



# Competitive financial options for dental practices.

First Citizens Bank specializes in providing financing programs designed for dental practices. To take advantage of these special rates and terms, talk with a business banker or visit [firstcitizens.com/dental](http://firstcitizens.com/dental).

Partner buy-ins, start-ups & refinance of existing non-real estate loan rates		
RATE	AMORTIZATION	TERMS
<b>3.30%</b> Fixed APR*	<b>5</b> Years	<b>5</b> Years
<b>3.60%</b> Fixed APR*	<b>7</b> Years	<b>7</b> Years
<b>4.65%</b> Fixed APR*	<b>10</b> Years	<b>10</b> Years

Equipment financing rates		
RATE	AMORTIZATION	TERMS
<b>2.81%</b> Fixed APR*	<b>3</b> Years	<b>3</b> Years
<b>3.17%</b> Fixed APR*	<b>5</b> Years	<b>5</b> Years
<b>3.50%</b> Fixed APR*	<b>7</b> Years	<b>7</b> Years

- Dental financing program accommodates practice acquisition, partner buy-in loans and start-up practices, as well as leasehold improvements and refinancing of existing practice loans.
- Maintain your competitive edge by investing in the latest technology and equipment for your practice. Benefits include: up to 100% financing, plus soft costs and rates lower than traditional financing.

\*Loan rates are effective as of 9/8/15 and are subject to change. Actual APR may be impacted by fees, rates, loan amounts and terms. Normal credit approval applies. Member FDIC

### Ready to get started?

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