



## Applying online is easy

- Apply anytime from home or office
- There is no cost or obligation
- The application takes only moments
- You'll receive a decision quickly
- Schedule treatment without delay

See inside for your estimated monthly payment amount.

## Spring forward with treatment today!

### Choose the plan that makes it easiest to pay

#### No-Interest Plans\*\*

No-interest plans let you conveniently spread payments over 6 to 12 months. If you pay off your balance within the no-interest period, there is no interest charge.\*\*

A great alternative to credit cards, no-interest plans are available for amounts from \$1,000 to \$25,000.

## Payment plans at a glance

#### No-Interest Plans

**Loan Value:** Select from \$1,000 to \$25,000

**No-Interest Length:** Select from 6 or 12 months

**APR:** 0% if paid by the end of the no-interest period\*\*

**Loan Fees:** No application or prepayment fees

#### Extended Plans

**Loan Value:** Select from \$2,000 to \$40,000

**Payment Length:** Select from 24, 36, 48, 60, 72 or 84 months

**APR:** 5.99% – 17.99%\*\*\*

**Loan Fees:** No application or prepayment fees



Apply today at:  
**springstoneplan.com**

#### Extended Plans

Fixed rate, low interest plans offer the most flexible monthly payment options. With amounts to \$40,000 and terms to 84 months, you can move forward with the most comprehensive treatment right away.

Low fixed rates start at only 5.99% APR.\*\*\* And having a fixed rate loan means your payment amount will not fluctuate from month to month.

\*\* Subject to credit approval. See back panel for additional information.

For more information

Visit: **springstoneplan.com**

Call: **800-630-1663**

Convenient

# Payment Plans

spring forward with treatment

Springstone Patient Financing offered by:

**Springstone Financial LLC**  
2 Park Central Drive, Suite 100  
Southborough, MA 01772  
tel: 800-630-1663  
fax: 508-281-8505  
email: info@springstoneplan.com



# Flexible payment plans that brighten your smile

Start your treatment today with a no-interest or extended payment plan from Springstone.

- Choose a no-interest\*\* plan or an extended plan starting at 5.99% APR\*\*\*
- No upfront payment needed
- No payment due for approximately 3 to 6 weeks
- No prepayment penalties – repay sooner if you like

Apply today at:  
[springstoneplan.com](http://springstoneplan.com)



# See how low your monthly payments can be and start your treatment today.



Please refer to the back of the brochure for an overview of your payment options.

Sample Monthly Payments		Extended Plans: \$2,000 - \$40,000				
TERMS APRS as low as	24 Months 5.99%	36 Months 7.99%	48 Months 8.99%	60 Months 9.99%	72 Months 7.99%	84 Months 8.99%
\$1,000	–	–	–	–	–	–
\$2,000	\$89	\$63	–	–	–	–
\$3,000	\$134	\$95	\$75	\$64	–	–
\$4,000	\$178	\$126	\$100	\$86	–	–
\$5,000	\$223	\$158	\$125	\$107	–	–
\$6,000	\$267	\$189	\$150	\$128	–	–
\$7,000	\$311	\$221	\$175	\$150	–	–
\$8,000	\$356	\$252	\$200	\$171	–	–
\$9,000	\$400	\$283	\$225	\$192	–	–
\$10,000	\$445	\$315	\$250	\$214	\$176	–
\$11,000	\$489	\$346	\$275	\$235	\$194	–
\$12,000	\$534	\$378	\$300	\$256	\$212	–
\$13,000	\$578	\$409	\$325	\$278	\$229	–
\$14,000	\$622	\$441	\$350	\$299	\$247	–
\$15,000	\$667	\$472	\$375	\$320	\$264	–
\$16,000	\$711	\$503	\$400	\$342	\$282	–
\$18,000	\$800	\$566	\$450	\$384	\$317	–
\$20,000	\$889	\$629	\$500	\$427	\$352	\$323
\$22,000	\$978	\$692	\$550	\$470	\$387	\$356
\$25,000	\$1,111	\$786	\$625	\$534	\$440	\$404
\$30,000	\$1,333	\$944	\$750	\$640	\$528	\$485
\$40,000	\$1,778	\$1,258	\$999	\$854	\$704	\$646

No-Interest Plans: \$1,000 - \$25,000		
The following payment examples apply if you decide to pay your no-interest plan in equal monthly payments.*		
6 Months	12 Months	MINIMUM PAYMENT
\$167	\$84	\$40
\$334	\$167	\$80
\$500	\$250	\$120
\$667	\$334	\$160
\$834	\$417	\$200
\$1,000	\$500	\$240
\$1,167	\$584	\$280
\$1,334	\$667	\$320
\$1,500	\$750	\$360
\$1,667	\$834	\$400
\$1,834	\$917	\$440
\$2,000	\$1,000	\$480
\$2,167	\$1,084	\$520
\$2,334	\$1,167	\$560
\$2,500	\$1,250	\$600
\$2,667	\$1,334	\$640
\$3,000	\$1,500	\$720
\$3,334	\$1,667	\$800
\$3,667	\$1,834	\$880
\$4,167	\$2,084	\$1,000
–	–	–
–	–	–

No-Interest Financing provided by World Financial Capital Bank

\* Equal monthly payments will not be required for the no-interest plan. The minimum payment due shown reflects the amount due if your previous balance is zero. Purchase must be made using the Springstone account. The requested minimum payment due (which will not be equal payments) will be the greater of: (a) \$20.00 or (b) 4% (rounded to the nearest \$1.00) of the New Balance shown on your Statement. Subject to credit approval.

\*\* When you use your Springstone account, Finance Charges are deferred for promotional credit plan purchases and then accrue from the date of purchase through and including the last day of the promotional period if the purchase amount is not paid in full by the promotional period end date (6 or 12 months from date of purchase). Payments are required during the promotional period (as described in your account agreement). If the promotional credit plan purchase is not paid in full before the promotional period ends or regular revolving and/or any promotional plan payments are not paid when required for two consecutive billing cycles, under this or any other Springstone promotional credit plan, the remaining balance and the amount of Finance Charges that have accrued from the date of purchase through and including the last day of the promotional period will be included in your regular revolving balance and regular credit terms will apply. As of November 1, 2009, APR is 22.98%, this rate may vary, minimum monthly FINANCE CHARGE of \$1.00. Monthly no-interest payment amounts depicted above are the minimum required payment.

Extended Financing provided by NBT Bank

\*\*\* Rates subject to change. Terms available based on amount financed and credit history. Visit [springstoneplan.com](http://springstoneplan.com) for current rate information.