

PLACE STAMP
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PFS Patient Financing
1510 Park Avenue, 2nd Floor
South Plainfield, NJ 07080-5521

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Frequently Asked Questions

What are the advantages of using PFS?

You get a simple, affordable, immediate way to pay for healthcare with loans from \$800 to \$25,000.* With a monthly payment plan, our program lets you budget intelligently for the quality healthcare you deserve.

*Other loans and terms are available; please call for details.

How do I make my payments?

You will receive a statement in the mail each month.

What is the interest rate?

The rate can vary depending upon creditworthiness, the amount borrowed, and the term of the loan. PFS will always work very hard to keep the costs as low as possible.

Normally, if your provider participates in the PFS program, there are no additional costs. If your provider is not a participant, you may incur a reasonable fee.

How many payments will there be?

The number of monthly payments depends upon the amount borrowed and your ability to pay. Typically it is between 24 and 84 months.

What happens if I pre-pay?

You can do so without penalty. Plus, if you pay more than required on a monthly basis, you will save even more money by paying off your balance early.

How do I apply?

Simply ask your doctor, apply online at www.p-fs.com, call our toll-free number, or fax/mail the application on the inside of this brochure.

How long does it take to get a decision?

Generally we have an answer within minutes; if you apply online, you can receive an answer within seconds! After approval, the loan process can begin immediately.



You may qualify for a healthcare loan through PFS if:

- ✓ You are 18 years of age or older and you are either a US citizen or permanent resident alien.
- ✓ You have good credit with no charged off accounts, collection accounts, tax liens, judgments, or late payments exceeding 60 days in the last two years.
- ✓ You are in regular employment or have been self employed for at least 6 months.
- ✓ You have lived at your current residence for 6 months or more.
- ✓ You have at least 2 years of current, established credit.

*Give Yourself the Gift of
Excellent Healthcare and
Sound Financial Planning.*



Apply on line at: www.p-fs.com

OR

For a telephone application or consultation,
call toll-free:

888.737.3679

or you may

fax the application on the reverse to:

800.995.2013

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