

Financing Products	Min. Credit Score	Terms (Months)	Loan Amounts	% APR	Considerations	Application Process	Funding	Pre-payment Penalty	Contractor Info	Applicant Info
Personal Loans	550+	12 - 84	\$1,000 - \$100K	5.34% - 35.99%	income; credit score; negative accounts; bankruptcy	Pre-approval app is soft credit pull / When offer is selected, app goes to lender (hard credit pull for final approval).	Direct deposit to applicant	No	No dealer fees; earns commission	Possible for secured loans, but this is rare & dependent on the lender's U/W req.
0% APR Credit Card	680+	14	\$15K or less	0%	income; credit score; negative accounts; bankruptcy	One application; hard pull - no paperwork	Card sent to applicant; 2-5 business days	No	contractor pays cc processing fee (varies by provider)	Interest rate, on any balance, starts after promotional period (subject to lender's terms)
0% APR Credit Card	720+	18	\$15K or less	0%	income; credit score; negative accounts; bankruptcy	One application; hard pull - no paperwork	Card sent to applicant; 2-5 business days	No	contractor pays cc processing fee (varies by provider)	Interest rate, on any balance, starts after promotional period (subject to lender's terms)