

# COMPARE AND CONTRAST

## COMPETITIVE WEBSITE AUDIT ANALYSIS

### 1.- LANTERN by SOFI

<https://lanterncredit.com/auto-loan-refi>



#### Refinance Your Car Loan and Lower Your Monthly Payments

##### Compare auto refinancing rates from top lenders

Our partners work with a network of auto refi lenders to bring a selection of refi offers with great rates.

[GET STARTED](#)



##### Prequalify in minutes

Our short auto loan refinancing application asks for general information about you, your vehicle, and your current auto loan.

[GET STARTED](#)

##### Pay no application fee

Checking your auto refinancing rates comes with no application fee or obligation. It also won't affect your credit if you choose not to go forward. \*

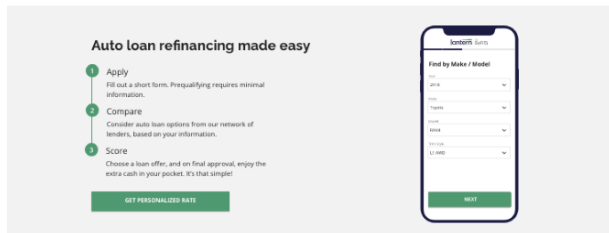
[GET STARTED](#)



##### Leave the heavy lifting to us

Our partners handle paying off the old lender and re-titling the vehicle as part of the car loan refinancing process. That means no day spent at the DMV for you.

[GET STARTED](#)



#### How Car Loan Refinancing Works

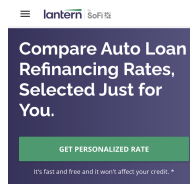
##### What Is Auto Loan Refinancing?

Essentially, auto loan refinancing is taking out a new loan to pay off your existing car loan. Depending on individual financial situations, applicants could qualify for a lower interest rate through refinancing—which could mean lower monthly payments and saving money in the long run.

##### How Does Auto Loan Refinancing Work?

When you apply to refinance a car loan, your goal is likely to secure a new loan with better rates or terms. Here's an example of what an auto refinance may look like:

Sam took out a car loan in late 2019. At the time, Sam had a low income and credit score, plus a fair amount of debt. This financial situation resulted in an interest rate of 16.88% for a subprime borrower on a used car—higher than the national average of 9.49% for used cars.



#### Refinance Your Car Loan and Lower Your Monthly Payments



##### Compare auto refinancing rates from top lenders

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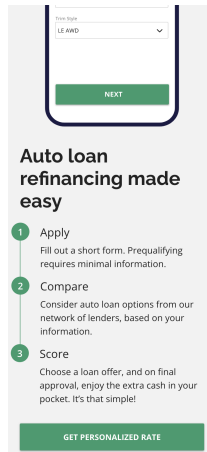
[GET STARTED](#)



##### Prequalify in minutes

Our short auto loan refinancing application asks for general information about you, your vehicle, and your current auto loan.

[GET STARTED](#)



## MAIN DESCRIPTION

=====

**Desktop & Mobile behave similarly with same sections, layout, and presentation.**

**\*\* No Sticky header**

Main page - 6 sections with 3 CTAs

- 1- Hero section w/CTA (x1)
- 2- Benefits & Advantages (4 rows)
- 3- Process w/CTA (x1)
- 4- Knowledge base w/CTA (x1) excessive text
- 5- Blogs
- 6- FAQs

## LAYOUT & PRESENTATION

=====

- + From sections 1 to 3 there is a good balance of image and text, however, some of the CTAs are way too separated.
- + Minimal use of brand colors to emphasize CTAs
- + Simple Illustrations
- + Words: Car (used 44 times), Auto (used 44 times), Vehicle (used 10 times), and Refinance (22 times) throughout the page.
  
- Lack of photography
- Text Heavy
- Generic Illustrations

### **Observations:**

The site had some CTAs that were way too separated by text and illustrations; however, the minimal use of colors helped the CTAs stand out more. Also, the words Auto, Car, and Vehicle were used throughout the site excessively, 99 times in total.

## 2.- CARIBOU/ Credit Karma

[https://welcome.caribou.com/ck/?ext\\_id=45056227997&utm\\_medium=cpa&utm\\_source=aff&utm\\_campaign=ck](https://welcome.caribou.com/ck/?ext_id=45056227997&utm_medium=cpa&utm_source=aff&utm_campaign=ck)

Caribou + credit karma

**Our customers save an avg of \$110/m\***

Rates as low as **2.32% APR\***

[Get started](#)

Your credit score will not be affected.

Caribou + credit karma

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[Get started](#)

Your credit score will not be affected.



