

# Shortcodes → Block Patterns

## — Where can I get a personal loan? —

You have a variety of personal loan providers to pick from. However, you'll typically more loan options if you have stronger credit. Depending on the type of provider you choose, you can [apply for a personal loan in person](#), online or over the phone.

### Direct online lenders

[Online lenders](#) have more flexible lending criteria and offer a straightforward application process. If approved, your loan amount can be deposited into your bank account as soon as the next business day — but it may take up to a week.

### Brokers and connection services

Brokers and [connection services](#) work slightly differently but have the same goal: to pair you with a lender that will approve you. Brokers have you fill out a preliminary application and often charge a fee for their service. Connection services are automated and don't make lending decisions themselves.

### Banks

Getting a loan from a bank might be the tradition choice, but it's not the fastest. Banks tend to have stricter approval criteria and longer turnaround time. The benefit of [borrowing with your bank](#) is that some banks offer discounts to people who have an existing account.

### Credit unions

If familiarity is important to you, consider [taking out a personal loan at a credit union](#). Credit unions tend to evaluate your financial history with the institution, adding a layer of flexibility to approval. Similar to banks, credit unions tend to have longer approval and turnaround times than online lenders.

### Peer-to-peer lenders

Relatively new to the financial market, [peer-to-peer lenders operate as marketplaces](#) that bring borrowers and investors together. A peer-to-peer loan is funded by a pool of individual investors online. Although the process of applying is a lot like that of a traditional loan, the turnaround time is often much longer.

LEARN MORE

[Compare places to get a personal loan](#)

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## 4. *Implement One of Each Type*

(though we almost never implement static blocks)