

No Checking Account Cash Advances - Lower Interest Rates

Trying to secure any kind of loan these days can be a stressful exercise, especially if you have a low credit score or have gone through bankruptcy.

Jan. 3, 2010 - [PRLog](#) -- Most banks and other lending institutions have tightened their lending policies, so even people with excellent credit have a hard time getting an unsecured loan in a financial emergency.

Aurora Lillo Editor of the "Best Cash Advance Lenders" website -- <http://www.BestCashAdvanceLenders.com> -- pointed out;

“...If you need cash for an unexpected financial situation and your credit is less than perfect and you are living paycheck to paycheck, you might want to consider a same day cash advance. Even if you don't have a checking account, you can get an cash advance from a direct lender who offers lower interests rates if you follow some simple steps...”

The first step is open a savings account. In order to get lower interest rates online, lenders like to direct deposit money into a bank account once your application is approved. It's cheaper, faster and there's no risk that it will be lost in the mail. When the direct lender works with you through a savings account you're able to repay the loan, plus interest, through a pre-authorized withdrawal, which you sign when you agree to accept the money. A bank withdrawal is also cheaper than using checks, so the lender is able to offer lower interest rates.

“...Another way to get a same day cash loan is by visiting a lending store. The payday lender will give you a check or cash and you can repay the loan with cash or by using a debit card, which is attached to your savings account. Getting a cash advance without a checking account is not the easiest way to get a payday loan and it can be expensive, but same day no checking account loans are common. If you have a savings account, a current job with a recent payroll stub and you're over 18, you can qualify for lower interest rates if the direct lender can automatically withdraw money from your savings account to pay back the loan. Some payday lenders will even offer you a cash card which can be used in food stores, gas stations, restaurants, retail stores and in ATM machines, but read the loan agreement before you accept a cash card. The fees you pay when you use a cash card can be exorbitant, so it's best to take the cash and deposit it into your savings account and then use your own debit card...” added A. Lillo.

Further information and up to \$1,000 instant approval payday loans regardless of your credit by visiting: <http://www.BestCashAdvanceLenders.com>

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