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Payments

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Pay off your loan

If you're ready to pay off your loan, congratulations! That's a big financial step.

You can make the last payment right from your LendingClub account. The payoff amount includes both your remaining principal balance and interest. Once you pay off your loan, you won't owe any additional interest and your monthly payments will end. Keep in mind, it may take up to four business days to fully process your payoff and it can take up to 60 days for it to show on your credit report.

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Pay online

1. **Sign in to your account.**
2. Click **Make an Extra Payment** in the Upcoming Payments section.
3. Click **Pay Off Your Loan**.
4. Click **Pay Online Now**.
The review page shows your payoff amount, payment date, and the last four digits of your bank account.
5. Click **Pay Now** to confirm your payment.

That's it! You're all set.

Please keep in mind that the amount you see on the homepage of your account does not include the interest accrued since your last payment. To pay off your loan, follow the instructions above or get your total payoff amount by calling 855-408-1375 or sending an email to payments@lendingclub.com.

Pay by phone

You can also make your last payment by calling us at 855-408-1375. We're happy to help! Please have your bank account information ready when you call.

Pay by check

You can send a check by either postal or courier mail to pay off you loan. Your account will give you a payoff amount. That amount is valid for the next 14 days, giving time for your check to reach us. If we receive and apply your payment before that time, we'll refund you the difference.

1. **Sign in to your account.**
2. Click **Make an Extra Payment** in the Upcoming Payments section.
3. Click **Pay Off Your Loan**.
4. Click **Pay By Check**.
5. Get the payoff amount shown at the top of the page. That amount includes your remaining principal balance and interest.
6. Make your check payable to **LendingClub Corporation**. Also, write your name, loan number, and the letters 'EP' on the check so we know how to apply the funds. For example:



7. Mail your check to one of these addresses:

Postal mail	Courier mail
LendingClub Corporation	Wells Fargo Lockbox Services
Dept. 34268	Attn: LendingClub Corporation
P.O. Box 39000	Dept. 34268
San Francisco, CA 94139	3440 Walnut Ave.
	Building A, Window H
	Fremont, CA 94538

Related articles

- [Making extra payments](#)
- [Viewing your payment history](#)
- [Closing your account](#)
- [Rates and fees for personal loans](#)

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