PRESS KIT

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MEDIA CONTACT

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ABOUT LENDINGPOINT

Approved Company Boilerplate

Use for: press releases, media responses, company descriptions, and external review materials.

LendingPoint is an AI-driven, award-winning fintech company that provides unsecured personal loans through its personal finance, direct origination, and servicing platforms. The company's pricing, fraud prevention, risk, and asset management models help extend credit to borrowers in a convenient, fair, and responsible manner.

LendingPoint's proprietary underwriting models evaluate hundreds of data points beyond FICO® scores, and a fully digital application experience delivers near-instant credit decisions and same- or next-business-day funding upon approval.

LendingPoint has been named to the Inc. 5000 and Deloitte's Technology Fast 500, and recognized by Finovate and the Atlanta Business Chronicle for innovation, growth, and workplace culture. LendingPoint is a privately held company headquartered in Metro Atlanta with an office in Dallas. For more information, visit www.lendingpoint.com.

KEY FACTS

Founded	2014
Headquarters	Metro Atlanta, Georgia
Category	Online personal loans
Originations to date	$10 billion (as of Q2 2026)

Loan range	$1,000 to $36,500
APR range	7.99% to 35.99%
Loan terms	24 to 72 months
Funding speed	Same- or next-business-day upon approval
Underwriting	Proprietary underwriting models evaluating hundreds of data points beyond FICO® scores

CONSUMER LOAN FEATURES

- Personal loans from $1,000 to $36,500
- Fixed APRs from 7.99% to 35.99%
- Flexible repayment terms from 24 to 72 months
- No prepayment penalties
- Check rates with no impact to credit score through a soft inquiry
- Simple online application
- Near-instant credit decisions, subject to application review and approval
- Same- or next-business-day funding upon approval
- Fixed monthly payments
- U.S.-based customer support

LEADERSHIP

Leadership information is provided for background and review purposes. Interview availability and spokesperson participation are subject to approval.

Mark Freeman

Chief Executive Officer

Mark Freeman serves as LendingPoint's Chief Executive Officer and a member of its Board of Directors, overseeing the company's consumer lending strategy and long-term initiatives.

Mark joined LendingPoint in 2024 following leadership roles across consumer finance and banking. Prior to LendingPoint, he served as Chief Financial Officer of Republic Finance. Earlier in his career, he held senior leadership positions at Ocwen Financial Corporation, Banc of America Securities, BMO Capital Markets, RBC Capital Markets, and other global banks.

Mark holds a BBA in Finance and Marketing from The University of Texas at Austin and an MBA in Finance from Tulane University's A.B. Freeman School of Business.

Areas of Expertise

- Consumer lending strategy
- Fintech-bank partnerships
- Capital markets
- Responsible growth strategy
- Financial operations

Dan Shuntich

Chief Risk Officer

Dan Shuntich serves as LendingPoint's Chief Risk Officer, overseeing the company's credit underwriting, fraud prevention, risk mitigation, and portfolio strategy.

Dan has more than 30 years of experience in financial services and credit risk management. Throughout his career, he has led underwriting and credit risk functions across lenders and fintech platforms, including Renovate America and Dell Financial Services. His leadership focuses on balancing responsible risk management with expanded consumer access to credit through data-driven underwriting and fraud prevention.

Dan holds a degree in Finance from The University of Alabama and an MBA from the University of North Texas.

Areas of Expertise

- Consumer credit risk
- Near-prime lending
- Data-driven underwriting
- Fraud prevention
- Portfolio analytics

Craig Shmoldas

Chief Financial Officer

Craig Shmoldas serves as LendingPoint's Chief Financial Officer, overseeing the company's finance organization, including accounting, financial planning and analysis, and treasury. Craig brings more than 25 years of experience across consumer lending, finance, and specialty finance, including roles with Santander Consumer USA, BMO Capital Markets, and Bank One.

Prior to joining LendingPoint, Craig served in senior finance and treasury roles at Santander Holdings USA and Republic Finance.

