and you're ready to schedule treatment.

Start treatment today!

Call 1-877-559-5050

Visit capitalonehealthcarefinance.com

Capital One | healthcare finance SM

[†]95% of applications receive a decision in under 5 minutes.

estimated monthly payment

see back panel for a summary of our payment options

fixed-rate plans

LOAN AMOUNT	18 MONTHS 1.99%- 23.99% APR*	24 MONTHS 3.99% - 23.99% APR*	36 MONTHS 5.99% - 23.99% APR*	48 MONTHS 7.99% - 23.99% APR*	60 MONTHS 9.99% - 23.99% APR*
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interest-free**

if paid in full during interest-free period*

3 MONTHS	6 MONTHS	12 MONTHS
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\$300	—	—	—	—	—	\$100 (\$16)	\$50 (\$10)	\$25 (\$10)
\$1,000	\$57-\$67	—	—	—	—	\$333 (\$51)	\$167 (\$31)	\$83 (\$31)
\$1,500	\$85-\$101	\$66-\$80	\$46-\$60	—	—	\$500 (\$77)	\$250 (\$46)	\$125 (\$46)
\$2,000	\$114-\$134	\$88-\$106	\$62-\$79	\$50-\$66	—	\$667 (\$102)	\$333 (\$61)	\$167 (\$61)
\$2,500	\$142-\$168	\$109-\$133	\$77-\$99	\$62-\$82	\$54-\$73	\$833 (\$128)	\$417 (\$77)	\$208 (\$77)
\$3,000	\$170-\$201	\$131-\$159	\$92-\$119	\$74-\$99	\$65-\$87	\$1,000 (\$153)	\$500 (\$92)	\$250 (\$92)
\$4,000	\$227-\$268	\$175-\$212	\$123-\$158	\$99-\$131	\$86-\$116	\$1,333 (\$204)	\$667 (\$122)	\$333 (\$122)
\$5,000	\$283-\$335	\$218-\$265	\$153-\$197	\$123-\$164	\$107-\$145	\$1,667 (\$255)	\$833 (\$153)	\$417 (\$153)
\$6,000	\$340-\$401	\$262-\$318	\$184-\$237	\$148-\$197	\$129-\$174	\$2,000 (\$306)	\$1,000 (\$183)	\$500 (\$183)
\$7,000	\$396-\$468	\$305-\$371	\$214-\$276	\$172-\$230	\$150-\$203	\$2,333 (\$357)	\$1,167 (\$213)	\$583 (\$213)
\$8,000	\$453-\$535	\$349-\$424	\$245-\$315	\$197-\$262	\$171-\$232	\$2,667 (\$408)	\$1,333 (\$244)	\$667 (\$244)
\$10,000	\$566-\$669	\$436-\$530	\$306-\$394	\$246-\$328	\$214-\$290	\$3,333 (\$509)	\$1,667 (\$305)	\$833 (\$305)
\$15,000	\$849-\$1003	\$654-\$795	\$459-\$591	\$368-\$492	\$321-\$434	\$5,000 (\$764)	\$2,500 (\$457)	\$1,250 (\$457)
\$20,000	\$1,132-\$1,337	\$871-\$1,060	\$611-\$788	\$491-\$655	\$428-\$579	\$6,667 (\$1,018)	\$3,333 (\$609)	\$1,667 (\$609)
\$25,000	\$1,414-\$1,671	\$1,089-\$1,325	\$764-\$985	\$614-\$819	\$535-\$723	\$8,333 (\$1,273)	\$4,167 (\$761)	\$2,083 (\$761)

All figures are estimates, actual monthly payments may vary. Rates are effective January 2007 and are available for a limited time. **Interest-free financing options are only available in practices registered to offer interest-free products. Please verify availability with your doctor before selecting an interest-free product.

*Rates for our program range from 1.99% APR-23.99% APR. Upon approval, the Annual Percentage Rate available to you will be determined by the term for which you apply and your credit standing. These rates are available for a limited time only and are not available in all areas.

•Depicted above are the monthly amounts suggested to pay off the loan during the Interest-Free period, while the amounts in parentheses are the required minimum payment amounts. Please note that a 19.99% retroactive APR will be applied to the balance of your loan if not paid in full by the end of the Interest-Free period. To calculate finance charges, we will multiply your daily principal balance during the Interest-Free period by your Interest Rate of 19.99% APR. We will then add this interest charge to the balance of your loan.

Please note that our 3 month Interest-Free loan is a 24 month fixed-rate loan with a 3 month Interest-Free period. Similarly, all other Interest-Free loans are 48 month fixed-rate loans with the stated Interest-Free periods.

FAQs

How much will my payments be?

You can estimate your monthly payment by reviewing the chart in this brochure. You'll learn your actual monthly payment and interest rate upon approval of your application.

What if I want to add another procedure or change the loan amount?

Call us at 1-877-559-5050 for next steps.

Is this payment plan a credit card?

No, it's actually a fixed-rate loan, paid on a monthly basis like an auto loan.

Will Capital One® Healthcare FinanceSM have access to my medical records?

No, we will not have access to your medical information.

How will I make payments?

You will receive a monthly statement and send payments in just as you would for other types of loans.

How does Capital One Healthcare Finance work with my insurance?

You can simply finance the difference between the actual cost of the treatment and what portion your insurance covers.



Smart. Affordable. Worry-free.

- Choose a payment plan that meets your needs
- No hidden charges or fees
- Apply now from the doctor's office or from your home
- Have the peace of mind to start treatment right away
- Save your credit cards for other needs