

**1 in 3 Americans have high deductible health insurance plans.
More than 50% do not have the liquid assets to satisfy the deductible.
*Worry Less. Heal More.***

MORE APPROVALS + MORE CARE = HAPPIER PATIENTS.

We would never try to treat a patient... so why should you have to be a financing and collection expert?

On average, practices only end up collecting about half of what they bill for their work. At the same time, medical debt has become the number one cause of bankruptcy in America.

StrongBox Finance exists to provide doctors and patients a new solution.

Lower fees... and a lot less hassle.

If your office manager has to look up a rate each time someone wants to finance their procedure, Strong-Box Finance can not only save you a lot of money, but also a lot of hassle. StrongBox Finance loans cost your practice 3%+. Only. Every time. No terminal fees, no variable fees, no lookup tables. It's that simple. StrongBox Finance can not only save you a lot of money, but also a lot of hassle.

It's that simple.

		
Area of Expertise	Medical & Dental, including specialties	Dental & Elective
Fees to Practice	3%+	10%-15%
Patients Accepted	All except super sub-prime	680 and above
Admin work Required	Low or None	Medium
Customer Satisfaction	9.6 out of 10	2.95 out of 5
Simplicity & Transparency	Clear with no hidden fees	Complicated terms & fees
Ease of Application	Easy & Fast	Medium

Simple. Clear. Fair.

So everyone can get back to focusing on treatment instead of payment.

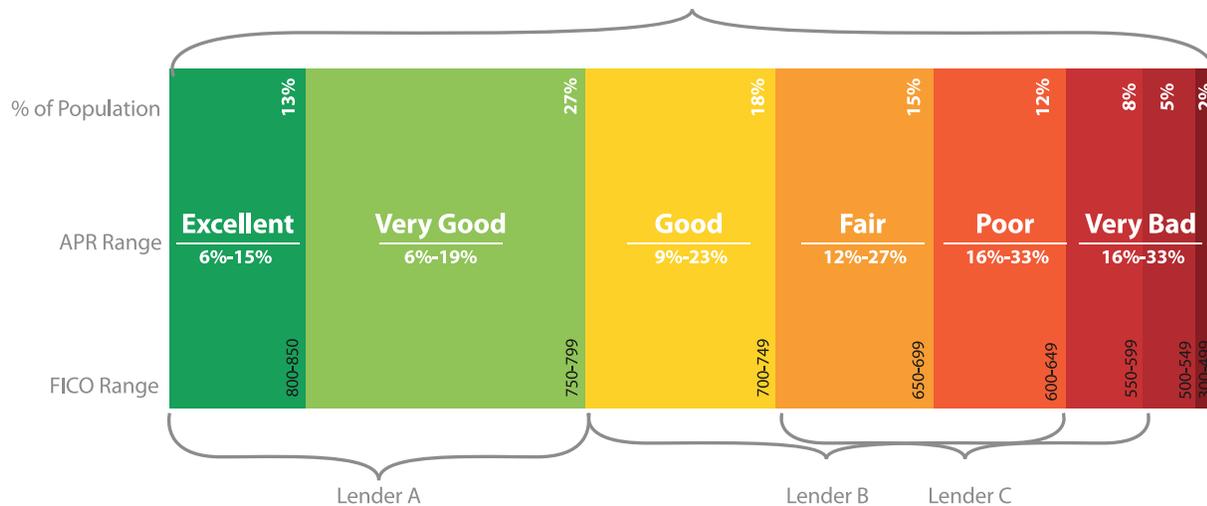
2 - 3 times more patients approved

Some of our competitors will only give financing to your patients who are least at risk of non-payment. We accept a broader range of applicants...and usually can get them an interest rate better than what they could qualify for from a credit card.



One Stop Shop for Patient Financing

Patients submit one application to ~15 lenders to connect a comprehensive solution to the complete credit spectrum to connect underserved borrowers with leading consumer lenders and financial institutions that are well positioned to provide an efficient, transparent and affordable finance alternative for patients and providers.



StrongBox Finance Benefits:

Patients:

- One Application ~15 Lenders (all your options in one place)
- 96% customer satisfaction rating
- No Prepayment fees
- Instant Pre-Approvals (no credit check)
- We can help most everyone (FICO from 550-800)
- APRs from 6% - 36%
- Terms from 12-60 Months

Practice:

- Profitability & efficiency enhancement
- Lower cost alternative to CareCredit
- More comprehensive finance solution across Medical & Dental spectrum
- Allows patient access to previously "stranded" procedures
- Risk lowering finance solution by shifting default risk to third party lender

Your patients get what they sign up for - with no gotcha rate hikes

Some competitors offer too-good-to-be-true introductory interest rates that balloon up to 26.99% if a patient misses a single payment or doesn't pay off their full balance by the end of a promotional period. And this high interest rate isn't just charged to the remaining balance, but to the full balance from day one - even if the patient has already paid off most of the loan.

Two of these companies have had judgments against them by the Consumer Financial Protection Bureau (CFPB) for deceptive business practices that it has said "take advantage of patients and their loved ones". But these still count on a high percentage of patients defaulting to these high rates as part of their business model.

We have a different approach. We prequalify patients in minutes and offer clear fixed-term loans with fixed interest rates - usually better than a credit card - for them to choose from. Once they choose a loan, it doesn't change. Even if they are late on a payment, we just charge a late fee but never switch rates on them. Which is why our loan servicing partners continuously get high customer service ratings.

Payment plans made easy

How it works



1. Apply

Securely in minutes. Our simple application searches all the top lenders.



2. Get a Response

Immediately so patients can review the available options.



3. Accept

Patients will receive the best fixed-term loan with affordable monthly payments.



4. Set it & Forget it

Patients benefit from simplicity, optionality and are involved in the process - by setting up optimal payment plan, they receive care and focus on recovery.

**If you have any questions or concerns regarding our services,
training and/or support,
please do not hesitate to call us directly at
855.468.7876**