Craig holds a BBA from Mississippi State University's College of Business and Industry.

Areas of Expertise

- Corporate finance & treasury
- Financial strategy

- Consumer finance leadership
- Financial planning & analysis
- Accounting & financial operations

Roy Russo

Chief Technology Officer

Roy Russo serves as LendingPoint's Chief Technology Officer, overseeing the company's technology strategy, engineering organization, and product development.

Roy brings more than 25 years of experience in financial services, lending technology, and platform modernization. Prior to joining LendingPoint, he served as CTO at Momnt and BlueChip Financial. Earlier, as Vice President of Engineering at Predikto, he led AI/ML platform development and engineering teams through the company's acquisition by Raytheon.

Roy is also the co-author of *Elasticsearch in Action* and the founder of ElasticHQ, a widely adopted open-source Elasticsearch monitoring platform with over 17 million downloads.

Roy holds a BA in Economics from Florida International University.

Areas of Expertise

- Technology strategy & architecture
- Engineering leadership & team scaling
- Platform modernization
- Fintech & lending technology
- Product development

Michael Antonishak

Chief Operating Officer

Michael Antonishak serves as LendingPoint's Chief Operating Officer, overseeing the company's servicing and asset management operations and the experience delivered to customers and investors.

Michael joined LendingPoint in 2024 and brings more than 25 years of experience leading organizational transformation across the financial services and mortgage industries. Prior to joining LendingPoint, he served as Chief Financial Officer of Rushmore Loan Management Services and as Chief Operating Officer of Renovate America. Earlier, as Senior Vice President of Default at Nationstar/Mr. Cooper, he led collections, loss mitigation, foreclosure, bankruptcy, and REO operations for the enterprise.

Michael holds a BA in Finance and Economics from The University of Toledo, an MBA in Finance and Management from the University of Notre Dame's Mendoza College of Business, and an MA in Military History from The Citadel.

Areas of Expertise

- Servicing & asset management
- Operational transformation
- Customer experience strategy

- Default & loss mitigation operations
- Financial operations & performance management

Raul Tavares

Chief Lending Officer

Raul Tavares serves as LendingPoint's Chief Lending Officer, overseeing the company's strategy for profitable growth across lending, customer acquisition, product, marketing, business development, and commercial operations. He also partners cross-functionally to shape LendingPoint's credit strategy, pricing, and underwriting, helping align customer experience, risk management, and commercial execution to deliver sustainable business performance.

Since joining LendingPoint in 2015, Raul has played a key role in the company's evolution from an early-stage fintech into a leading consumer lending platform. Throughout his tenure, he has held leadership roles spanning business development, credit risk, product, growth strategy, and lending, giving him a unique perspective across every stage of the customer and lending lifecycle.

Known for combining analytical rigor with an entrepreneurial mindset, Raul believes sustainable growth comes from asking the right questions, building high-performing teams, and using data to simplify complex decisions. He is passionate about creating organizations where strategy, technology, and execution work together to solve meaningful customer problems and deliver long-term business results.

Raul earned a Bachelor of Business Administration in Marketing and Management from the University of Richmond's Robins School of Business.

Areas of Expertise

- Growth & commercial strategy
- Customer acquisition & marketing
- Product & lending strategy
- Credit strategy, pricing & underwriting
- Business development
- Data-driven decision making

DISCLOSURES

Applications submitted on LendingPoint's 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. Higher loan amounts may be available through select partners. 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 interest rates depend on credit history, income

and other factors. The total amount due under the loan terms is $16,345.12, and the loan disbursement amount is $10,000. The total amount due represents the full amount you will pay over the life of the loan if all payments are made as scheduled. In this example, the amount financed is $10,000, and the finance charge is $6,345.12, which includes a 10% origination fee. Customers may have the option to deduct the origination fee from the loan proceeds. If this option is selected, the amount disbursed will be less than the amount requested. For example, for a $10,000 loan with a 10% origination fee ($1,000), the amount disbursed would be $9,000.