

Allegro  Credit®



Allegro Credit Installment Loans

Financing provided by Synchrony Bank

Get the care you want now, for purchases over \$500,
and pay over time with fixed monthly payments.

Paying for healthcare expenses over time helps fit care into your budget. Allegro Credit, a Synchrony Solution, is a popular payment option that has been used by patients and clients for more than 30 years.

Here are **two options** to choose from to help make your decision to move forward with care easier:

Installment Loan

An Allegro Credit installment loan is a one-time use loan that closes when paid in full at the end of the fixed term. This differs from a credit card, which can be used for additional purchases as credit becomes available.



Predictable, fixed monthly payments which include all interest charges to make it easier to help fit care into your budget.



Fixed APR.



Fixed loan terms, from 12-60 months, depending on the financing options available.*



No application fee or prepayment penalty.

Installment Loan With Waived Interest

With the waived interest option, if you pay off the balance in full within the promotional period, then all interest charges will be waived.



The waived interest promotional period is shorter than the full loan term; the duration will be presented when selecting your loan program offer.



Interest will be charged during the promotional period.



All interest will be waived if you pay off your entire balance before the end of the promotional period. For example, you can:

- Increase your monthly payments
- or —
- Pay the balance in one payment



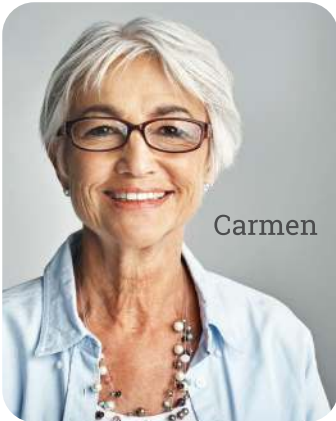
Minimum monthly payments will not pay off the loan within the promotional period. If you are unable to pay the balance of the loan before the end of the promotional period, interest will be charged for the full loan term.



Joe

Example: 48 Month Installment Loan with a Fixed Monthly Payment

Joe finances **\$3,500** through a **standard installment loan**. His **monthly** fixed payments are **\$97.23** (\$3,500 financed for 48 months at 14.90% APR.*)



Carmen

Example: 48 Month Installment Loan with a 12 Month Waived Interest Period

Carmen finances **\$3,500** through a **waived interest installment loan**. Her **monthly** payments are **\$119.97** (\$3,500 financed for 48 months at 26.99% APR.**). In order to pay off the entire balance within the 12 month promotional** period, she decides to pay **\$119.97/month (for 12 months) + \$2,060.36** (the remaining balance) = **\$3,500**. **Therefore, all interest charges are waived.**

*Example: For the hearing industry, a 12 month term with \$3,500 amount financed at a 14.90% APR requires monthly payments of \$315.74. A 48 month term with \$3,500 amount financed at a 14.90% APR requires monthly payments of \$97.23. A 60 month term with \$3,500 amount financed at 14.90% APR requires monthly payments of \$83.08. Program minimum amount is \$500 and a down payment of up to 20% may be required. For other industries, APRs and loan terms may vary and are subject to change. Offer is subject to credit approval by Synchrony Bank.

**Example: A 48 month term of a \$3,500 amount financed at a 26.99% APR requires monthly payments of \$119.97. Regular monthly payment amounts will not pay off loan to qualify for waived interest. To have interest waived, the full amount financed must be paid within 365 days. Program minimum amount financed is \$500 and a down payment of up to 20% may be required. See provider for details. Offer is subject to credit approval by Synchrony Bank.

