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- 1 Checking to see what options you prequalify for generates a soft credit inquiry on your credit report, which is visible only to you. A hard credit inquiry, which is visible to you and others, and which may affect your credit score, only appears on your credit report if and when an installment loan is issued to you, or when you receive a final credit decision regarding a revolving line of credit. Your APR will depend upon your credit score and other key financing characteristics, including but not limited to the amount financed, repayment period, and your credit usage and history.
- 1 A representative example of loan payment terms is as follows: you receive a loan of \$15,000 for a term of 60 months with an APR of 12.99%. In this example, you will make 60 monthly payments of \$343.05. Loan amounts range from \$1,000 to \$50,000, and loan term lengths range from 24 months to 84 months. Some amounts and term lengths may be unavailable in certain states or through certain providers.

Loan APR ranges from 3.99% to 30.99% and is determined at the time of application. Lowest APR is available to borrowers with excellent credit. Advertised rates and fees are valid as of January 2022 and are subject to change without notice. Credit products are provided by LendingClub Bank or other issuing banks.