



HelloRates

**1st & 2nd Look Patient Financing Solutions
For Medical, Dental & Veterinary Practices**

Headquartered in Charleston, SC

Medical, Dental & Veterinary Practices Like Yours Are Growing Increasingly Frustrated with Their Current Financing Partners.



They are unhappy that more loan applications than ever are getting declined and it's getting worse every month.



They are shocked that their financing partner threatens to cut them off for "not sending them enough business."



They are outraged at paying discount fees, per loan fees & junk fees that are eroding their hard earned profits.

Meet HelloRates

The Fastest Growing 1st & 2nd Look Patient Financing Program on the Market

Program Features that Open Doors to **More Sales** & **Profits**

- ✓ No Discount Fees or Loan fees EVER
- ✓ Loan programs for credit scores as low as 500 FICO
- ✓ No minimum loan volume, & no product or service restrictions
- ✓ No paperwork, no contracts, no completion certificates, no chasing loan docs and no headaches
- ✓ No arduous staff training, certifications or testing to use the program
- ✓ Truly the easiest dealer financing program in the industry

Product Features that Convert More Credit Declines Into Sales

75+ Loan Options

Unique Loan Products

Soft Credit Pulls

Means No Harm to Credit

60 Second

Loan Applications

500-850 Scores

Credit Approvals

\$500-\$50,000+

Loan Amounts

0% APR

Promotional Cards

24-48 Hour

Customer Direct Funding

Zero Risk

No Risk & No Recourse

Helloorates 1st & 2nd Look Patient Financing

How it Works

Offering Financing to your Patients is incredibly simple with HelloRates. The super fast and intuitive loan process requires no training or financing expertise from you or your team.



Share Your Custom Financing Page with Patient

Use the provided links, QR codes, and other digital marketing assets to get your patients started with the loan application.



Patient Completes 60 Second Loan Application

The Patient completes and submits the 60 second loan application and is presented with multiple loan offers in most cases.



Patient Chooses Loan Option, Submits Docs & is Direct Funded

The Patient will choose the loan terms that best fits their budget and will follow simple prompts to have the funds directly deposited to their account.



Patient Pays You Agreed Upon Sum

Your Patient has already agreed to the Assignment of Proceeds that is integrated into the loan docs so you simply need to request payment from your patient.

HelloRates 1st & 2nd Look Patient Financing Program Pricing

Simple Flat Rate Pricing with an Outsized Return on Investment (ROI)

\$42 /month*

- Paid annually at \$499*
- Plus a one-time \$149 account set up & activation fee.



Let's run some numbers to show you how this program can generate a 10 X + ROI for YOUR Practice !

HelloRates

HelloRates 2nd Look Patient Financing Program ROI

How Many Applicants Per Month Are Turned Down From Your Current Financing Partner ?

If Your Average Profit is \$1,500 Per Sale

Deals Saved per Month	HelloRates Annual Cost	Additional Monthly Profit	Additional Yearly Profit
1	(\$499)	\$1,001	\$17,501
2	(\$499)	\$2,501	\$35,501
3	(\$499)	\$4,001	\$53,501
4	(\$499)	\$5,501	\$71,501
5	(\$499)	\$7,001	\$89,501

If Your Average Profit is \$3,000 Per Sale

Deals Saved per Month	HelloRates Annual Cost	Additional Monthly Profit	Additional Yearly Profit
1	(\$499)	\$2,501	\$35,501
2	(\$499)	\$5,501	\$71,501
3	(\$499)	\$8,501	\$107,501
4	(\$499)	\$11,501	\$143,501
5	(\$499)	\$14,501	\$179,501

If Your Average Profit is \$5,000 Per Sale

Deals Saved per Month	HelloRates Annual Cost	Additional Monthly Profit	Additional Yearly Profit
1	(\$499)	\$4,501	\$59,501
2	(\$499)	\$9,501	\$119,501
3	(\$499)	\$14,501	\$179,501
4	(\$499)	\$19,501	\$239,501
5	(\$499)	\$24,501	\$299,501

