

WELCOME TO FINANCIAL WELLNESS

Get the care you need with a healthcare line of credit

Ameris Bank has partnered with Reedsburg Area Medical Center to make paying your bill easier. This interest-free financing helps you get the care you need with flexible payment options at no added cost, keeping you on the path toward complete physical and financial wellness.

Our patient-friendly lending solution, the **Ameris Bank Healthcare Line of Credit**, is designed to cover your portion of medical expenses owed to your healthcare facility. You may also add medical expenses for your spouse or dependents subject to the terms and conditions of your line of credit agreement.

Applying for this line of credit does not affect your credit score, and approval is based on the amount of credit you need and your ability to repay. It takes just a few minutes to apply online and receive a credit decision.

You can make payments over time with repayment terms ranging from six to 36 months and no penalty for prepayment, late fees, NSF fees, or any other fees. The method of payment is simple too; we accept fixed payments twice a month, by electronic funds transfer from your bank (ACH) or debit card. You can even manage your account online via your mobile phone or computer.



POWERED BY
iVITA financial



The Ameris Bank Healthcare Line of Credit is available to all patients regardless of credit score.

- 0% interest
- No fees
- Fixed payments, even with additional services
- 3-year term
- No credit check
- Convenient customer portal for 24/7 account access

Want to talk to someone about the Ameris Bank Healthcare Line of Credit? We're here to help. Start your application today by contacting RAMC's Financial Services Department at (608) 768-6255.



Flip over for frequently asked questions.

FREQUENTLY ASKED QUESTIONS

Information about the Ameris Bank Healthcare Line of Credit

Q: Can you tell me more about Ameris Bank?

A: From our beginnings in 1971, we have always stood for strength, courage, pride, and fierce determination. While we're proud of our legacy, we know that we must look outside banking norms to stay ahead of what's next. That means cutting red tape and scrapping convention to get you what you need, when you need it. The Ameris Bank Healthcare Line of Credit is a great example of how we're here to get things done for you. Learn more about Ameris Bank by visiting www.amerisbank.com.

Q: Will this affect my credit score?

A: No, this application will not affect your credit score and is available to consumers with all types of credit profiles.

Q: What are the interest rate, fees, & payments like?

A: The Ameris Bank Healthcare Line of Credit has a 0% interest rate and loan term of 36 months. There are no fees - no penalty for prepayment, late fees, NSF fees, or any other fees. The method of payment is simple too: we accept fixed payments twice a month, by ACH or debit card. You can even manage your account online via your mobile phone or computer.

Q: What expenses does this line of credit cover?

A: This product is offered to cover your portion of expenses owed to the medical facility. You can re-use the line of credit at your participating medical facility for up to three years. Credit decisions and financing are subject to the patient or guarantor (borrower) completing an application and the terms and conditions of your line of credit agreement.

Q: Where can my line of credit be used?

A: Your line of credit may only be used at participating medical facilities. Ask your medical facility which locations accept this line of credit.

Q: How can I make my payments?

A: Payments may be made via ACH or debit card through your account online by calling the Ameris Bank Healthcare Line of Credit Customer Care at (800) 341-2316.

Q: Who can use my line of credit?

A: As the guarantor (borrower), you are the only one who can authorize expenses on your line of credit. Depending on your available credit, you may add medical expenses for your spouse or dependents to your line of credit, and you can use this account to pay for future balances for yourself, spouse, or dependents subject to the terms and conditions of your line of credit agreement.

Q: How does the application process work?

A: Upon your request to apply for a line of credit, a hospital representative will submit an initial application to Ameris Bank. If pre-qualified, you will then receive an email to complete the application. Your application can be completed electronically on your mobile device or computer. After reviewing and e-signing your loan documents and receiving a credit decision, if approved, the line of credit is immediately available for use. You will receive a notification when the balance has posted to your line of credit account, and a statement with your first payment will be generated. It's that easy!

Q: How do I apply for or open a line of credit? Who can I talk to with more questions?

A: Ask questions or start your application today by contacting RAMC's Financial Services Department at (608) 768-6255.



What a relief. With this line of credit, I was able to create a no-interest line of credit for the amount that I owed for my medical care. With my healthcare bill planned at payments I could make, I was able to focus entirely on my care."

- Sharon J