



ZIPLOAN™
THE POWER OF ZERO

**A SMARTER WAY
TO PAY**

**THE
POWER OF
ZERO**

ZERO PENALTY INTEREST RATE

ZERO PREPAYMENT PENALTY

ZERO COLLATERAL

ZERO HASSLE

ZERO DELAY



**APPLY FOR
A ZIPLOAN™
TODAY!**

**CHECKING YOUR PAYMENT
WON'T HURT YOUR CREDIT SCORE!**

We can provide you with a loan decision in seconds!
Get approved right from your provider's office.

LendingUSA Participating Provider:



If you have any questions, call our
friendly live representatives at:

1-800-994-6177

We are here to help you!

LendingUSA.com

All loans are made by Cross River Bank, A New Jersey State Chartered Bank. Member FDIC.

LendingUSA
More than a loan. A relationship.



0%

**INTEREST RATE
IF PAID IN FULL IN SIX MONTHS***

*To avoid paying interest on the unpaid principal, including interest accrued during the six-month promotional period, you must pay the principal amount of your loan by the due date of your sixth scheduled monthly payment, and make each of your first five scheduled monthly payments by their due date. The Zero Interest Rate on Principal Option Promotion includes a non-refundable origination fee of 8% that results in an APR up to 29.99%. The non-refundable origination fee will be included in the principal loan amount and withheld from the loan proceeds.



CHOOSE A MONTHLY PAYMENT THAT FITS YOUR BUDGET

Available Loan Amounts Range from \$1,000 up to \$35,000

ALL LOANS INCLUDE ZERO INTEREST RATE ON PRINCIPAL OPTION PROMOTION IF PAID IN FULL IN SIX MONTHS¹

Estimated Min. Fixed Monthly Payments ²	\$1,000	\$4,000	\$6,000	\$8,000	\$12,500	\$17,500	\$25,000	\$35,000
36 Months	\$35 - \$42	\$141 - \$170	\$212 - \$255	\$283 - \$340	\$442 - \$531	\$619 - \$692	\$884	\$1,237
60 Months	\$26 - \$32	\$104 - \$129	\$157 - \$194	\$209 - \$259	\$326 - \$404	\$457	\$653	\$914

Zero Interest Rate on Principal Option Promotion if paid in full in six months	\$1,000	\$4,000	\$6,000	\$8,000	\$12,500	\$17,500	\$25,000	\$35,000
6 Months	\$180	\$720	\$1,080	\$1,440	\$2,250	\$3,150	\$4,500	\$6,300

The range of monthly payment amounts for the terms discussed above are based on APRs, which range from 16.39% to 29.99% APR. The APR offered to you will depend on such factors as your credit score, application information, loan amount, loan term, and credit history. The Zero Interest Rate on Principal Option Promotion includes a non-refundable origination fee of 8% that results in an APR up to 29.99%. The non-refundable origination fee will be included in the principal loan amount and withheld from the loan proceeds.

CHECKING YOUR PAYMENT WON'T HURT YOUR CREDIT SCORE!

PLEASE READ THE FOLLOWING IMPORTANT INFORMATION

1 To avoid paying interest on the unpaid principal, including interest accrued during the six-month promotional period, you must pay the principal amount of your loan by the due date of your sixth scheduled monthly payment, and make each of your first five scheduled monthly payments by their due date. We will keep any prepaid finance charge that is included in the principal you owe. This is called the "Zero Interest Rate on Principal Option Promotion". The Zero Interest Rate on Principal Option Promotion will expire after the due date of your sixth scheduled monthly payment or if you make a scheduled monthly payment after its due date. Please note that you will lose the Zero Interest Rate on Principal Option Promotion even if you make a scheduled monthly payment during its grace period and you do not owe a late charge for that scheduled monthly payment. If the Zero Interest Rate on Principal Option Promotion expires (either because you have not paid the full principal amount of your loan or you have made a scheduled monthly payment after its due date), the lender will treat any extra payment you have paid to lender as a partial prepayment. If you do not meet these conditions, interest will be charged on the principal amount from the loan disbursement date at the interest rate set forth in your loan contract. **NON-REFUNDABLE ORIGINATION FEE.** The Zero Interest Rate on Principal Option Promotion includes a non-refundable origination fee of 8% that results in an APR up to 29.99%. The non-refundable origination fee will be included in the principal loan amount and withheld from the loan proceeds.

2 The stated estimated monthly payments shown in the above table will not pay the principal amount in full within the six-month promotional period. In order to avoid paying interest on the unpaid principal you will need to make higher monthly payments or pay the remaining principal balance by the due date of your sixth scheduled monthly payment (the end of the six-month promotional period).

CREDIT LEVEL is based upon the lender's evaluation of your application and third-party data provided by credit bureaus and from other sources.

Applicants require a minimum 620 FICO score.

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EASY 3 STEP APPLICATION PROCESS*

- 1 APPLY**
at the provider's office, online, or by phone
- 2 CHOOSE**
your term and monthly payment
- 3 SIGN**
your online agreement

ZIPLOAN™ VS A CREDIT CARD

	ZIPLOAN™ THE POWER OF ZERO	CREDIT CARD
Affordable Monthly Payments	✓	✓
Approved Within Seconds	✓	✓
Fixed Payment Amount	✓	X
Fixed Term	✓	X
Installment Loan	✓	X

* Subject to credit approval.