



LendingPoint™ unlocks the power of possibility by simplifying financial services to enrich people's lives.

## FACT SHEET

- LendingPoint is a CreditTech platform that provides financing solutions for consumers.
  - Serving FICO® scores up to 850
  - Loans from \$1,000 to \$36,500 and no prepayment penalties
  - Rates from 7.99% to 35.99% APR
  - Simple online application
  - Check your rate without impacting your credit score
  - Funds available as soon as the next day upon approval
  - Our innovative technology allows us to understand the individual creditworthiness of every applicant
- Our short and simple application allows us to deliver fast credit decisions for loans from \$1,000 to \$36,500\* that include flexible payment terms up to 72 months, rates ranging from 7.99% to 35.99% APR and next business day funding upon approval.
- Intuitive and simple digital loan application with fast decisioning.
- Led by an experienced management team with a long history of innovation and value creation.
- LendingPoint employs its AI credit tech platform to decision its applications allowing it to see through credit scores to the real person.
- Using proprietary algorithms and technologies, we're creating simple, human and intuitive financial services to enrich people's lives and empower financial success.

- Our commitment to customer satisfaction has made us the preferred platform for more than \$4 billion in loans.

\* Applications submitted on this website may be funded by one of several lenders, including: FinWise Bank, a Utah-chartered bank, Member FDIC; Coastal Community Bank, Member FDIC; and LendingPoint, a licensed lender in certain states. Loan approval is not guaranteed. Actual loan offers and loan amounts, terms, and annual percentage rates ("APR") may vary based upon LendingPoint's proprietary scoring and underwriting system's review of your credit, financial condition, other factors, and supporting documents or information you provide. Origination or other fees up to 10% may apply depending upon your state of residence. Upon final underwriting approval to fund a loan, said funds are often sent via ACH the next non-holiday business day. Loans are offered from \$1,000 to \$36,500, at rates ranging from 7.99% to 35.99% APR, with terms from 24 to 72 months. Minimum loan amounts apply in Georgia, \$3,500; Colorado, \$3,001; and Hawaii, \$2,000. For a well-qualified customer, a requested loan of \$10,000 serviced by LendingPoint over a period of 48 months that has an APR of 26.59% with an origination fee of 10% may have a payment of \$340.52 per month. (Actual terms and rate depend on credit history, income, and other factors.) The total amount due under the loan terms provided is \$16,345.12 and the disbursement amount is \$10,000. In the example provided, the total financed amount is increased to receive the full requested loan amount after the origination fee is deducted. The total amount due is the total amount of the loan you will have paid after you have made all payments as scheduled.