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Whats a good payday loan app

Photo Courtesy: Spencer Platt/Getty Images Debt can be scary, but it’s also a fact of life when you run your own business. Small loans provide the capital that new businesses need to invest in their own success. Figuring out which loans are best, however, isn’t always easy. Fortunately, we’ve gathered up some of the best places for small businesses to get loans from. These banks and other organizations offer competitive rates that can help you get started on that dream renovation or new service idea that you need to take your business to the next level. LendingClub is a technology company that pairs borrowers with the lenders they need to succeed. Loans range from \$5,000 to \$500,000 with interest rates starting at a 4.99 annual percentage rate (APR). You can have fixed monthly payments over a one to five year period with no prepayment penalties. LendingClub also offers a dedicated Client Advisor service to help new business owners navigate the process. Photo Courtesy: Don Emmert/Getty Images OnDeck has an A+ rating with the Better Business Bureau and offers both lines of credit and loans. The latter range from \$5,000 to \$500,000 with repayment terms up to 12 months. While the customizability of OnDeck’s loans can potentially be good for anyone, where the company really shines is repeat borrowers. If you already have a loan and take out another one, OnDeck will waive your original loan’s interest, which can be a good deal for a business that plans for rapid expansion. On top of that, OnDeck uses soft credit checks, meaning applying won’t hurt your credit. Photo Courtesy: Smith Collection/Gado/Getty Images As one of the four largest banks in the United States, Chase Bank is a major player in the financial industry, and borrowing from them has some serious perks. While it can be harder to qualify for a loan from Chase, the terms are likely to be very agreeable. Services offered include business term loans, lines of credit, Small Business Administration (SBA) loans, trade financing and commercial real estate financing. Business loans range from \$10,000 to \$500,000 over a term of one to two years, with commercial loans exceeding that range. Photo Courtesy: James Leynse/Getty Images Wells Fargo is unusually open about the terms of its loans, with everything from the minimum credit score needed for a business loan (670) to the APR range you can expect (6.25 to 22.99 percent) freely available on the bank’s website. lets you borrow from \$10,000 to \$100,000 with fixed interest rates of 6.5 to 22.99 percent. The main downside of Wells Fargo is that it’s better if you already use the bank for other services — there’s a \$150 service fee otherwise. Photo Courtesy: Justin Sullivan/Getty Images Like many large banks, Bank of America offers good rates on business loans, but with the catch that the requirements to qualify are fairly high. Your business needs to have been in operation for two years and earn an annual revenue of at least \$100,000. You also may be required to provide collateral if you don’t meet certain standards. What you get in exchange, however, is access to a range of financial products spanning from lines of credit to business loans, with the latter having an estimated APR of 6.25 to 17 percent and a range of \$10,000 to \$100,000 dollars. Bank of America also offers a customer rewards program, making it another good choice for business owners who expect to be doing a lot of business with a bank beyond just deposits. Photo Courtesy: David McNew/Getty Images Like LendingClub, Smartbiz helps small business owners find the best loans for them, particularly SBA loans. As with all such loans, you’ll need a fair amount of paperwork to meet government requirements. Additionally, you’ll need to have been in business for two years or more and have a personal credit score of 650 or greater and business credit score of at least 150. As a reward for all that hassle, however, you get access to some of the best loans on the market. Photo Courtesy: @SmartBizLoans/Twitter Lendio is another online service that can help you find a loan. While it usually requires six months in business to qualify and two years for the best prices and offers, it also offers ten different loan types and low credit score requirements. Finding a loan is as simple as filling in your information in a process that can take as little as fifteen minutes and then waiting for Lendio to find the best deals for you. The company also pairs each client with a personal funding manager, which can be helpful for new business owners. Photo Courtesy: @Lendio/Twitter Whether you’ve moved to a new city or you’re ready to get more social in your current place, there’s no reason to sit at home alone and hope something comes up. Thanks to a few awesome apps, you can find out what’s going on in your area and get out there as soon as tonight to make friends, experience cool events and just have an all-around good time. Come on, that Netflix marathon can wait until next weekend. It’s time to get up off the couch and enjoy your area like never before. Whether you’re planning an event or just looking for one to attend, Eventbrite has you covered. Check out what others are promoted, even see what your friends are planning to do this weekend so you can tag along. You can even buy tickets through the app which is free for iOS and Android. Free for iOS only. Now gives you local event information in (mostly) real time. Basically, it does this by taking posts from social media accounts of people who are at that events and showing off pictures and other information from attendees themselves. Of course, you may find that a few events have already ended because nothing is foolproof, but if you’re out and trying to find a party, concert, festival, tasting or practically anything else to do, Now will find it for you in and around your exact location, anywhere in the world. If you’re truly looking for a social experience, Party with a Local may be your best option. Available for iOS and Android, you can get in touch with people who are at nearby locations or planning to go to them that day. Plan a party or meetup at a local restaurant, club, bar or event. It’s a great tool for making friends in a new city. Like a Local was built to be a travel app, but, as it turns out, the actual locals