

The right financing partner who can help you drive practice growth



Practice growth may be easier when you have a patient financing partner to trust with your patients and a growth plan customized to your practice's opportunities. When you compare the strengths and value of the CareCredit health and wellness credit card with Cherry Technologies, a medical buy now pay later, short-term loan option, you can see which may be a better choice for your patients and practice.

See
Comparison Chart
on next page

There's a reason CareCredit is rated a good to excellent value by 95% of surveyed cardholders¹. Actually, there are many reasons including:



Responsible Lending

We would like to help every patient get the care they want and need but understand not every patient should be approved for financing.



Ease of Use

We have a digital application process that enables patients to privately see if they prequalify for the CareCredit credit card with no impact to their credit score. We are also integrated into most dental practice management software and CRM platforms, which enables you to see which scheduled patients are CareCredit cardholders with available credit or are preapproved.



Practice Growth Focus

We have resources that help you solve key practice issues and practice support through Synchrony's award-winning U.S. based call centers. We also have a highly trained team of practice growth leads who leverage the best practices learned from thousands of practice visits, and innovative technology to **create customized growth plans based on your specific opportunities.**

Are you ready to grow? Here's how we can help.

Get connected to a [Practice Growth Lead](#), invest 30 minutes, and you'll receive a strategic growth plan that:

- Is designed to help you achieve your specific practice goals
- Identifies opportunity in your unscheduled treatment report that can help drive production and growth
- Leverages the Impact Calculator to help create your growth steps
- Provides financing optimization best practices

You can also request additional CareCredit/Synchrony resources specific to your growth plan implementation.

Help Me Grow!

continued ►



	CareCredit Health & Wellness Credit Card	Cherry Technologies Medical Buy Now Pay Later and Installment Loans
Patients can use financing at	270,000 health-related locations including Walgreens and Sleep Number	30,000 medical practices ²
Can be used for ongoing care needs; promo financing available for multiple transactions*	✓	✗
All approved applicants receive the same APR and terms, regardless of credit score	✓	✗
Down payment required by lender at time of care	Always no	Yes , for most loan options ²
Patients can see if they prequalify with no impact to their credit score	✓	✓
Reported to the credit bureaus	✓ At application	✓ Between 30 – 90 days after contract signed ²
Have an online provider locator	✓ Searched an average of 2.1+M times a month ³	✓
Integrated into dental practice management software	✓ 90% of all	✗
Transparent, set merchant fee for independent practices	✓	✗ May vary by patient application volume ²
Ownership	CareCredit is part of Synchrony Financial, (NYSE: SYF) a publicly traded, premier consumer financial services company	Privately held financial software company licensed as a finance lender and broker ⁴
Funding	Synchrony Financial	Funded by venture capitalists, fintechs, and two banks (LEAD bank and Cross River) ⁵
Experience in patient financing	35+ years	6 years
Accounts approved since inception or applications received	41+ million accounts approved	1+ million applications received (not completed) ²
Transactions completed	16,320,000 on average per year	570,000 since inception (2019) ⁵
Total financed	\$144+ billion	\$1+ billion ⁵

¹ CareCredit Cardholder Engagement Study, 2023. CareCredit is a Synchrony solution.

² Withcherry.com/cherry-comparison/ accessed 3/25/25.

³ January – December 2023 Adobe Workspace Report.

⁴ State of California - Department of Financial Protection and Innovation. Retrieved from: <https://dfpi.ca.gov/wp-content/uploads/sites/337/2021/02/Consent-Order-Cherry-Technologies-LLC.pdf>

⁵ Press Release (9/19/2024) KBRA Preliminary Ratings to Cherry Securitization Trust 2024-1. Retrieved from: <https://www.businesswire.com/news/home/20240919170824/en/KBRA-Assigns-Preliminary-Ratings-to-Cherry-Securitization-Trust-2024-1>

*Subject to credit approval.