

2009 TOP 20
BREAKTHROUGH IDEAS
Harvard Business Review

How It Works

1. Sign up as a Lending Club referral partner by emailing us at partners@lendingclub.com or calling us at 408-524-1524.
2. Lending Club will create a customized Green Loans landing page with your brand.
3. Create links from your website to the co-branded landing page hosted on Lending Club. The best places to post links are areas with contextually relevant content. These can include the home page and pages that discuss how to finance a purchase.
4. Lending Club pays you \$35 for every user who gets a personal loan.

How Your Site Makes Money

1. When you sign up as a referral partner, Lending Club creates a customized tracking link so we can track when you refer a new borrower who gets a loan from Lending Club.
2. For every new borrower with a loan, Lending Club will deposit \$35 into your Lending Club account, which you can invest with Lending Club or withdraw to your bank account free of charge, at any time.

Questions? Contact Us!

408-524-1524

partners@lendingclub.com

www.lendingclub.com



Lending Club can help your customers finance green home improvements and save money.

Lending Club Helps Your Customers Save on Financing Costs!

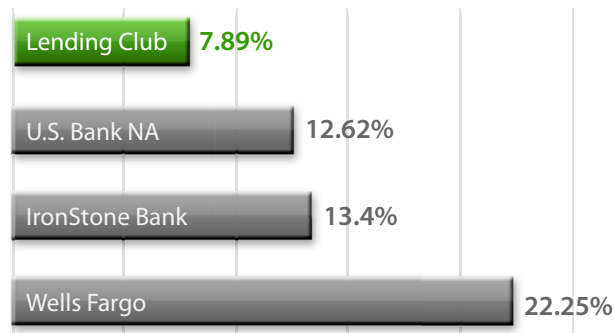
Consumers love the idea of saving money while they save the planet. Green technology improvements offer home and property owners just this kind of opportunity: Huge savings on electric bills while harnessing the power of solar panels or new window installations to reduce their energy consumption. Lending Club offers consumers a great way to finance these improvements.

- Fixed rate loan with interest rates that are typically lower than credit cards (often much lower)
- All-electronic loan system, available 24/7, has no paper statements or mailings of any kind (yes, we believe in keeping our carbon footprint low too!)
- Predictable monthly payments, automatically paid from customer's checking account

About Lending Club

Lending Club got its start by asking one simple question: Why should banks make all the money? We offer borrowers low-interest installment loans and investors higher returns through an online financial community that eliminates the high cost and complexity of traditional banks. The chart below shows how Lending Club offers competitive loan rates.

Competitive Personal Loan Base Rates



Source: Bankrate.com Base Rates for Denver, CO, 8/03/09

Benefits of Teaming Up With Lending Club

For Lending Club Partners

Lending Club offers partners a bonus of \$35 for each consumer who completes a loan listing. Lending Club provides each partner with a customized landing page allowing your consumers to easily and quickly apply for a loan and receive instant credit approval.

For Consumers

Lending Club offers personal loans from \$1,000 - \$25,000 to consumers with good credit. Interest rates range from 7.89% to 18% depending on credit. Because our loans don't have to finance ATM machines, physical branches or other expenses, we are able to offer borrowers much lower personal loan rates than they would receive from a bank or credit card.