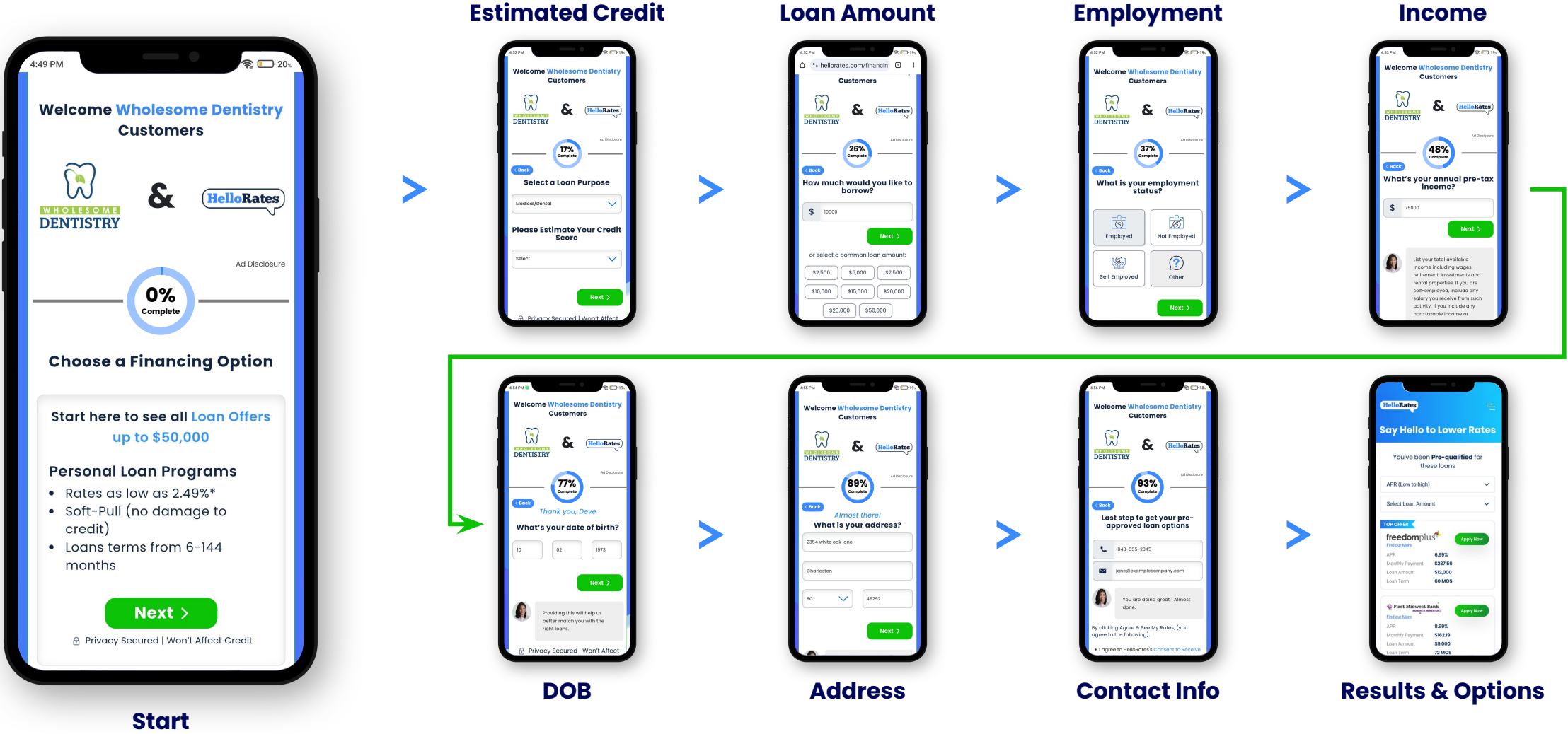
If Your Average Profit is \$10,000 Per Sale

Deals Saved per Month	HelloRates Annual Cost	Additional Monthly Profit	Additional Yearly Profit
1	(\$499)	\$9,501	\$119,501
2	(\$499)	\$19,501	\$239,501
3	(\$499)	\$29,501	\$359,501
4	(\$499)	\$39,501	\$479,501
5	(\$499)	\$49,501	\$599,501

