

## Options for Credit cards

Below are some options for up to 18 months 0% credit cards.

- 1: Chase freedom offers 15 month free zero introduction with good excellent credit.
2. Blue cash card from American Express is also zero introduction rate for 15 months.
3. The Discover It Card through Discover off of 0% interest introduction rate for 14 months.
4. Bank of America Cash reward world card offers 0% for 12 months.
5. Wells Fargo Cash Wise Visa card offers 0% interest for 12 months.
6. Citibank Citi thank you preferred card offers 0% interest introductory rate for the first 15 months.
7. The AMEX American Express card offers 0% introduction rate for the first 15 months as well.
8. The Wells Fargo platinum Visa card offers 0 interest rate for the first 15 months of the introduction rate.
9. Citi Simplicity card offers 0% introduction rate for the first 18 months.
10. The Citibank Citi Diamond preferred card offers a 0% introduction rate at 12 months.

## Options for Loans:

Cut and paste these in the address bar/browser.

1. Lendkey <https://homeimprovement.lendkey.com/loans/new?>

LendKey 10 & 15 year term loans as low as 6.49%

FICO as low as 660 (Experian) Primary applicant gross annual income must be at least \$50,000 No bankruptcies or foreclosure Loan terms ranging from 3 years to 15 years (based on qualification)

2. LightStream <https://www.lightstream.com/ams?fact> LightStream- Unsecured Loans for Excellent Credit Loans from \$5,000 - \$100,000 unsecured. Rates starting at 4.99%\* APR with AutoPay. Good to Excellent credit required. 12 year payment terms^ available for excellent-credit customers. No prepay

3. LendingClub <https://www.lendingclub.com/loans> Unsecured Loans for Excellent, Good & Fair Credit \$1,000 to \$40,000 for Home Improvement Rates from 5.99% to 35.89%\* APR. Best APR is available to borrowers with excellent credit 3 & 5 Year terms \* No prepayment Penalty

4. Prosper- Unsecured Loans for Excellent, Good & Fair Credit

<https://www.prosper.com/personal-loans/low-rate?variant>

\$2,000 to \$35,000 Rates from 5.99% - 36% APR 3 or 5 year terms available Minimum credit score 640 No impact to your credit score for checking your rate A simple and easy online applicant

5. Signature Loan for Home Improvements- Poor Credit down to 550 score

<https://www.signatureloan.com>

Personal loans for any purpose \$1,000 - \$35,000 All Credit Scores welcome Large network of lenders Use the loan for any purpose

6. 0% Credit Cards up to 18 months -Can be used for any type of product or service

<https://www.creditcards.com/zero-interest>

0% APR on Purchases Up to 18 Months- Over 30 Different Offers to Choose From- Good to Excellent Credit Required 660 score or better Research and Compare all Cards - Start By Clicking 'choose offer

7. Avant- Loans for Excellent, Good, Fair and Poor Credit

<https://www.avant.com>

Loans from \$2,000 to \$35,000\* online Funds deposited as soon as the next business day ‡ Rates from 9.95% to 35.99% APR

8. Personal Loans for Any Purpose – Fair & Poor Credit

<https://personalloans.com>

Personal loans for any purpose \$1,000 - \$35,000 All Credit Scores welcome large network of lenders Use the loan for any purpose

9. OneMain Home Improvement Loans

<https://www.homeimprovementloanpros.com>

Simple online application

Clear loan terms and no prepayment penalties