



## Advertiser Disclosure

The offers that appear are from companies which EVVO Financial, and its partners receive compensation. This compensation may influence the selection, appearance, and order of appearance of the offers listed below. However, this compensation also facilitates the provision by EVVO Financial of certain services to you at no charge. The offers shown below do not include all Financial Services companies or all of their available product and service offerings.

### **Additional Information**

We do not charge any fee or cost to submit a loan request with EVVO Financial. The actual loan rate depends on the loan amount and term requested, as well as your credit score, usage and history. If you are offered a loan, you will have the opportunity to review the final offer made by lender or lending partner, and to accept the loan agreement made directly between you and lender or lending partner. The lenders and lending partners we work with may charge an origination fee for facilitating the loan to you. For example, on a \$10,000 loan with a 5% origination fee, you will incur a \$500 origination fee and \$9,500 upon successful issuance of your loan. Rate, terms and fees will be based on your individual credit history and will be underwritten by the lender and not by EVVO Financial.

Please note, our lenders' and lending partners' privacy policy and security policies may differ from EVVO Financial standards. EVVO Financial assumes no responsibility, nor does it control, endorse or guarantee any aspect of your use of the linked site. All rates, fees and terms are

presented without guarantee and are subject to change pursuant to each provider's discretion and may not be available in all states or for all types of loans. There is no guarantee you will be approved or qualify for the advertised rates, fees or terms presented. This website does not include all lending companies or all available lending offers that may be available to you.

Personal loan rate examples (for illustrative purposes only): a \$10,000 loan at 4.89% APR with a term of 3 years would result in 36 monthly payments of \$299 (Total repayable : \$10,772) and a \$10,000 loan at 9.99% APR with a term of 5 years would result in 60 monthly payments of \$201.81 (Total repayable : \$12,108.60).

Each state has specific rules and regulations that govern lending partners. The amount you can borrow, the APR, and repayment term are based on your state's laws, the lending partner, and your creditworthiness.

The operator of this website is not a lender and does not make loans or credit decisions. This website will submit the information you provide to lending partners, who will first use a soft credit check(s) to assess your eligibility for a loan. There is no guarantee you will be presented with any personalized loan offers, or that upon presentation of any personalized loan offers you will qualify for the rates, fees, or terms shown on this site. Providing your information on this website does not guarantee that you will be approved for a loan.

If you receive a loan offer, it is imperative that you review the lending partners terms and conditions before proceeding with an application for a loan and please note, that at the point of application with the lending partner you may be subject to a full credit check.

## **Annual Percentage Rate (APR) Disclosure**

The Annual Percentage Rate is the rate at which your loan accrues interest. It is based upon the amount of your loan, the cost of the loan, term of the loan, repayment amounts and timing of payments and payoff. By law, the lender or lending partner must show you the APR before you enter into the loan. States have laws that may limit the APR that the lender or lending partner can charge you. Rates will vary based on your credit worthiness, loan size, amongst other variables, with the lowest rates available to customers with excellent credit. Minimum and maximum loan amounts and APRs may vary according to state law and lender or lending partner.

We recommend that you read the lender's and/or lending partner's personal terms and conditions in full before proceeding for any loan.

EVVO Financial is the technology platform powering financial services online. EVVO's API enables its partners to connect their users with real-time decisions and personalized offers and rates from premium financial services providers. EVVO Financial offices are located at 6860 North Dallas Parkway, Suite 200 Plano, Texas 75024. This site is directed at, and made available to, persons in the continental U.S., Alaska, and Hawaii only.

This credit eligibility service is completely free to use. We may receive a fee or commission for introductions to credit providers. Using this service does not impact the interest rates that you are eligible for. The offers available through this service do not include all financial services companies and do not include all products or services available. All rates, fees, and terms are presented without guarantee and are subject to change pursuant to each provider's discretion.