



Software Electronics Services Mobile Appliances Business Auto Tech Science Tech Video

Web Services » Business & Finance » Online Personal Loans Review » PayDay One

PayDay One

[Print/Email](#)

GO



Pros

This service offers lower-than-average lending fees for longer loan terms.

Cons

Full-time employment is a prerequisite on the loan application.

The Verdict: 9.08/10

This lender helps ease the [financial](#) strain of borrowing and is an excellent resource because of that.

GO



(View Full Gallery)



- ### TopTen Product List [See All »](#)
- [100 Day Loans](#)
 - [NetLoanUSA](#)
 - [FaxFreeCash](#)
 - [PayDay One](#)
 - [SonicCash](#)

Review Specifications Images Side By Side Comparison Learning Center

LIKE OUR REVIEWS? SUPPORT OUR SITE ON [FACEBOOK](#) OR [GOOGLE PLUS](#)

Like



PayDay One is an [online personal loan](#) vendor that has lent money to thousands of individuals during the years they have been in business. We found their interest rates and associated fees to be comparable to other top instant payday lenders, and ranking them among the best services in our payday loan review. We were quite pleased by the experience we had with this lender and the ease of their application process as a whole.

[Get Out of Payday Loans](#) www.stop-paydayloans.com
Losing Your Whole Paycheck? You Are Not Alone. We Can Help



Features: 10/10

[Compare](#) ▾

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

- ### Most Popular Products
- [Best AntiVirus Software](#) 2,439,030 views
 - [Video Editing Software](#) 2,344,618 views
 - [DVD Copy Software](#) 2,342,296 views
 - [Registry Repair Software](#) 2,136,072 views
 - [Internet Filter Software](#) 1,590,362 views



PayDay One helps set a precedent among the top five web services offering online personal loans. Rather than the traditional \$25 fee for every \$100 borrowed, you can decrease the fees to as little as \$17.50. Interest rates through this payday loan lender are 586.61 percent for a two-week period, which is nearly 75 percent lower than the standard rate. This may not seem like much, but the savings will certainly add up if you take out a loan for their maximum amount of \$1,000. They make the deal even better with their instant-approval guarantee.

Repayment Terms: 10/10

[Compare](#) ▾

PayDay One offers the longest term for online personal loans in its category. You can take out a loan for up to 41 days depending on your paycheck schedule, which is more than most other competitors. In addition, you can file for multiple extensions to your payday loan term. This lender does not list any restrictions, and they are available as an option for quick cash when you don't have enough money with your upcoming paycheck.

Loan Application Information: 7.5/10

[Compare](#) ▾

PayDay One has monthly income requirements, though they do not specify what those requirements are. On the topic of employment, they also require that you have full-time employment, though they did not indicate any requirements for the minimum number of days that you need to be employed before applying for a loan. This was a slight downside to this service because most other online personal loan lenders allow borrowers to have only part-time employment at minimum. Overall, we felt the particulars regarding the criteria that they use to approve or deny an application are quite vague. Apart from that, the application is straightforward and requires you to provide the usual details such as your SSN, driver's license and email address.

Help & Support: 8.8/10

[Compare](#) ▾

PayDay One offers around-the-clock support over the phone or by email and fax. This is a universal standard to which all online personal loan lenders should adhere. From our interactions with the support team, we found that their representatives were quick to respond and friendly in their assistance. Their website also has a FAQs page, though they are not comprehensive and only offer answers to the most basic questions.

Summary:

PayDay One earned its ranking on our online personal loan lineup by offering lower-than-average lending fees for longer loan terms. They chose to differentiate themselves from the fast loan competition by easing the financial burden of fast cash loans on the borrower. We feel this is a noteworthy effort on their part that has resulted in their years of success as a payday loan lender.

[MoneyMutual-Official Site](#) MoneyMutual.com/Get-Cash
Get Up to \$1000 In Your Account Overnight. Bad Credit OK. Act Now!



AdChoices ▶



Kiss Your Bills Goodbye!

- Up To \$1000
-
- All Credit OK
-
- 7-Minute App
-
- Fast Cash

 **Apply Now!**



FOLLOW US ON 



Newsletter



Staff Index



Mobile



Contact Us

[Site Index](#)