

Easy Financing for Your Kitchen and Bath

Increase the value of your home with a new kitchen or bathroom. Your next family gathering can start in a new, upgraded kitchen that everyone can enjoy.

WHO IS LENDKEY?

LendKey's innovative technology matches consumers with community banks and credit unions to create the most transparent, accessible, and lowest cost home improvement loan options in the market.

PROGRAM BENEFITS



Loan Flexibility

Loan sizes up to \$75,000 and flexible funding schedules to meet your project needs.



Rates as low as 5.99% APR

Low fixed-rate financing with no home equity needed.



Terms up to 15 years

One of the industry's longest available loan terms, for predictable, low, fixed monthly payments.



HOW IT WORKS



APPLY



INSTANT
PRE-APPROVAL



UPLOAD
SUPPORTING DOCS



GET APPROVED
AND SIGN



DISBURSE FUNDS
& START PROJECT!



866-840-3502



customer.care@lendkey.com



lendkey.com

PROGRAM OVERVIEW

FICO	APR ¹	MAX LOAN SIZE ²	LOAN TERMS IN YEARS ³
750+	5.99%	\$75,000	3, 5, 7, 10, 15
700-749	7.49%		
680-699	10.24%	\$40,000	3, 5, 7, 10
660-679	11.74%		

CALCULATE ESTIMATED MONTHLY PAYMENT ⁴

Term	5.99%	7.49%	10.24%	11.74%	<p>Your project will cost an estimated</p> <div style="border: 1px solid black; padding: 10px; text-align: center;"> <p>\$</p> </div> <p>per month ⁵</p>
15 yrs	.857%	.941%	N/A	N/A	
10 yrs	1.12%	1.20%	1.35%	1.43%	
7 yrs	1.47%	1.55%	1.69%	1.77%	
5 yrs	1.94%	2.02%	2.15%	2.22%	
3 yrs	3.05%	3.12%	3.25%	3.32%	
	5.99%	7.49%	10.24%	11.74%	

Estimated monthly payment is calculated by multiplying your estimated loan amount by the payment factor associated with your desired interest rate and loan term (ex. 5.99% with a 15 year term is .857%).

To ensure best accuracy, use "Program Overview" section to select the rate that corresponds with your estimated credit score (FICO) range.

When applying with a creditworthy co-applicant, interest rate, maximum term, and maximum loan size are based on the higher of the two FICO scores.

CREDIT REQUIREMENT	MINIMUM
Bankruptcy/Foreclosure	No previous Bankruptcy/Foreclosure
Property Ownership & Residency	Borrower and Co-Borrower must show ownership & primary residency
Minimum Income	Primary applicant must have gross annual income of \$50,000

¹ Not all applicants receive the lowest APR displayed. The lowest APRs in each tier are reserved for applicants with the highest credit scores. Rates above include a 0.25% reduction for enrolling in automatic monthly payments from an eligible bank account to pay principal and interest amounts that are due. This rate reduction will be removed, and the rate will be increased by 0.25% upon any cancellation or failed collection attempt of the automatic payment. The borrower will not be entitled to the rate reduction unless the automatic monthly payment has been successfully debited from the borrower's account. **The rate reduction may reduce the number, and not the dollar amount, of required monthly payment of principal and interest.**

² Determined by credit quality.

³ Repayment Example: Assuming a 15-year fixed rate loan, \$50,000 loan amount (provided as a single disbursement), and 6.24% interest rate, you would make 180 monthly payments of \$428.44 to repay this loan. If the interest rate is 7.74% and the loan amount is \$50,000, you would make 180 monthly payments of \$470.35 to repay this loan.

⁴ Estimated Payment Factor = Monthly loan payment divided by total loan amount. The monthly loan payment used to calculate the Payment Factor is based on the (i) the APR without the automatic monthly payment discount applied, and (ii) the maximum loan term.

⁵ The payment above is for illustrative purposes only and may not reflect the actual cost of the home improvement project. Your rate, term, monthly payment amount will be determined following a full review of your application, as well as your credit and income profile.

Certain membership requirements (including the opening of a share account and any applicable association fees in connection with membership) may apply in the event that an applicant wishes to accept a loan offer from a credit union lender.

Applicant must be a US Citizen or Permanent Resident.

Rates and terms indicated herein are as of Nov. 20, 2020. Loan products, terms, and benefits may be modified or discontinued by participating lenders at any time without notice. 90-day credit expiration following application submission if the loan agreement has not been signed; 180-day project completion window from signing of the loan agreement.