are using it more to find out what there is to do in their area. While it’s not available in every city, you can purchase guides to the ones you’re interested in, and use them to locate everything from restaurants and art galleries to parks and museums. The guides are provided by local writers, so you’re truly getting an inside look at what to do in a community. The app is only available for iOS. Not only is Goby a cool app for finding things to do in your area, but you can sync it to your social media accounts so that it creates a more personalized experience for you. Or you can search manually by selecting the “things to do” or “Find cool stuff near me today” options. It’s easy to use, and it’s free for both iOS and Android. DoStuff isn’t available for every city yet, but it does cover most of the big ones in the United States. If you’re lucky enough to fall into that category, you’ll love the personalization this app offers. Create a profile, view events chosen by local influencers and sort the options by category so you are only seeing the ones that interest you. It’s available for both iOS and Android. Let’s face it: Few people are in the mood for a loud concert every night, but you don’t want to spend every night mellowing out in a coffee shop. Gravy lets you pick your local events and other things to do based on your mood. If you have the kids with you, you might select the “playtime” mood for family-friendly options, or if you’re feeling energetic, you may select “lively” which shows you concerts, sporting events, bars and clubs. The app is free for both iOS and Android. Field Trip is an app made by Google that runs as a background program while you spend time in your city. As you walk or ride around, it presents you with cool facts and information about the places you pass, including events taking place there. Set it to be as vague or specific as you like with details. The app is available for iOS and Android. CC0/Bernard-Verougstraete/Pixabay If you sync the Time to Enjoy app with your smartphone’s calendar, it’ll tell you what there is to do in your area, but only at the times you’re available. So, there’s no disappointment because you have a dentist appointment on the day of that matinee at the local theater. Unfortunately for Android users, it’s only available for iOS. Localmind not only lets you search for things to do in your area, it allows you to ask others who’ve been there questions about the place. Whether you want to know if a restaurant has a dress code or if there is free Wifi at the museum, you’ll receive your responses in real time from other users. The app is free for iOS and Android. Photo Courtesy: Future Publishing/Getty Images If you have a new phone, tablet or computer, you’re probably looking to download some new apps to make the most of your new technology. Short for “application,” apps let you do everything from listening to music to syncing your phone to your car to playing games. With so many apps to choose from, however, it can be a bit daunting if you don’t know how to download them. Fortunately, downloading apps can be quick, simple and easy regardless of the kind of technology you’re using. Read on to learn about how and where to download apps. When you download a file on the net, whether from a store or elsewhere, a file hosted on an online server is copied onto your computer. If you’ve ever been online, either on a phone or computer, you’ve likely already downloaded files on many occasions. Apps are no different — they’re just specific kinds of files you download from the internet. Photo Courtesy: Scott Barbour/Getty Images Apps are typically set up as executable (.exe) files, although apps meant for Apple devices often come as either APP (.app) or DMG (.dmg) files. Sometimes (especially when it’s meant for computers), an app is compressed into a ZIP file (.zip or .zipx) to save space. To do this, you may need another program, such as WinZip or 7-Zip, to open it, although you may also be able to open it by left- or right-clicking if your device came with the ability to open ZIP files. In many cases, however, downloading an app is as simple as clicking a button on an app’s page. As long as there’s enough space left on your device, the app will likely be ready for use once it’s done downloading. Android is an operating system used for phones, tablets and more. Odds are that if your phone isn’t an iPhone, it’s probably an Android device — brands include Samsung, Huawei, LG, Motorola, ZTE and many more. To download apps for an Android device, you can either visit the Android website or use the Google Play app. (It’s often pre-installed on phones and tablets, so you may already have it.) Be aware that you’ll likely be prompted to sign in with your Google account or create one if you haven’t already. Photo Courtesy: SOPA Images/Getty Images Open the Google Play store on your device and then search for the specific name of the app or any broader category that might interest you. Click on the app result to learn more about it. If the app is free, it should begin to download; if not, you’ll be prompted to pay for it. Either way, once the file is downloaded, you’re good to go. Microsoft hosts apps on its website, which you can access via any device with a web browser. You can use the site to download apps for tablets, computers, phones, Xbox consoles, virtual reality sets and more, so it’s important to check the system requirements on each app’s page to ensure that the app is compatible with your device. Photo Courtesy: Kim Kulish/Getty Images Select whichever free or paid app you’re interested in to see a brief description of the app. If you choose a paid app, you’ll be prompted to enter your credit card information or a gift card to complete your order. The Apple App Store hosts apps designed for iPhones, iPads and other Apple devices. As with Google Play, it’s often pre-installed on phones. Like other app stores, it lets you filter apps by category, including featured apps, newest apps, popular apps, themed categories and more. Choose the app you want and follow the onscreen directions to download it to your device. You’ll need to log in or create an account complete the purchase. Photo Courtesy: Picture Alliance/Getty Images what’s the best payday loan app. what is the best payday loan app. what is the best payday loan

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