

PRACTICE GROWTH CHECKLIST



The CareCredit credit card is a trusted patient financing partner that supports our providers and patients and helps practices grow.

✓	For 35+ years CareCredit has solely focused on patient financing.
✓	44+M CareCredit accounts opened since inception.
✓	\$2,200 average first purchase for a client opening a CareCredit credit card in a dental practice.
✓	Patients can see if they prequalify for CareCredit with no hard credit check .
✓	CareCredit enrolled dental practices receive payment in 2 business days , with no recourse*, and helps reduce administrative burden.
✓	CareCredit is integrated in 90%+ practice management software systems providing a seamless financial experience.

*Subject to the representations and warranties in the Agreement with Synchrony.

CareCredit Benefits Patients, Providers and Dental Practices.

Patients unprepared for the cost of care may delay, decline or compromise care, which could cause further health issues. CareCredit helps give them a clear path forward, which helps patients commit to treatment.



78% of providers surveyed believe CareCredit helps patients move forward with treatment.*



44% of consumers surveyed are not confident they could cover an unexpected cost of \$400.**



52% of consumers surveyed are not confident they could cover an unexpected cost of \$1,000.**



72% of providers surveyed believe CareCredit helps them overcome cost objections from patients.*



CareCredit is a financing resource patients can use for their family's ongoing dental needs, helping improve patient retention.^

*Synchrony Provider Satisfaction Tracker, 2025.

**Synchrony's In Sync Consumer Monthly Tracker, November 2025.

^Subject to credit approval.

PRACTICE GROWTH CHECKLIST

Tap into the power of CareCredit, which has 12+ million cardholders.

<p>There are 12+ million CareCredit cardholders, some of whom may be looking for a dental practice where they can use their card.</p>	
✓	<p>1 in 10 US adult residents have or have had a CareCredit credit card.*</p>
✓	<p>~\$40B total available credit of all CareCredit cardholders.</p>
✓	<p>People looking for providers who accept CareCredit search the Acceptance Locator an average of 1.9+M times a month.**</p>
✓	<p>CareCredit is accepted at 285K+ locations.</p>
✓	<p>CareCredit approves 205K new cardholder accounts each month on average.</p>
✓	<p>CareCredit is used 63K+ times per weekday on average.</p>
✓	<p>CareCredit cardholders have a 6.9X higher average purchase amount than spending on a typical general purpose credit card.^</p>
✓	<p>On average, a patient/consumer who opened a CareCredit credit card to pay for dental services used it about 2 times in their first year.</p>
✓	<p>CareCredit provides insights and resources from dental thought leaders and colleagues.</p>

* Synchrony Health & Wellness 2024 Analytics and 2023 U.S. Census Bureau.

**Synchrony Analytics, 2024.

^Synchrony Health & Wellness Analytics 2025 and The Nilson Report – Feb 2025 ed., 30 largest U.S. visa and Mastercard Credit Card Issuers.

Transparent. Predictable. Responsible.

CareCredit is fully transparent, complying with federal and state laws — so dental providers and teams can be confident they are offering a payment option from a responsible financing partner to their valued patients.



86% of CareCredit cardholders surveyed are highly satisfied with CareCredit.*



About two thirds of cardholders say they have recommended CareCredit.*

*CareCredit Cardholder Satisfaction Tracker, 2025, Synchrony

CareCredit is committed to your success.



Enrolled CareCredit **providers can benefit** from a relationship with an experienced practice growth team.



CareCredit supplies practices with **valuable resources** from industry thought leaders and colleagues to help with key practice issues.



CareCredit provides **ongoing and on-call** team training and support.