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Hello my name is Ai Takeuchi am one of the Co-Medical Directors at Eastern Maine Emergency Veterinary Clinic located in Brewer Maine. We are one of 5 after hours nights, weekends, and holidays veterinary clinics in the state and is the furthest north in the state.

I either support or oppose the legislation intended to restrict CareCredit deferred interest financing but strongly implore you to clarify health provider to EXCLUDE veterinary medicine.

Over the last 10 years, I have witnessed Mainers who value deferred interest financing to cover veterinary expenses. In our clinic alone, in 2023 Care Credit was the third most used method of payment and covered 7 figures of medical and surgical care at our clinic. These families and no other options.

Deferred interest financing is important to our clients and my practice's ability to serve them. Without this option, we will be seeing more financial based euthanasia of beloved pets leading to not only heart break for Maine Families but burn out and compassion fatigue in our veterinary staff. Again, please clarify health care provider to exclude veterinary medicine in this bill.