Simple & Intuitive Loan Application

2 Easy Financing Paths for Your Patients

Steps to complete the 60 Second Loan Application



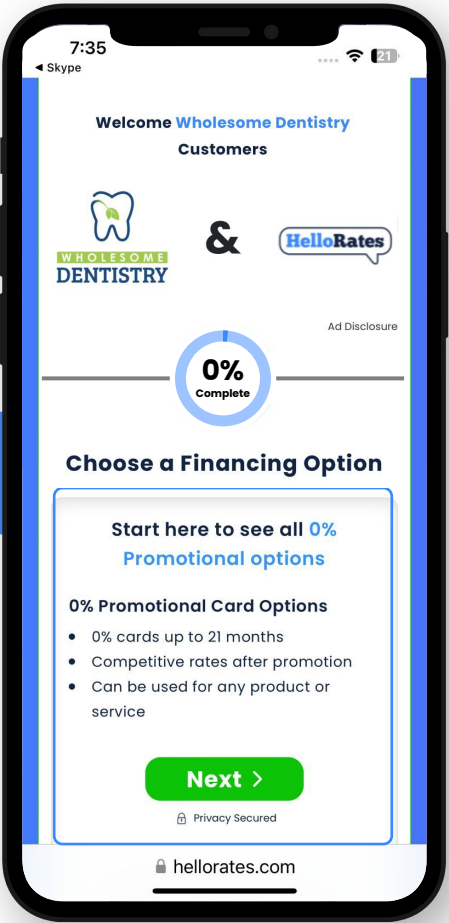
In some cases if the information provided does not match public records, then the applicant's SSN may be requested to clarify identity. This is still a soft credit pull that will not harm their credit.



Steps to Compare & Apply For 0% APR Promotional Cards

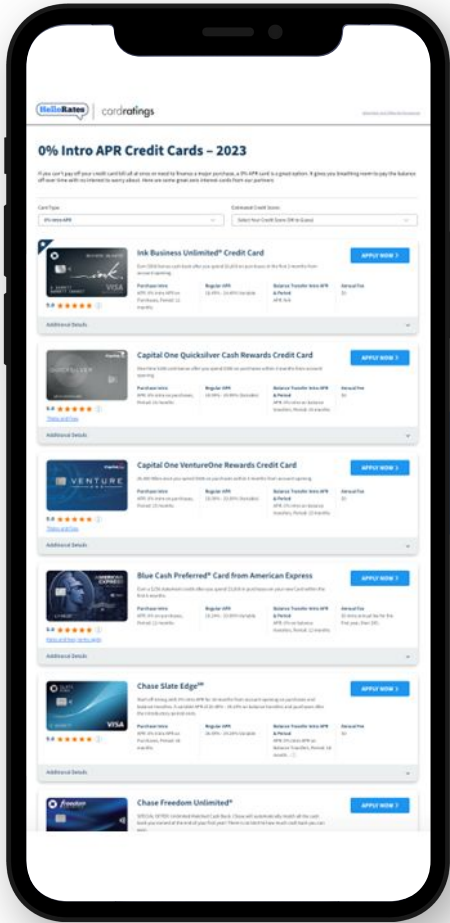
1

Get Started



2

Compare all 0% APR Cards



The 0% APR Promotional Cards Program can be added/removed from your loan portal using the edit tool in your dashboard



Getting Paid is a Breeze with HelloRates

Assignment of Proceeds Agreement

Your co-branded loan application has an Assignment of Proceeds (AOP) Agreement that is integrated into the digital terms and conditions. This means the borrower is contractually bound to pay you when funded.

No Risk to You

If the patient fails to make their loan payments there is ZERO risk or recourse to you.

Last step to get your pre-approved loan options



843-555-2345



sample@gmail.com



You are doing great ! Almost done.

By clicking Agree & See My Rates, (you agree to the following):

- I agree to HelloRates's [Consent to Receive Electronic Communications](#)
- I consent to share my information and be contacted (phone call/text) by up to five lending, debt relief and credit counseling partners, by autodialer. My consent is voluntary. I can opt out anytime.
- I authorize HelloRates and its partners to obtain my credit report and Social Security Number from a credit bureau to verify my identity and provide credit offers. I authorize lenders to receive my information from HelloRates or consumer reporting Agencies
- By clicking Submit & See offers, I hereby consent to the **Assignment of Proceeds Agreement (APA)**. I understand that this financing portal is a service extended to me by **Wholesome Dentistry**. I agree to use funds I may be approved for and receive as a result of this form **only for the services of Wholesome Dentistry**, and no other services, provider, or other purpose. I understand my response is recorded.

