

What is an ACH loan?

In the world of traditional lending, having less-than-stellar credit can be a major roadblock. Our lending marketplace, on the other hand, helps level the playing field so nearly everyone can get the financing they need. And an [ACH loan](#) might be just the ticket.

An ACH loan is considered a “cash flow” loan, because the lender focuses on the average daily balance of your business checking account, rather than scrutinizing [your credit](#). And, once approved, the lender will actually withdraw the payments directly from your checking account.

While ACH loans provide access to quick cash, they tend to have higher interest rates than most other kinds of loans. Plus, the loan amounts are typically smaller. But if you need short-term financing and credit is an issue, an ACH loan help jumpstart your business and get you back on the road to repairing your credit.

Of course, it’s crucial that you understand all the fees and terms in advance, so you can compare your options and make an educated decision. One way to identify a winner is to get estimates of what the annual percentage rate would be, then choose the most favorable.

If an ACH loan sounds like a good fit for you, simply fill out our [15-minute application](#). Within moments, you’ll be presented with financing options courtesy of [reputable lenders](#) from around the country. And our loan experts are happy to answer any questions you might have, so you can move forward in the process with confidence.