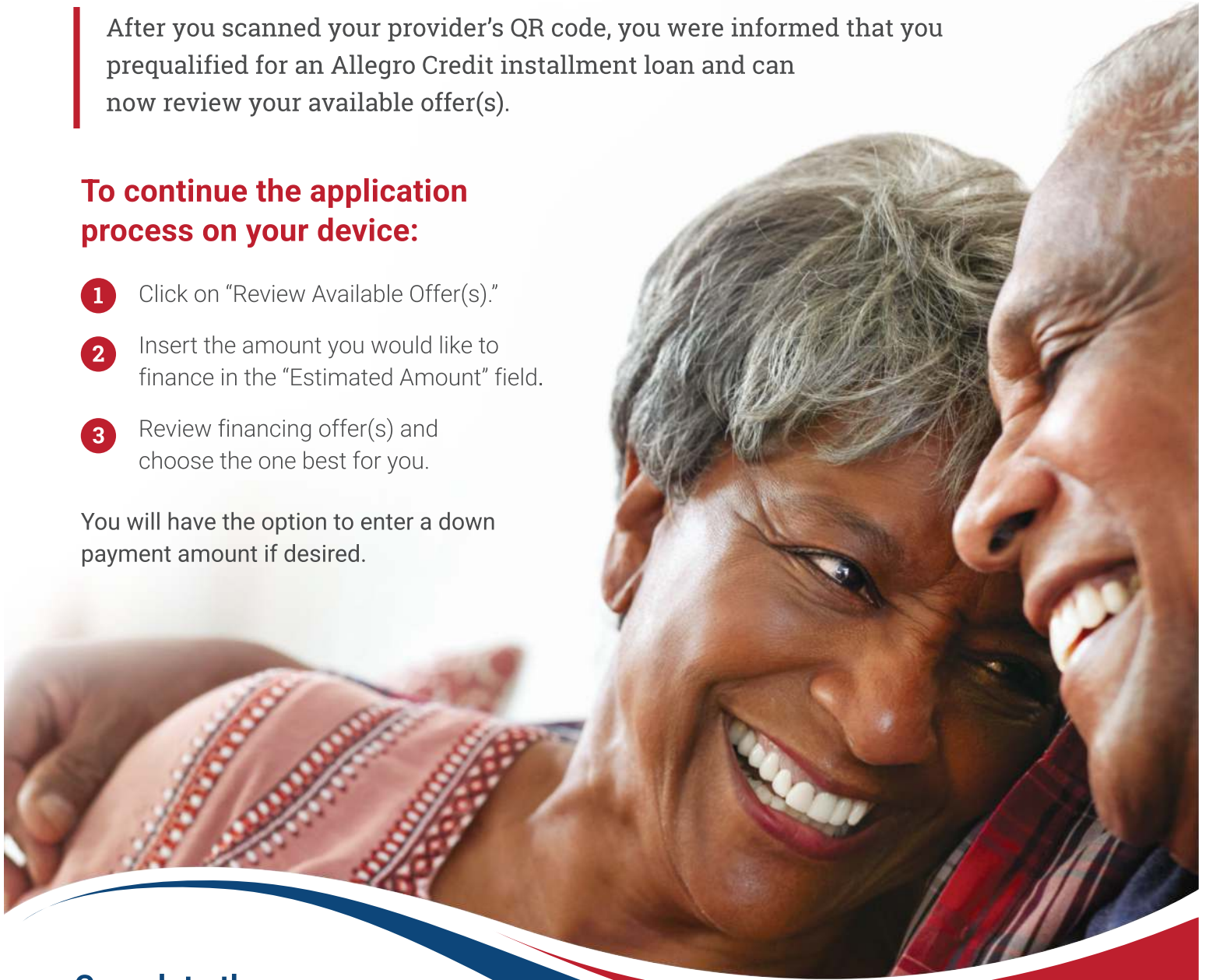
You've Been Prequalified for Allegro Credit. What's Next?

After you scanned your provider's QR code, you were informed that you prequalified for an Allegro Credit installment loan and can now review your available offer(s).

To continue the application process on your device:

- 1 Click on "Review Available Offer(s)."
- 2 Insert the amount you would like to finance in the "Estimated Amount" field.
- 3 Review financing offer(s) and choose the one best for you.

You will have the option to enter a down payment amount if desired.



Complete the application on your device and get the care you want – today! It's that easy.

For additional information, ask your practice team or visit allegrocredit.com.