### An easy way to refinance

- 1. Check your rate**  
Share minimal information and we'll find competitive pre-qualified loan options in minutes, without impacting your credit.+
- 2. Select your offer**  
Pick the refi offer that works best for you, and select from our other products to help protect the value of your vehicle.
- 3. Finalize your offer**  
Submit a few pieces of information and sign your loan refinance documents online. We do the heavy lifting.

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Submit a few pieces of information and sign your loan refinance documents online. We do the heavy lifting.

**Find out how much you could save**

[Get started](#)

**Find out how much you could save**

[Get started](#)

Caribou

1-877-445-0070  
Mon - Fri 9AM - 8PM ET Sat - Sun 9AM - 4PM ET  
contact@gocaribou.com

1717 Rhode Island Avenue NW, Floor 5  
Washington, DC 20036  
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\* This information is estimated based on consumers who were approved for an auto refinance loan through Caribou on or after 1/1/2022, had an existing auto loan on their credit report, and accepted their final terms. As of 9/27/2022, borrowers who refinance save an average of \$111.16 per month. Refinance savings may result from a lower interest rate, longer term, or both. There is no guarantee of savings. Your actual savings, if any, may vary based on interest rates, the repayment term, the amount financed, and other factors.

6% APR is the Annual Percentage Rate. Your actual APR may be different. Your APR is based on multiple factors including your credit profile and the loan to value of the vehicle. APR ranges from 2.32% to 36.00% and is determined at the time of application. Lowest APR is based on loan amount of \$45,000 and is available to borrowers with excellent credit and only in certain states. Advertised rates and fees are valid as of 8/5/2022 and are subject to change without notice. Lowest rate of 2.32% APR only available with a 36-month repayment term. Insurance savings will not result from lower APR.

\* To check the rates and terms you qualify for, we conduct a soft credit pull that will not affect your credit score. However, if you choose a loan product and continue your application, we or one of our lending partners will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may affect your credit score.

Terms and Conditions apply. Caribou reserves the right to modify or discontinue products and benefits at any time without notice. Participating lenders, rates and terms are also subject to change at any time without notice. The information you provide to us is an inquiry to determine whether our lenders can make you a loan offer. If any of our lending partners has an available loan offer for you, you will be invited to submit a loan application to the lender for its review. Not all borrowers receive the lowest rate. Lowest rates are reserved for the highest qualified borrowers. We do not guarantee that you will receive any loan offers or that your loan application will be approved. If approved, your actual rate will depend on a variety of factors, including term of loan, a responsible financial history, income and other factors. Offers not available in MA, MD, MS, NE, NV, WI, WV.

Privacy Policy Terms of Use Disclosures

Caribou

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Mon - Fri 9AM - 8PM ET Sat - Sun 9AM - 4PM ET  
contact@gocaribou.com

## MAIN DESCRIPTION

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**Desktop & Mobile behave similarly with same sections, layout, and presentation.**

**\*\* No Sticky header**

Main page - 3 sections with 2 CTAs

1- Hero section w/CTA (x1)

2- Process Cards

3- Footer Card w/CTA (x1)

## LAYOUT & PRESENTATION

=====

+ CTAs are close to each other without creating conflict

- Minimal use of illustrations and Photography

- Content is generic

- Almost no reference to the words auto or Vehicle

- Words: Auto (used 2 times), Car (used 0 times), Vehicle (2 times), and Refinance (5 times)

### **Observations**

The page is short and has minimal copy. The visuals are generic and do not feel like an auto refinance site. Finally, the words Auto, Car, and Vehicle were barely used throughout the page.

### 3- UPSTART / Credit Karma

[https://www.upstart.com/autoita?utm\\_campaign=ITA&utm\\_source=credit\\_karma&utm\\_medium=cpfl&partner\\_id=1&utm\\_content=auto&partner\\_sub\\_id=45056349115](https://www.upstart.com/autoita?utm_campaign=ITA&utm_source=credit_karma&utm_medium=cpfl&partner_id=1&utm_content=auto&partner_sub_id=45056349115)

**Upstart**

Welcome from **credit karma**

Upstart car loan customers save an average of \$1,182 per year on their loan<sup>1</sup>

[CHECK YOUR RATE](#)

4.9/5 Trustpilot

Have a mail offer code?

Car refinance loans not available in IA, MD, NV, or WV.

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Welcome from **credit karma**

Upstart car loan customers save an average of \$1,182 per year on their loan<sup>1</sup>

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4.9/5 Trustpilot

Have a mail offer code?

Car refinance loans not available in IA, MD, NV, or WV.

