

California Cryobank and Donor Egg Bank USA x PatientFi Offer Through January 1st, 2026

12-month zero interest plan*

Full disclosure

*Zero interest if paid in full during the promotional period.

Your actual interest rate after 12 months will depend on your credit and other factors determined by PatientFi. All loans subject to credit approval. A minimum purchase amount is required to be eligible for this promotion. A \$20,000 loan with a 12-month deferred interest plan would have 12 suggested monthly payments of \$1667.67. The promotional period begins when your Provider is funded. Interest accrues during the promotional period but will be waived if the full purchase balance is paid in full before the promotional period ends. Suggested monthly payments are designed to pay off the full balance before the promotional period ends and are higher than the required minimum payment. Making only minimum payments will not pay off the full balance before the end of the promotional period and accrued interest will apply. Minimum monthly payments are required.

If you do not pay off the balance of your loan within the promotional period, your loan will be amortized based on your remaining loan balance with the fixed APR disclosed in your loan agreement. Interest charges accrued during the promotional period will not be waived if the total purchase balance is not paid in full within the promotional period. If you only make the minimum monthly loan payments, the estimated monthly payments would be \$450 for 12 months and then 48 monthly payments of \$721.69 monthly payments at 32.99% APR. Your actual fixed rate and repayment terms are based on your creditworthiness and are disclosed in your loan agreement.

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Financing credit is extended by participating banks and credit unions for the purchase of goods and/or services from participating healthcare providers.