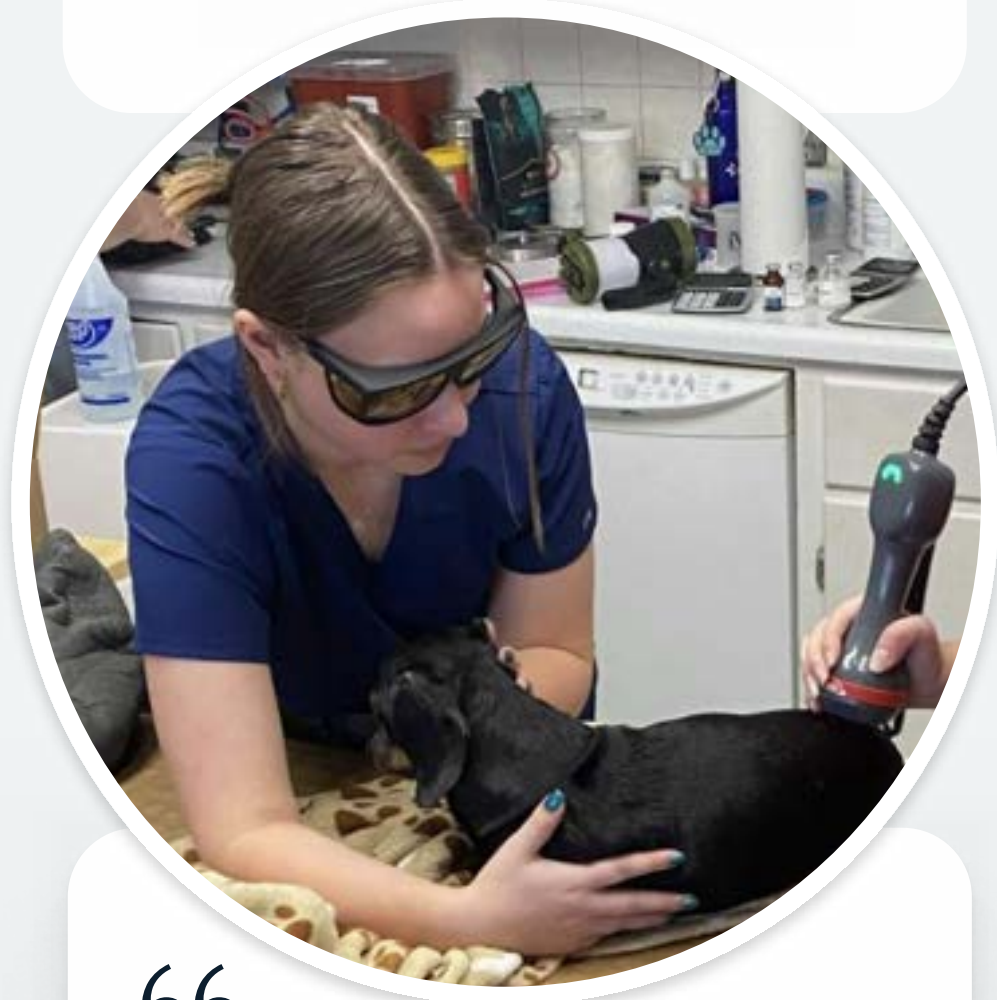




Full Circle
Veterinary Care



“

The owner has CareCredit. I went into the room and had a long talk with him. **He was not going to do surgery** (for his dog), and we got him to **change his mind as we spoke about Cherry with him!**

”

Tara P.
Practice Manager

SUCCESS STORIES *with* Cherry



The Story

- Client's dog **needed a \$4,000 orthopedic surgery**
- Even though the client has CareCredit, he was not going to get surgery for his dog after being burned by CareCredit's deferred interest in the past.
- **CareCredit's** promotional 0% interest wasn't clearly explained to him and **cost him much more than he expected**. He did not trust CareCredit and did not want to use it again.



The Power of Cherry

After the practice manager introduced him to **Cherry Payment Plans**, he decided to move forward with the orthopedic surgery:

- He liked that **Cherry has true 0% APR** for 12 months - not deferred interest like CareCredit. This means even if he missed a payment or did not pay off his full balance during the promotional 0% APR period, he will not be charged all of the interest that would have accrued on his purchase date instead of just his remaining balance.
- He can use his **approved Cherry funds for 120 days**, which is useful because his dog requires orthopedic surgery that has follow-up sessions. He can use his funds for these follow ups.



The Result

- ✓ Client booked the **\$4,000 orthopedic surgery** the next day!

Deferred interest example: Suppose you make a \$1,000 purchase on a **12-month deferred interest plan** at 36% APR. If you pay off the entire loan **within 12 months, you pay no interest**. But if you still owe even \$1 on the balance after 12 months, you'll be charged 36% interest on the full \$1,000. **Your total payment will go from \$1,000 to \$1,360.**