

## **HSF Testimonial: Craig**

I had an issue with a hernia. A friend of mine had just recently had hernia surgery, and so I thought, "I better get this checked out." So I went to my physician. He said, "Yes, you need to have this operated on."

I got everything scheduled, and I went in early that morning for the surgery, and I checked in like you normally would; insurance card and everything. And I noticed there was a brochure there that said Commerce Bank.

It was an opportunity to finance my part of the cost of the surgery. I'm self employed, and I have a pretty high deductible on my health insurance. So I was happy to see that there might be an alternative rather than trying to figure out some other payment plan or digging into savings.

I got the information, filled it out, and had my surgery. And then I received all the information for a monthly payment plan. That gave me a peace of mind in that at least it was something that I was going to be able to do. It didn't create a big financial burden. Within two years of that... before I had my procedure paid for, my wife ended up having a surgery that was far more serious. I confidently went in and said, "We want to do the payment plan," because we know how it works. And so we've benefitted from it twice.