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100 Day Loans

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Pros

This service works with more than 100 lenders to get you the best deal possible.

Cons

The website contains few specific details regarding loan details like interest rates.

The Verdict: 9.63/10

This is an excellent [online](#) payday loan service and will quickly get you the money you need.

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Ranking first among [online personal loan](#) services, **100 Day Loans** is a service that offers a unique selling point. Differentiating themselves from other payday loan lenders, they live up to the name of their business and offer cash loans that you can repay over a 100-day loan term. Compared to the usual 14 days that most lenders offer, this amazing feature really sets the bar for payday loan lenders. Because of this and other features, 100 Day Loans is our **TopTenREVIEWS Gold Award** winner in this category.

Features: 9.5/10

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100 Day Loans	NetLoanUSA	FaxFreeCash	PayDayOne	SonicCash	CashNetUSA	National Payday	MyPayday Loan	Personal Cash Advance
9.5	9.4	9.3	10	10	10	10	10	7.5

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With 100 Day Loans, you can get nationwide service in all 50 states, with approval guaranteed in less than 90 seconds. We found their website to be quite straightforward in design as it only consists of the application form, FAQs and How It Works pages. Their method of service is as an intermediary between you and their network of lenders. After you fill out an application, they will submit it to a database of lenders who will then bid for your business. We found this to be an excellent way for you to get competitive rates and higher loan amounts.

Depending on your state of residence, credit history and the lender you choose, you can qualify for cash loans with fees ranging between \$5 and \$25 for every \$100 you borrow. The wide range of lenders enabled us to get in touch more easily with companies that are willing to offer competitive loans.

On the downside, many of the major features that make up a loan are not set in stone. Interest rates vary, so while you can potentially get a payday loan for a fee as low as \$5 for every \$100 borrowed, there is no information regarding how we could get such good rates. In addition, factors varied regarding how long you have to wait between cash loans as well as whether you can qualify for a loan when you already have one.

While we had the benefit of choosing between competing lenders, as a result we weren't sure which terms we would qualify for prior to applying. We all want to know what sort of contract we're getting into before we give out our personal information. While 100 Day Loans certainly hints at the possibilities for the terms an applicant can expect to get, they do not tell you what borrowers receive on average.

Repayment Terms: 9.5/10

Compare 

The terms for paying off your payday loans will depend on the lender you choose. 100 Day Loans is only able to give vague details regarding each lender's policies, so we advise that you research any prospective lenders to which your application may be submitted before you accept a loan. Even though you receive few details up front, the lending agencies operating through this service are reputable and have a strong background in payday loans.

As indicated by the name of the company, you can find lenders that offer extended and lengthy loan terms. However, we found that not all lenders affiliated with 100 Day Loans offer this amazing benefit. Depending on your credit history and the lender you choose, you could have anywhere from 14 to 120 days to repay the loan amount. Extensions may or may not be available, depending on your lender. As a result, 100 Day Loans suggests that you speak with your lender directly to obtain answers to these types of questions. We view this as a slight downside since fast cash loans have earned their reputation for being quick. However, you don't want to make a decision when you don't have all the details you need.

Loan Application Information: 9.5/10

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The loan application is located on the main page of 100 Day Loans' website. Once you've completed the application, 100 Day Loans sends your information to more than 100 lenders that will compete for your business. Until you begin communicating with individual lenders, the specific details for your cash loan will vary. For example, employment requirements vary depending on the lender. Other than these few details, the application you fill out through this service's website will provide the main details that lenders will need to approve your payday loan.

The application is simple and, like other competitors, consists of a three-step process. The first stage involves simply applying for the loan, which requires the most work on your part. This portion of the loan application process also consists of three parts: personal information, employment history and banking information. At the beginning of the application, you can easily specify what you need as the minimum loan amount. 100 Day Loans uses that as a benchmark to find lenders willing to give you that amount through a payday loan. The site mentions repeatedly that all your valuable personal information, such as your SSN and bank account information, is secured by protocols that met VeriSign security standards. VeriSign is a well-trusted service that helps verify the protective measures in place on a website, which means that your information is safe here.

The second stage of your loan application is the quick approval. This is, of course, beyond your control, though we received approval in the guaranteed timeframe of 90 seconds. The third step is accepting the loan amount and letting the lender deposit it into your bank account. Depending on the lender you choose to receive your loan through, you can get the money in as little as an hour, if not the next day. From start to finish, we estimate that the entire process took about 10 minutes.

Upon submitting your information, 100 Day Loans will look through its lenders to find the highest loan amount for the lowest fees. Once a lender has approved your application, you will be directed to their website, where you can accept the loan and have the money deposited into your bank account.

Help & Support: 10/10

Compare 

Customer service is available not only through 100 Day Loans, but also through the lender you pick. While the level of support service available through your lender will vary, all lenders offer methods to contact their offices. You can contact 100 Day Loans' representatives with questions via phone or email. After you obtain a loan



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-
- All Credit OK
-
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through a specific lender, you will need to use that lender's support options for answers to any questions or concerns you may have regarding your online payday loan. Because 100 Day Loans' service is only intended to connect you to lenders, they do not speak on their behalf.

Summary:

The unique service that 100 Day Loans helps put you in touch with the best lenders in the industry. In less than 90 seconds, you can gain loan approval and be directed to a lender with low fees and high loan amounts. Because they work with over 100 lenders, the terms and options for your loan through **100 Day Loans** will vary depending on which lender actually gives you the loan. We found this to be an exceptionally helpful way to find good lenders and get fast cash loans.



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