

# CCRM Fertility Financing Providers

Provider



<b>Overview</b>	LightStream provides funding directly to the patient to finance all aspects of fertility treatment, from doctor visits to medications	CapexMD exclusively funds patients seeking fertility treatments, allowing patients to finance their treatment, genetic testing and medications through one simple loan	Future Family exclusively helps fertility patients build personalized financing plans based on the full cost of treatment. Cover clinic procedures, lab work, medications, and more.	LendingClub partners with nationally recognized pharmacies and labs to cover costs for comprehensive fertility care. Patients can finance up to 3 of the following services in one loan: IVF treatment, related medications, genetic testing, fertility preservation, & donor services	Patients can work directly with Vectra Bank to determine other possible ways to afford treatment. CCRM has a dedicated representative at Vectra Bank to assist CCRM patients.
<b>Qualifications</b>	Patients with good to excellent credit	Patients receiving fertility treatment at CCRM -63% of applicants receive funding	Patients with good to excellent credit	No specific requirements, qualifications are subject to overall credit review, history, and income level.	Must reside in Colorado or New Mexico  **exclusions apply for out of state patients applying for HELOC
<b>Loan Amount</b>	\$5,000 - \$100,000	Up to \$50,000	\$5,000 to \$50,000	\$2,000 to \$50,000	Depends on product
<b>Term</b>	24 - 84 months	6 - 60 months	3 - 60 months	Average 24 to 84 months	Depends on product
<b>Interest Rate</b>	5.95% - 19.99%* with AutoPay  * Subject to change. Interest rate dictated by credit application/approval.	7.5% - 12.75%*  * Subject to change. Interest rate dictated by credit application/ approval.	0% - 14.99%*  * Subject to change. Interest rate dictated by credit application/ approval.	4.99% - 24.99% Fixed Rate Plans*  * Subject to change. Interest rate dictated by credit application/ approval.	Unsecured Personal Line of Credit: as low as 8.74% variable APR

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<p><b>Benefits</b></p>	<p>No fees, no origination fees, no application fees, no pre-payment penalties/fees</p> <p>Fixed interest rates and flexible loan terms</p> <p>Same day funding available</p> <p>Unsecured, Lien free, no collateral, no equity required</p>	<p>No pre-payment or early payoff penalties</p> <p>If the original applicants do not qualify, CapexMD offers the patient an option to add a parent or sibling onto the loan</p> <p>Fixed interest rates and easy loan modifications for patients who may encounter financial difficulties during the term of their loan</p> <p>Funds disbursed overnight directly to the clinic</p>	<p>No pre-payment penalties</p> <p>Get pre-approved within minutes for a loan with no affect to their credit</p> <p>- Receive funding within 48hrs</p> <p>Multiple coverage plans</p> <p>- Plan prices are based on the clinic, credit score and approved IVF-related expenses</p> <p>Competitive low-interest rates</p> <p>Exclusive medication &amp; lab discounts</p> <p>Each patient is assigned their own Personal Fertility Coach (Registered Nurse)</p>	<p>No pre-payment penalties for maximum flexibility</p> <p>No processing or document prep fees</p> <p>Budget-friendly payments with terms up to 84 months</p> <p>Payment directly to provider in 1-2 business days</p> <p>Applicants will see all amounts, monthly payments, and rates they prequalify for, with no impact to their credit</p>	<p>Vectra Bank offers patients:</p> <ul style="list-style-type: none"> <li>• Home Equity Line of Credit</li> <li>• Visa Credit Card with 0% intro</li> <li>• APR on purchases for 6 months</li> <li>• Unsecured Personal Line of Credit</li> </ul> <p>Dedicated representative (previous IVF patient herself):</p> <p>Peggy King; 720-947-7857; peggy.king@vectrabank.com</p> <p>**Must have residence in CO or NM (rental, 2nd home or primary) if their primary is in AZ, CA, CO, ID, NV, NM, OR, TX, UT, WA &amp; WY</p>
<p><b>Other Details</b></p>	<p>Funds distributed to patient directly, patient will still be responsible for paying CCRM</p>	<p>CapexMD charges an application fee of \$25 (refunded if not approved) and a document preparation fee of \$75-\$150</p>	<p>With the Friends &amp; Family Plan, a loved one with good credit may take out a low-interest loan on your behalf to cover your treatment cost.</p> <p>Membership includes additional support like fertility coaching and bill pay management.</p>		<p>Patient works directly with Vectra Bank, patient still responsible for paying CCRM</p>
<p><b>Contact</b></p>	<p>lightstream.com/ivf-financing</p>	<p>Use CapexMD's Loan Payment Calculator to calculate your monthly payments.</p> <p>Call: 1-888-497-8414</p> <p>www.capexmd.com</p> <p>https://secure1.capexmd.com/LoanPaymentCalculator/LoanPaymentCalculator.php</p>	<p>Use Future Family's Loan Calculator to estimate your monthly payments and then apply in minutes.</p> <p>E: ccrm@futurefamily.com</p> <p>www.futurefamily.com</p> <p>https://payment-options.futurefamily.com/ccrm</p>	<p>Call 1-800-630-1663</p> <p>lendingclub.com/fertility</p>	