



# Banks that offer solar loans

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Top 6 solar financing companies

Do banks offer solar loans? Many different financial institutions offer solar loans, ...

EnerBank is a solar loan provider with several options, including their Same-As ...

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Solar panels are becoming a popular way to power homes more sustainably--and without relying on the power grid. Switching over to solar energy can be expensive, but there are many ways to pay for the purchase and installation of panels. The best solar panel loans offer competitive interest rates, low fees, no down payment and flexible terms.

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SoFi is an online lending platform that offers unsecured fixed-rate personal loans in every state. Founded in 2011, SoFi has extended over \$50 billion in loans and stands out for allowing high loan amounts and its availability of extended loan terms.

Loans are available from \$5,000 to \$100,000, making SoFi a great option for those with excellent credit who need to borrow a large amount of money. Loan amounts available may vary by the state you live in. Repayment terms range from two to seven years, making SoFi an incredibly flexible option for those with sufficient credit (minimum 650) and annual income (at least \$45,000). SoFi also lets prospective borrowers submit joint applications--although co-signers are not permitted.

Approved borrowers are rewarded with comparatively low APRs. What's more, SoFi doesn't charge origination fees, late fees or prepayment penalties--a stand-out feature because personal loan lenders often charge origination or late payment fees at a minimum.

However, if you're considering a debt consolidating loan from SoFi, keep in mind that the lender does not offer direct payment to a borrower's other creditors. This means the loan proceeds will be deposited to your bank account and you'll have to pay off your other lenders individually. The platform does offer customers a number of other perks and discounts.



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We evaluated SoFi's customer service experience by calling its team directly. During our assessment, we found that its wait times were some of the longest--one minute and 41 seconds. Once we connected with customer service, its team was able to answer each of our questions effectively.

They disclosed loan amounts, available interest rates, required documents and loan approval times. They also shared information about prequalification and potential fees.

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