



## Payment Choices

- If you choose to pay by **CREDIT CARD**, your account will be charged the full annual/monthly amount. The monthly cut off date is the 20<sup>th</sup>. If we receive your application and credit card information by that date, you will be able to use your benefits on the first day of the next month. (If we receive your documents **AFTER** the 20<sup>th</sup>, your benefits will not become active until the first of the second month. For example, if we receive your request on the 21<sup>th</sup> of May, your first draft will be on or about the 20<sup>th</sup> of June and your benefits will be available on the 1<sup>st</sup> of July.) Please do not forget to include your Card Identification Data (CID) which is the 3-4 digit code found on the back of your card.
- If you choose the **BANK DRAFT** option, the first debit will be on or about the 10<sup>th</sup> of the month and you will be able to use your benefits on the first day of the month following the first debit. (If we receive your documents **AFTER** the 10<sup>th</sup>, your benefits will not become active until the first of the second month. For example, if we receive your request on the 20<sup>th</sup> of May, your first draft will be on or about the 10<sup>th</sup> of June and your benefits will be available on the 1<sup>st</sup> of July.)
- If you would like to pay by **CHECK**, complete the application and send it to SmileSaver along with a check for the annual fee. Thereafter, you will be billed annually. You can use your benefits on the first day of the month after your check has cleared the bank.