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CashNetUSA

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Pros

CashNetUSA offered impressive levels of service.

Cons

The interest [rates](#) are quite high for payday loans.

The Verdict: 8.45/10

For [fast](#) and effective service, CashNetUSA is an ideal payday lender.

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Review Specifications Images Side By Side Comparison Learning Center

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CashNetUSA made its way onto our rankings for [online personal loan](#) services due to a variety of reasons. They offer excellent services in terms of help and support, their application process is easy, and they give the option for unusually long loan terms. These factors, in addition to many more, make this service unique.

Features: 10/10

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



TopTen Product List

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- 100 Day Loans
- NetLoanUSA
- FaxFreeCash
- PayDay One
- SonicCash

Most Popular Products

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- DVD Copy Software (2,342,296 views)
- Registry Repair Software (2,136,072 views)
- Internet Filter Software (1,590,362 views)

CashNetUSA makes it easy to take out a payday loan for up to \$1,000. The approval process can sometimes take upwards of an hour, which isn't the best in comparison to most other services that promise instant approval.

We noticed one unique feature that they offer is the ability to gain approval for a loan if you already have outstanding payday loans. Fast cash loan companies do not typically offer this service because it's a sign of an applicant's inability to pay current debts, but this is apparently not a concern to CashNetUSA.

The feature that kept CashNetUSA in the bottom half of our rankings for online payday loans is their glaringly large fee. For every \$100 borrowed there is a \$25 fee attached. Even though their APR of 651.79% is standard among payday loans, this is not the best deal you can get in the industry.

Repayment Terms: 10/10

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Notably, CashNetUSA offers one of the longest term lengths for cash loans. Rather than the usual 14 days offered by other companies, CashNetUSA offers options of up to 35 days depending on your payment schedule. This alone will likely help you avoid the necessity of extensions and added fees. However, should you need an extension, you can get upwards of four extensions depending on your state's laws.

Loan Application Information: 3.8/10

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We found the application process to be quite simple and straightforward. Apart from the usual personal information such as birth date, name and email address, CashNetUSA also required our SSN. Monthly income requirements are set to a minimum of \$1,000, which seems like the standard loan amount for payday loans. Overall, the application took only minutes with a guaranteed approval time of less than an hour. The requirements for approval are quite lenient, with the exception of prior reports of bankruptcy. If a bankruptcy is on your credit history, you will automatically be disqualified for approval.

Help & Support: 10/10

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Of the online payday loans services ranked lowest on our review, CashNetUSA offers the most avenues for obtaining support. Whether your preference is live chat, email, phone or FAQs, they have it all. Each of these types of support is available all day, every day.

Summary:

CashNetUSA ranked mid-way on our review due to their high availability of support in addition to the ease of their application process. Despite how high their fees are, we still viewed this service as one worthy of ranking. It offers quick approval speeds and will quickly put you in touch with the money you need for emergencies and daily expenses alike.

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