Agree & See My Rates >

Access All Tools & Marketing Resources in Your User Dashboard

Pro Tips for Program Success



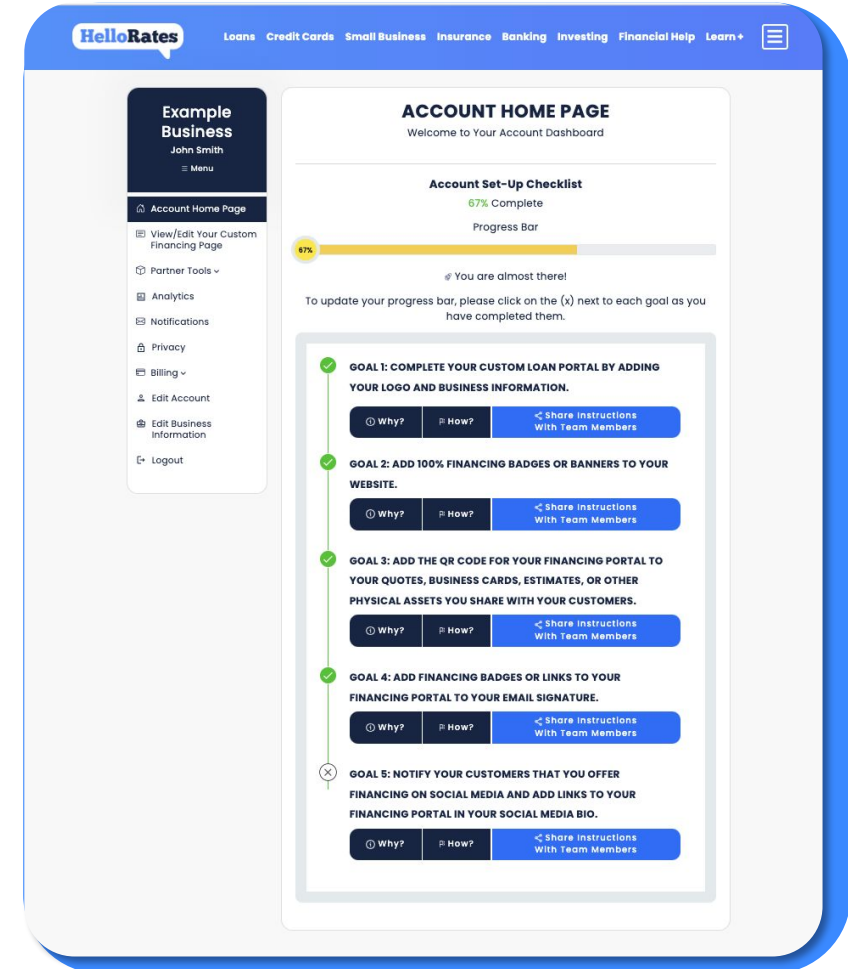
Treat your HelloRates financed deals just like you treat any other cash deal.



Use the digital tools that are provided to make your website, advertising, trade shows, direct mail etc stickier.



Arm your office staff with the provided tools to make the financing process frictionless.



Vertical Specific Digital Assets & Tools for Easy Access to Your Loan Portal

We provide a vast array of marketing tools & digital assets to help make access to your custom loan application frictionless for you and your patients.



Custom QR Code

Use on business cards, printed material, hand outs, waiting room table tents and more.

Front Example



Reverse Example



Reverse Side of Business Card Example:

Easy and cost effective to add this on your next business card order for existing or new staff.

Digital Assets & Tools to Supercharge Your Success

HelloRates

0% Financing Available

- Apply in 60 seconds
- See Multiple Offers

See Rates

Privacy Secured | Won't Affect Credit

HelloRates

100% Financing


- 60 second app
- multiple offers

See Rates





Banner & Link for Your Website

Makes the financing link easy to find for you, your patients and your staff. Builds trust and confidence with web visitors.

