UNITED MEDICAL CREDIT

United Medical Credit: Maximizing Your Patient Approvals

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UNITED MEDICAL CREDIT

What is United Medical Credit?

- Founded in 2011 by industry veterans from CareCredit, Synchrony, and others
- Our company mission is to maximize your patient financing approvals – we approve the patients that other companies can't or won't
- Fixed and revolving payment options for patients of all credit levels
- Waterfall process that uses multiple lenders
  - Patients get multiple chances for approval with one application
  - Patient can choose the plan that's right for them

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How We Help

- More approvals = more closed deals
  - Patients are more likely to move forward if they know they have a way to pay
- Works well with other financing providers
  - Many practices primarily use us for their second-look patients
- Makes it easy for you and your staff: our team works with the applicant the whole time
- New lenders are always joining our network, giving you access to even more financing options

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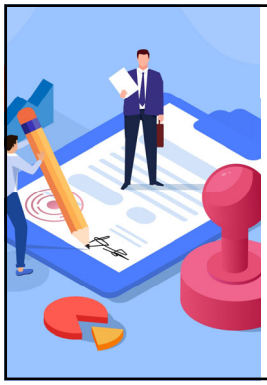

How UMC Works

1. Patient completes a short online pre-application using a custom URL tied to your practice
2. Application is digitally submitted to our network of lenders
3. Patient receives a fast pre-approval decision and select their terms
4. Our team works with your patient to verify all information
5. Your practice is funded directly prior to the procedure date

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Benefits of UMC

Healthcare providers get:
- The broadest range of patient approvals - up to 40% more on average
- Loan amounts from $500 up to $25,000
- Fast and direct funding prior to patient procedure
- 6 and 12 month Same As Cash payment options available
- No documentation required under $20,000

We also offer:
- Free patient referrals
  - When patients apply for financing through our website, we refer them to you
- Dedicated account rep and customer support
- Split payments for third parties
- Custom merchant dashboard to manage and view patient applications, reschedule or cancel procedure dates, and more

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New Revolving Credit Option

- ✓ New partnership with Genesis Financial
- ✓ Revolving credit from $2,000 - $6,000
- ✓ Fixed APR for consumers
- ✓ Excellent option for second-look applicants
- ✓ Exclusively available to cosmetic practices

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Making the Most of UMC

1. **Offer** financing to every patient, even if they say they have another way to pay
2. **Remind** them they're just checking their rate – there's no hard credit check and no obligation
3. **Display** provided marketing materials – place them in highly visible locations in your waiting area and point of sale
4. **Call** your Business Development Manager anytime you have a question or need help

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Q+A / Getting Started

- Visit **www.unitedmedicalcredit.com/cosmetic**
- OR: Call **(800) 518-9082**
- Ask about our new revolving credit option to opt in

Thank You!

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