



Personal Loans Up to \$40,000

Check your rate. It won't impact your credit score.



\$ How much do you need?

What's the money for?

Check Your Rate

✉ Respond to Mail Offer

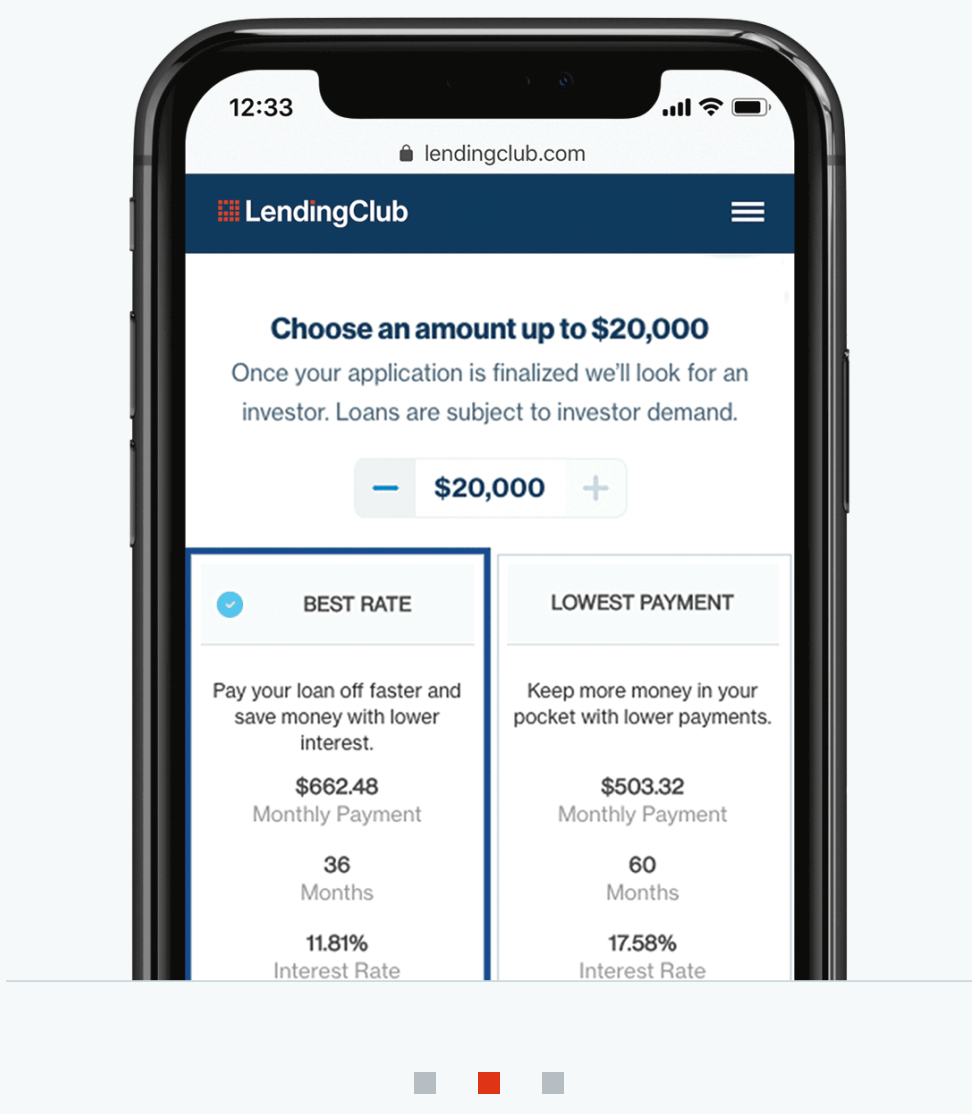
Do More With a Personal Loan

Pay down high-interest debt, consolidate credit card balances – and save more than \$1,000.* With single monthly payments, lower fixed interest rates, and no prepayment penalties, a personal loan from LendingClub Bank can help you simplify your finances and take control of your debt.

Join the newsletter.

By submitting your email address, you agree to LendingClub's Terms of Use and Privacy Policy.

Enter your email



How LendingClub Works

Apply in Minutes

Get customized loan options based on what you tell us.

Choose a Loan Offer

Select the rate, term, and payment options you like best.

Get Funded

Once your loan is funded, we'll send the money straight to your bank account or pay your creditors directly.

Check Your Rate

Join Over 3 Million Members



Thank you so much for valuing me as a customer, and coming through for me and my family at a trying time in this world.

— Roselyn, a member from Texas

Read More Reviews

\$60 Billion +
Borrowed

3 Million +
Members

54,898 Reviews



Questions? We've Got Answers

How is LendingClub different?



What is a personal loan?



How is a personal loan different than a credit card?



Will checking my rate hurt my credit score?



How can I protect myself from scams?



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* On average, personal loans from LendingClub Bank are offered at an APR of 15.95% with an origination fee of 5.00% and a principal amount of \$15,800 for loans with term lengths of 36 months, based on current credit criteria and an analysis of historical borrower data from 1/1/21 to 4/12/21. For credit card purchases made in March 2021, the average APR was 20.29%, according to publicly available information published by [TheBalance.com](#). If you pay off a credit card balance of \$15,010 with an APR of 15.95% over 36 equal monthly payments, you will pay \$5,152 in total finance charges. If you obtain a loan with a term of 36 months and an amount financed of \$15,010 (principal amount of \$15,800 with an origination fee of \$790) at 15.95% APR, you will pay \$3,975 in total finance charges over the term of the loan, a savings of \$1,177 as compared to the average credit card.

Savings are not guaranteed and depend upon various factors, including but not limited to interest rates, fees, and loan term length.

A representative example of loan payment terms is as follows: you receive a loan of \$13,411 for a term of 36 months, with an interest rate of 12.16% and a 5.30% origination fee of \$711, for an APR of 15.99%. In this example, you will receive \$12,700 and will make 36 monthly payments of \$446.46. Loan amounts range from \$1,000 to \$40,000 and loan term lengths are 36 months or 60 months. Some amounts and term lengths may be unavailable in certain states.

APR ranges from 7.04% to 35.89% and is determined at the time of application. Origination fee ranges from 3% to 6% of the loan amount. Lowest APR is available to borrowers with excellent credit. Advertised rates and fees are valid as of 7/1/21 and are subject to change without notice.

Checking your loan rate 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 a loan is issued to you. Your loan APR will depend upon your credit score and other key financing characteristics, including but not limited to the amount financed, loan term length, and your credit usage and history.

Unless otherwise specified, all loans and deposit products are provided by LendingClub Bank, N.A., Member FDIC, Equal Housing Lender ("LendingClub Bank"), a wholly-owned subsidiary of LendingClub Corporation, NMLS ID 167439. Loans are subject to credit approval and sufficient investor commitment. Only deposit products are FDIC insured.

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