



More reasons than ever to work with LendingClub Patient Solutions

Our applicants will see all the amounts, monthly payments, and rates they prequalify for, with no impact to their credit until they select a plan and move forward.¹

Plans through us offer you:

- A fast, friendly, and intuitive process
- Payments within 3 business days
- Low practice fees

With LendingClub Patient Solutions, you get an experienced team that knows financing and is standing by to help you grow your practice.

**No sign-up
fees**

**No monthly fees
or minimums**

**No equipment
to purchase**

Get started today. It's easy and free!

Call **800-630-1663**

Visit lendingclub.com/providers

 **LendingClub** Patient
Solutions

More financing options. More practice revenue.

Installment Loans

LendingClub Bank Installment Loans provide affordable monthly payments with fixed rates starting at 3.99% APR, based on each applicant's credit history. With LendingClub Installment Loans, an applicant's rate will never increase! No penalty rates. No surprises.

Promotional No-Interest Plans²

Credit accounts with Promotional No-Interest Plans offered through LendingClub Patient Solutions are an economical alternative to personal loans and major credit cards. **No interest for 6, 12, 18, or 24 months. After that, purchase APR of 26.99%.** Minimum purchase of \$499 for 6 months, \$999 for 12 months, \$1,499 for 18 months, or \$2,499 for 24 months.

Also, there is no retroactive interest, so you and your patients will avoid uncomfortable surprises.

Promotional Rate Plans³

Credit accounts with Promotional Rate Plans also offer longer repayment terms. The plans are designed to make more affordable repayment terms available to patients who may not qualify for Installment Loans—allowing them to move forward with treatment. 17.90% APR for 24, 36, 48, or 60 months. After that, purchase APR of 26.99%. Minimum purchase of \$1,000 for 24, 36, and 48 months, and \$2,500 for 60 months.

Practice fees designed to save you money on large cases.

Installment Loans

Practice fees as low as 3.99% for your largest cases

Installment Loans			
Loan Size	\$1,000–7,999	\$8,000–15,999	\$16,000+
Practice Fee	5.99%	4.99%	3.99%

Promotional No-Interest Plans (Waived Interest, Payment Required)²

Practice fees as low as 8.99% for a 12 month plan

Plan	6-Month	12-Month		18-Month	24-Month
Amount	All	\$4,000+	Less than \$4,000	All	All
Practice Fee	5.99%	8.99%	9.99%	13.59%	14.89%

Promotional Rate Plans (Low APR, Equal Payment Required)³

Same low fees as the Installment Loans

Promotional Rate Plans			
Amount	\$1,000–7,999	\$8,000–15,999	\$16,000+
Practice Fee	5.99%	4.99%	3.99%

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 **LendingClub** Patient Solutions

Discover more affordable patient financing with LendingClub Patient Solutions.

When it comes to patient financing, LendingClub Patient Solutions is my go-to partner. They've got great payment alternatives for cases of all sizes, from single implants to comprehensive smile makeovers.

— S.R., Dentist, New Jersey

We've been able to save patients time and money through using LendingClub Patient Solutions and therefore, creating higher treatment plan acceptance. Now, that's a win-win!

— K.B., Office Manager, North Carolina

98%



of practices expressed satisfaction with LendingClub Patient Solutions.⁴

Patients can finance \$7,000 worth of dental treatment with a LendingClub Bank Installment Loan for as low as

\$5 a day⁵



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¹ Checking to see what options you prequalify for generates a soft credit inquiry on your credit report, which is visible only to you. A hard credit inquiry, which is visible to you and others, and which may affect your credit score, only appears on your credit report if and when an installment loan is issued to you, or when you receive a final credit decision regarding a revolving line of credit. Your APR will depend upon your credit score and other key financing characteristics, including but not limited to the amount financed, repayment period, and your credit usage and history.

² **Promotional Credit Plan Details:** Promotional No Interest (Waived Interest, Payment Required Plans): Interest will be charged to your Account from the end of the promotional period on any remaining promotional plan balance. **Minimum payments are required for each Credit Plan. Minimum payments are NOT guaranteed to pay the promotional plan balance within the promotional period.***

³ **Promotional Credit Plan Details:** Promotional Rate Plan (Low APR, Equal Payment Plans): Interest will be charged to your Account at the reduced APR from the purchase date through the end of the promotional period. After the promotional plan expiration date, the purchase APR will apply. Minimum payments are required for each Credit Plan.*

⁴ Based on a February 2021 LendingClub Patient Solutions survey of registered dental providers that submitted multiple financing applications within the prior twelve months. Of the 262 survey respondents, 98% selected "Satisfied" or "Extremely Satisfied" when asked to describe their overall satisfaction with LendingClub Patient Solutions.

⁵ Daily amount based on a loan amount of \$7,000 with an APR of 6.99% and a term length of 60 months, which will result in monthly payments of \$139, or less than \$5 per day on average.

* **All Promotional Plans:** For LendingClub Patient Solutions Credit Accounts. Valid for single transaction only. As of January 2022, terms for new Accounts: Purchase APR of 26.99%. Minimum interest charge is \$1.00 per Credit Plan in any billing period in which interest is due. Existing Account holders: see your Credit Account agreement for Account terms.

Credit Account offers are subject to credit approval.

LendingClub Patient Solutions Credit Accounts are issued by Comenity Capital Bank.

Loan amounts range from \$1,000 to \$50,000, and loan term lengths range from 24 months to 84 months. Some amounts and term lengths may be unavailable in certain states or through certain providers. APR ranges from 3.99% to 30.99% and is determined at the time of application. Lowest APR is available to borrowers with excellent credit. Advertised rates and fees are valid as of January 2022 and are subject to change without notice.

Credit terms will depend upon the applicant's credit score and other key financing characteristics, including but not limited to the amount financed, loan term length, and the applicant's credit usage and history, as well as the applicant's selected service provider. Applications are subject to credit approval.

Installment loans are issued by LendingClub Bank, N.A., Member FDIC, Equal Housing Lender ("LendingClub Bank"), a wholly-owned subsidiary of LendingClub Corporation, NMLS ID 167439. Revolving lines of credit are issued by Comenity Capital Bank, Member FDIC.

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