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Hello and good day - It has been my experience with CareCredit that it has provided me with the service that I expected. Having this option a long time back when we had an emergency vet visit without knowing how we were going to pay. CareCredit was perfect, we paid over a few months until we received our tax refund to pay off the balance. Same use of the card for an emergency tooth extraction with payment due prior to the extraction. Trust me most everyone knows the difficulty of the pain an abscessed tooth can bring. CareCredit is for medical use only so suing the card correctly hopefully there will be credit available during an emergency. Regards,  
Richard Prevost