Dr. Susie Wholesome
Wholesome Dentistry
Owner



WHOLE SOME
DENTISTRY



295 Seven Farms Drive Charleston, SC 29492

843-555-3456

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www.wholesomedentistry.com

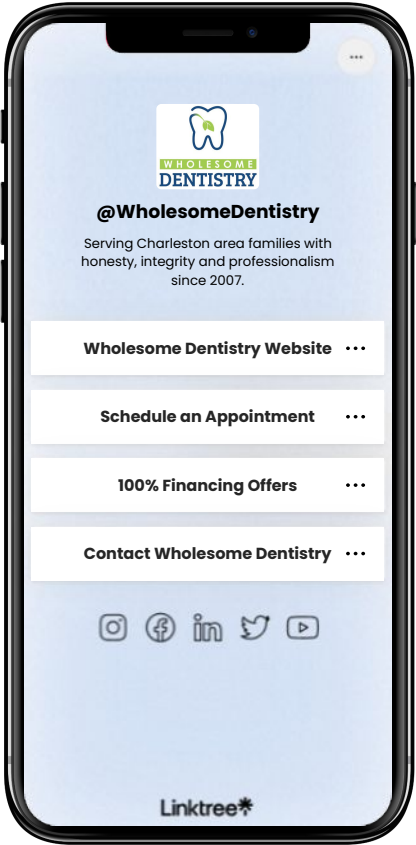
HelloRates

0% Financing Available

- Apply in 60 seconds
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See Rates

Privacy Secured | Won't Affect Credit



Link in Social Media Profile Example:

Add a linktree in your social media profiles for easy access directly from your SM accounts.

Email Signature Example

Makes the loan application easy to share and get started via email.

Compare HelloRates to Other Patient Financing Programs

There is no comparison

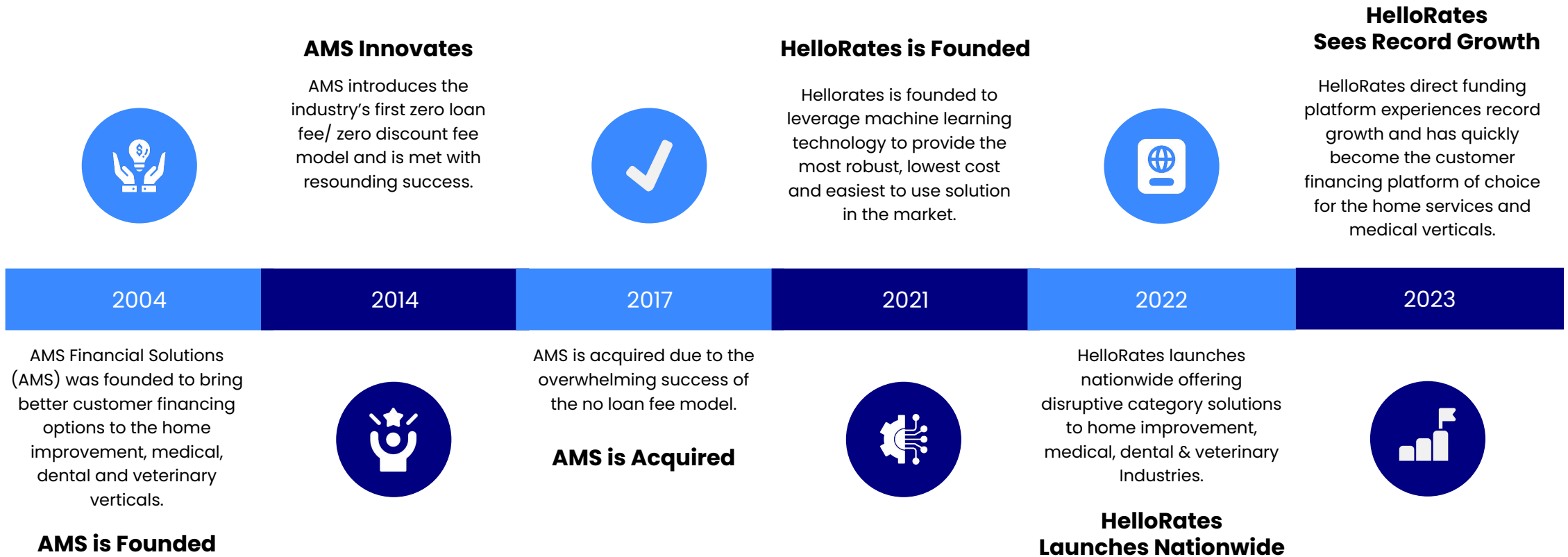
As you can see in the chart below, no other customer financing program in the market can compete with HelloRates on Programs, Credit, Cost, or Ease of Use.

