



# APPLY FOR A DENTAL LOAN TODAY



SIMPLE 3 STEP  
APPLICATION  
PROCESS

EASY LOAN PROCESS

PRE-APPROVAL IN SECONDS

LOW MONTHLY PAYMENTS

LendingUSA Participating Dentist:



**1.** Apply at your dentist's office, on your computer, or on your mobile device



**2.** Choose your term and monthly payment



**3.** Sign your online agreement

If you have any questions, call:

**1-800-994-6177**

We are here to help you!



All loans are made by Cross River Bank, a New Jersey State Chartered Bank. Member FDIC.

TAKE ADVANTAGE OF

**0%  
APR<sup>1</sup>**

IF PAID IN FULL  
WITHIN 6 MONTHS

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IMPROVE  
YOUR SMILE  
TODAY

— WITH —

**NO INTEREST**  
IF PAID IN FULL WITHIN  
**6 MONTHS<sup>1</sup>**



# CHOOSE A MONTHLY PAYMENT THAT FITS YOUR BUDGET

Available Loan Amounts Range from \$1,000 up to \$35,000

**ALL LOANS INCLUDE 0% APR IF PAID IN FULL WITHIN 6 MONTHS<sup>1</sup>**

## ESTIMATED MINIMUM FIXED MONTHLY PAYMENTS<sup>2</sup>

	\$1,000	\$4,000	\$6,000	\$8,000	\$12,500	\$17,500	\$25,000	\$35,000
<b>36 Months</b>	\$35 - \$41	\$139 - \$165	\$208 - \$248	\$277 - \$331	\$433 - \$517	\$607 - \$724	\$867 - \$1,034	\$1,213 - \$1,448
<b>60 Months</b>	\$25 - \$32	\$99 - \$129	\$149 - \$194	\$199 - \$259	\$311 - \$404	\$435 - \$566	\$621 - \$734	\$870 - \$1,027

Estimated payments for 36 months for \$1,000 - \$17,500 loans are based on APRs ranging from 14.99% to 27.99% APR, for 60 months the APRs range from 16.99% to 29.99%. Estimated payments for 36 months for \$25,000 and \$35,000 loans are based on APRs ranging from 14.99% to 27.99% APR, for 60 months the APRs range from 16.99% to 24.99%.

## NO INTEREST IF PAID IN FULL WITHIN 6 MONTHS<sup>1</sup>

	\$1,000	\$4,000	\$6,000	\$8,000	\$12,500	\$17,500	\$25,000	\$35,000
<b>6 Months</b> <small>(Estimated payments)</small>	\$167	\$667	\$1,000	\$1,333	\$2,083	\$2,917	\$4,167	\$5,833

The range of monthly payment amounts for the terms discussed above are based on APRs, which range from 14.99% to 29.99% APR. The APR offered to you will depend on such factors as your credit score, application information, loan amount, loan term, and credit history.

— CHECKING YOUR PAYMENT —  
**WON'T HURT YOUR CREDIT SCORE<sup>†</sup>**  
— **APPLY TODAY** —

### WHY USE LENDINGUSA?



Credit Card

Low Monthly Payments	✓	✓
Pre-approval Within Seconds	✓	✓
No Origination Fee	✓	✓
Fixed Monthly Payments	✓	X
Fixed Term	✓	X

### PLEASE READ THE FOLLOWING IMPORTANT INFORMATION

- You may pay the principal amount of your loan without paying any interest on the unpaid principal balance. In order to avoid paying interest on the unpaid principal, including interest accrued during the six-month promotional period, you must (1) pay us the principal amount of your loan by the due date of your sixth scheduled monthly payment. This is called the "No Interest on Principal Option Promotion" hereafter referred to as "Promotion". The Promotion will expire after the scheduled due date of your sixth scheduled monthly payment (as set out in the Payment Schedule of the Federal Truth in Lending Disclosures in your Loan Agreement) or if you make any of your first five scheduled monthly payments later than 16 days of each of their scheduled due dates. Please note that you will lose the Promotion if you make any scheduled monthly payment during the Promotion period after its 16-day grace period. If the Promotion expires (either because you have not paid the full principal amount of your loan or you have made a scheduled monthly payment later than 16 days after its scheduled due date), Lender will treat any extra payment you have paid to Lender as a partial prepayment. If the Promotion expires, you will pay interest on the principal amount from the Disbursement Date at the interest rate set forth in your Loan Agreement.
- The stated estimated monthly payments shown in the above table will not pay the principal loan amount in full within the six-month promotional period. In order to avoid paying interest on the unpaid principal you will need to make higher monthly payments or pay the remaining principal balance by the due date of your sixth scheduled monthly payment (the end of the promotional period).

<sup>†</sup> To check the rates you qualify for, LendingUSA does a soft credit pull that will not impact your credit score. However, if you choose to continue your application, your full credit report will be requested from one or more consumer reporting agencies, which is considered a hard credit pull.

CREDIT LEVEL is based upon the lender's evaluation of your application and third-party data provided by credit bureaus and from other sources.

Applicants require a minimum 620 FICO score.

All loans are made by Cross River Bank, a New Jersey State Chartered Bank. Member FDIC. Loan amounts range from \$1,000 to \$35,000. Loans are not available in Connecticut, New Hampshire, Vermont, West Virginia, Puerto Rico or any other unincorporated US territory. Other terms and conditions may apply. The terms and offers in this brochure are available through participating dental merchants only.