

Klockner Road Office, 2929 Klockner Road, Hamilton Square, NJ 08690 (609) 586-6603

Merrill Lynch Campus, 1300 Merrill Lynch Drive 0301, Pennington, NJ 08534-4122 (609) 274-8484

Kuser Road Office, NJ Family Care, 2501 Kuser Road (2nd Floor), Hamilton Township, NJ 08691 (609) 689-1212

Interest Free With Payment/Deferred Interest Advertising Disclosure

* Offer is subject to a credit approval by GE Capital Consumer Card Co. Applies to purchases of at least \$300 for 90 days, \$700 for 6 months, or \$1,000 for 12 months or more made on a CareCredit consumer credit card account. No finance charges will be assessed on the promotional purchase amount (excluding optional insurance charges) if you pay this amount in full by the payment due date as shown on your 3rd, 6th or 12th statement. If you do not, finance charges will be assessed on the promotional purchase. Minimum monthly payments are required during the promotional period. If minimum monthly payments are not paid when due, all special promotional terms may be terminated. Standard account terms apply to non-promotional purchases and, after promotion ends, to your promotional purchases. Variable APR is 21.98% as of November 18, 2002. Fixed APR of 24.75% applies if payment is more than 30 days past due. Minimum finance charge is \$1. The 6 month and 12 month Interest Free Payment Plans are not available in all areas.

Fixed Payment/Fixed APR

** Offer is subject to credit approval by GE Capital Consumer Card Co. Applies to purchases of \$1,500 or more made on a CareCredit consumer credit card account. Minimum monthly payments of a fixed amount of 2.68% of the promotional purchase amount (plus optional insurance charges) will be required each month. Finance charges will be assessed on the promotional purchase amount from the date of the transaction (or, at our option, from the rate of the transaction is posted to your Account) at the fixed daily rate of .0355% (corresponding fixed ANNUAL PERCENTAGE RATE of 12.96%). If minimum monthly payments (including optional credit insurance charges) are not paid when due, all special promotional terms may be terminated. Standard account terms apply to non-promotional purchases and, after promotion ends, to your promotional purchases. Variable APR is 21.98% as of November 18, 2002. Fixed APR of 24.75% applies if payment is more than 30 days past due. Minimum finance charge is \$1.

Payment Estimator Disclosure

*** The information is an estimate of your minimum required monthly payment (which includes both principal and finance charges), and assumes that you do not make additional purchases, that you make the minimum payment on the due date each month, that the applicable interest rate does not change, and that you do not incur any additional fees (e.g. voluntary credit insurance, late fees, dishonored check fees, etc.) You can always pay more than the minimum payment; the more you pay each month, the quicker the balance will be repaid and the lower your finance charges will be. Of course, subject to your Credit Limit and other terms in your Credit Card Agreement, you can make additional purchases and we hope and expect that you may do so. Please see your Credit Card Agreement for a full description of the terms governing your account.



**Interest Free and Low Interest
Patient Payment Plans**

CareCredit

Apply online at www.carecredit.com

Start Treatment Today

Our Practice offers a flexible payment program called CareCredit. With CareCredit you can:

- start treatment immediately
- enjoy low monthly payments
- finance up to 100% of the treatment cost
- choose between several payment options
- pay no money upfront
- pay no annual fees

Ideal for co-payments, deductibles and treatment not covered by insurance. CareCredit is a revolving charge account that is easy to use and takes just minutes to apply. You Can:

- complete the short application in just a few minutes
- receive a response within seconds
- use if for the whole family for ongoing treatment without reapplying
- save your other credit cards for household or unplanned expenses

Interest Free Payment Plans *

- If you pay at least minimum monthly payment as follows:

Starting Balance	Minimum Monthly Payment	Starting Balance	Minimum Monthly Payment
\$300 <i>or less</i>	\$10	\$1,500	\$45
500	15	2,000	60
800	24	2,500	75
1,000	30	3,000	90

pay your promotional balance in full by the end of the promotional period, then no interest will be charged on your promotional purchase

Extended Payment Plan**

- low interest rate, 48 month extended term
- for treatment fees over \$1,500
- low monthly payments

Starting Balance	Monthly Payment	Starting Balance	Monthly Payment
\$1,500	\$41	\$10,500	\$269
2,500	68	14,000	376
4,000	108	20,000	537
7,000	188	25,000	671

Estimated monthly payment based on 12.96% APR, 48 months.

Apply Today

Ask our receptionist or office manager for an application or how you can apply for CareCredit yourself. And begin treatment today!