Customer Financing Companies	No Product Restrictions	No loan Fees Or Discount fees	No Loan Paperwork	No Completion Certificates/Staged Funding required	Credit Approvals down to 500 Scores	No Minimum Loan Volume Requirements	Approximate Annual Cost for your business to Fund 10 loans
HelloRates	✓	✓	✓	✓	✓	✓	\$499
Synchrony	✗	✗	✗	✗	✗	✗	\$5,000+
Wells Fargo	✗	✗	✗	✗	✗	✗	\$5,000+
GreenSky	✗	✗	✗	✗	✗	✗	\$5,000+
Enerbank	✗	✗	✗	✗	✗	✗	\$5,000+
Foundation Finance	✗	✗	✗	✗	✗	✗	\$5,000+
Amerifirst	✗	✗	✗	✗	✗	✗	\$5,000+
Aqua Finance	✗	✗	✗	✗	✗	✗	\$5,000+
CareCredit	✗	✗	✗	✗	✗	✗	\$5,000+
Clear Winner	HelloRates	HelloRates	HelloRates	HelloRates	HelloRates	HelloRates	HelloRates

Disclaimer: The technology comparison chart on this page is for informational purposes only and does not imply any affiliation with or approval by any of the companies listed. We have made every effort to ensure the accuracy of this information as of the time of its publication, but we do not guarantee that information on this chart is correct, current or complete, and we are not liable for any errors or inaccuracies.

HelloRates is Making Waves in the Patient Financing Market

HelloRates History & Company Timeline



Growing Revenue and Profits for Medical, Dental & Veterinary Practices Associated with the Most Respected Trade Groups in the Industry

Our founder and the leadership team at HelloRates team are recognized industry experts and are regularly called on to contribute articles, quotes and insights in trade magazines & the press related to our expertise about the powerful advantages of offering customer financing.



Does Your Team Perform your own Practice Billing or Collections in House?

Practice Billing Solutions for Slow Pay, No Pay & Delinquent Accounts to Accelerate Cash Flow and Maximize Practice Profits

We offer solutions to help mitigate slow pay, no pay and delinquent patient accounts to reduce charge offs, accelerate cash flow and help you maintain a high level of customer service.



A Financing QR Code can easily be added to any paper statements or bills with prompts to pay their outstanding balance, co-pay or delinquent balances.



If you email or text AR statements or bills to your patients, you can easily provide a unique link that allows them direct access to your financing portal with a one click.



Quick Recap

Program Features that Open Doors to **More Sales & Profits**

- ✓ No Discount Fees or Loan fees EVER
- ✓ Loan programs for credit scores as low as 500 FICO
- ✓ No minimum loan volume, & no product or service restrictions
- ✓ No paperwork, no contracts, no completion certificates, no chasing loan docs and no headaches
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Product Features that Convert More Credit Declines Into Sales

75+ Loan Options

Unique Loan Products

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Means No Harm to Credit

60 Second

Loan Applications

500–850 Scores

Credit Approvals

0% APR

Promotional Cards

24–48 Hour

Customer Direct Funding

Our goal is to provide you a minimum 10X + Return on Investment of just \$42 per month.

However just ONE funded deal Annually pays for the program for the ENTIRE YEAR!



Thank You

Next Steps to Get Started (5 minutes)

1

Create Account

(1 minute)

2

Add Your Practice Details & Logo

(3 minutes)

3

Add Payment

(1 minute)

www.hellorates.com/get-started/