

DENTAL SERVICES THIRD PARTY FINANCING DISCLOSURE

This is an application for a PAYMENT PLAN to help you finance or pay for your dental treatment. The payment plan is originated by a bank or your dentist and assigned to Cherry. Your dentist does not work for the bank or Cherry. Your dentist may not complete or submit an application for financing on your behalf.

You do not have to apply for a payment plan. You may pay your dentist for treatment in another manner. Your dentist's office may offer its own payment plan. You are encouraged to explore any public or private insurance options that may cover your dental treatment.

The payment plan may include a "promotional period" to pay back the payment plan without finance charges. If you miss a payment or do not pay on time, you may have to pay a late fee and a higher rate. If you do not pay the money that you owe Cherry, then your missed payments can appear on your credit report and could hurt your credit score. In some cases such as fraud, non-payment and similar, you could be subject to legal action.

If your dentist's office has completed or submitted an application for financing on your behalf, you may file a complaint by contacting:

The Illinois Department of Financial and Professional Regulation

Online at: <https://idfpr.illinois.gov/admin/dpr/dprcomplaint.html>

Or by calling: (312) 814-6910.