



**Now patients can
know all their options
without impacting
their credit**

Unlike the leading competitor, our applicants will see all the amounts, monthly payments, and rates they prequalify for, with no impact to their credit.

When you work with us, there's plenty to smile about

- A fast and easy application process
- More patient-friendly products that reflect well on your practice
- 3 out of 4 practices say our approval rates are better than the leading competitor—especially for large cases.¹

And we take your satisfaction seriously

In fact, 96% of dental practices expressed satisfaction with us.¹

Please see back page for disclosures.

For more information or to register,

Visit lendingclub.com/providers

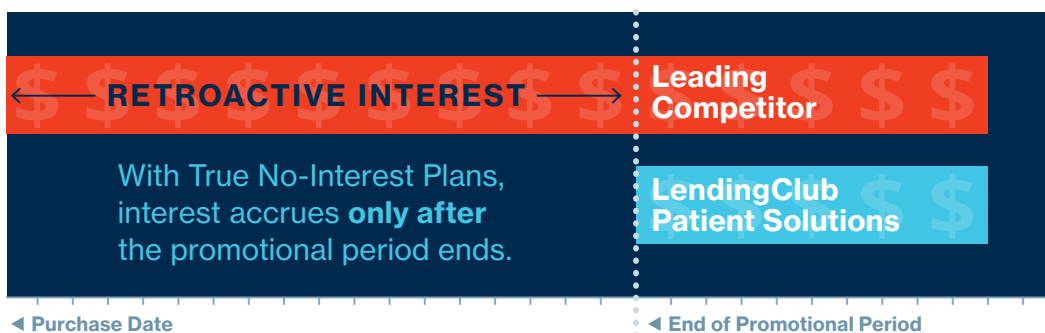
Call 800-630-1663

 **LendingClub** Patient Solutions

Plans that are better for you, your patients, and your practice

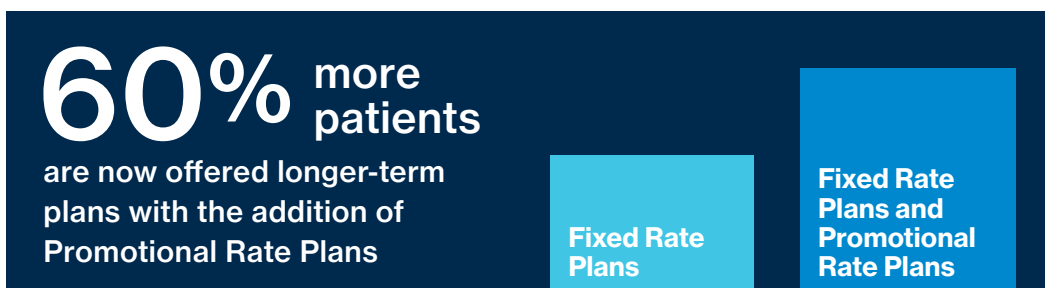
Interest-free plans for a 6, 12, 18, or 24 month promotional period – after that, 26.99% standard APR²

Credit accounts with True No-Interest Plans make confusing terms and patient complaints a thing of the past. **Present patient financing more confidently**, knowing your patients will never be burdened with the expense of retroactive interest.



Budget-friendly monthly payment plans over longer terms

Help more patients move forward with treatment and start more cases with Fixed Rate Plans and credit accounts with Promotional Rate Plans. These plans offer your patients more affordable monthly payment options. With the addition of Promotional Rate Plans, longer-term plans are now offered to 60% more patients.³



Discover a better way to start the conversation

- Instant visibility to all prequalified payment plan options
- No impact to credit until applicants choose a plan and move forward
- Credit accounts are opened only after a promotional plan is selected

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Patient-friendly payment plans at a glance

Interest-free plans during a promotional period

True No-Interest Plans

- **APR:** No interest if paid in full within the 6, 12, 18, or 24 month promotional period—after that, 26.99% standard APR²
- **Revolving line of credit:** \$499 to \$32,000
- Absolutely no retroactive interest
- No application fees

Budget-friendly monthly payment plans over longer terms

Fixed Rate Plans

- **APR:** Fixed rates starting at 3.99% APR⁴
- **Loan amounts:** \$2,000 to \$50,000
- Terms up to 84 months
- No application fees

Promotional Rate Plans

- **APR:** 17.90% APR for 24, 36, 48, or 60 months—after that, 26.99% standard APR⁵
- **Revolving line of credit:** \$1,000 to \$32,000
- Promotional periods up to 60 months
- No application fees

Available dollar amounts may vary by state.

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Practice fees designed to save you money on large cases

True No-Interest Plans – Practice Fees		
Length	Amount	Fee
6 months	All	5.99%
12 months	\$4,000+	8.99%
	<\$4,000	9.99%
18 months	All	13.59%
24 months	All	14.89%

Fixed Rate Plans – Practice Fees	
Amount	Fee
\$8,000+	4.99%
\$2,000–7,999	5.99%

Promotional Rate Plans – Practice Fees	
Amount	Fee
\$8,000+	4.99%
\$1,000–7,999	5.99%

**No
sign-up
fees**

**No
monthly fees
or minimums**

**No
equipment
to purchase**

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- ¹ Based on a February 2018 LendingClub Patient Solutions survey of registered dental practices that submitted multiple financing applications within the prior six months.
- ² No Interest for 6, 12, 18, or 24 months, after that 26.99% standard APR. Interest will be charged to your account at the standard APR of 26.99% from the end of the promotional period on the remaining balance if the purchase balance is not paid in full within the promotional period. Minimum monthly payments are required for this plan during the promotional period. Required minimum purchase of \$499 for the 6-month plan; \$999 for the 12-month plan; \$1,499 for the 18-month plan; \$2,499 for the 24-month plan. LendingClub Patient Solutions credit accounts are offered by Comenity Capital Bank which determines qualifications for credit and promotion eligibility. Minimum interest charge is \$1.00 per credit plan.
- ³ Based on data on file, applications placed from January 2018 through March 2018 with providers that offer True No-Interest Plans and Fixed Rate Plans.
- ⁴ Rates range from 3.99% to 24.99% APR. Terms available based on amount financed and credit history. All Extended Plan loans made by NBT Bank, N.A., member FDIC. Please visit lendingclub.com/providers for current rate information.
- ⁵ 17.90% APR if paid in full in 24, 36, 48, or 60 months. If the balance is not paid in full in 24, 36, 48, or 60 months regular credit terms will apply and interest will be imposed from the end of the promotional period at the standard APR of 26.99%. Minimum monthly payments for this plan during the promotional period will be the greater of: the amount of the purchase, including the calculated finance charges that will be assessed from the date of purchase through the end of the promotional period, divided by the number of months in the promotional period (rounded up to the nearest \$1); or \$5. Required minimum purchase of \$1,000 for the 24, 36, or 48 month plan; \$2,500 for the 60 month plan. LendingClub Patient Solutions credit accounts are offered by Comenity Capital Bank which determines qualifications for credit and promotion eligibility. Minimum interest charge is \$1.00 per credit plan.

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