**Simple & easy car refinance**  
Checking your rate won't affect your credit score<sup>2</sup>

**Smarter rates**  
Our model looks beyond your credit score. It looks at education<sup>3</sup> and experience to find you the loan you deserve.

**Seamless application**  
Check your rate in minutes. Upstart will handle paying off your previous lender so you can have a smooth ride to savings!

**Trusted company**  
Award winning customer service to help you through any questions.

[CHECK YOUR RATE](#)

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[CHECK YOUR RATE](#)

**How it works**

- 1 **Check your rate**  
Fill out a form to check your rate in minutes
- 2 **Verify your information**  
We'll verify your information, vehicle, and current car loan.
- 3 **Get your money**  
Upstart will pay off your previous loan and update your title. Enjoy the savings.

Example offer for illustrative purposes

**Seamless application**  
Check your rate in minutes. Upstart will handle paying off your previous lender so you can have a smooth ride to savings!

**Trusted company**  
Award winning customer service to help you through any questions.

[CHECK YOUR RATE](#)

**We've helped more than 2.5 million customers<sup>4</sup>**

**Excellent** Trustpilot

**Great loan company**  
Quick, honest response

Bradley, 18h, 48 minutes ago

**It was an easy process ...**  
It was an easy process start to finish.

Wesley, 17 minutes ago

**Quick and efficient**  
Upstart made the whole experience quick and efficient. I've gotten a debt elsewhere, 2 hours ago

Sherrilla, 2 hours ago

[CHECK YOUR RATE](#)

**How it works**

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Fill out a form to check your rate in minutes
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We'll verify your information, vehicle, and current car loan.
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Upstart will pay off your previous loan and update your title. Enjoy the savings.

**Let us answer your questions**

- > What is a car refinance loan?
- > What documents will I need to provide?
- > How long will the process take?
- > Will it affect my credit score?
- > What's the difference between a co-borrower and a co-owner? Does Upstart allow either?
- > What is a "Smarter Rate"?

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- > What is a "Smarter Rate"?

**Is Upstart right for you?**

[CHECK YOUR RATE](#)

**Is Upstart right for you?**

[CHECK YOUR RATE](#)

<sup>1</sup> This information is estimated based on all consumers who were approved for an auto loan through Upstart and accepted their final terms. As of 3/1/2022, the average you savings amount is \$1,182. To evaluate savings on a loan you are considering refinancing, it is important to compare your APR and remaining term from your existing automotive loan to the APR and term offered through Upstart.

<sup>2</sup> When you check your rate, we check your credit report. This initial soft inquiry will not affect your credit score. If you accept your rate and proceed with your application, a harder credit inquiry that will impact your credit score. If you use our a loan, required information may be required to the credit bureau.

<sup>3</sup> Although educational information is collected as part of Upstart's loan check process, neither Upstart nor its bank partners have a minimum educational attainment requirement in order to be eligible for a loan.

<sup>4</sup> As of 3/1/2022, across the entire Upstart marketplace.

To evaluate savings on a loan you are considering refinancing, it is important to compare your APR and remaining term from your existing automotive loan to the APR and term offered through Upstart.

## MAIN DESCRIPTION

=====

**Desktop & Mobile behave similarly with same sections, layout, and presentation.**

**\*\*No Sticky header**

Main page - 6 sections with 4 CTAs

- 1- Hero section w/CTA (x1) - No Illustration or Photography
- 2- Benefits & Advantages cards w/CTA (x1)
- 3- Process w/photography
- 4- Reviews w/CTA (x1)
- 5- FAQs
- 6- Footer Card w/CTA (x1)

## LAYOUT & PRESENTATION

=====

- + Long Landing page with lots of information, however, CTAs are distributed properly for the user to engage anywhere on the page
- + Strong emphasis on brand colors (Mint Green)
- + Linkable review section in the middle of the page (Credibility)
  
- Hero section lacks a visual appeal and focuses more on text
- Illustrations are flat and generic (2D)
- More Illustrations than Photography
- Words Auto (used 3 times), Car (used 12 times), Vehicle (used 3 times), and Refinance (7 times) throughout the page.

### **Observations:**

Although the page is long the content is well-balanced and CTAs are easy to find and interact with. The lack of photography or illustration in the hero section could go either way. It could create more focus in the text but also give the impression of too much text to read. Also, the words Auto, Car, and Vehicle were scarcely used throughout the site, 18 times altogether.

## 4- ALLY CLEARANCE

[https://www.clearlane.com/?pid=7341&pcid=20952&CP=ppc-google-bkws-ally-clearlane-phrase-deskto p&source=Paid-Search-Web&d=c&ad=614391795075&gclid=Cj0KCQiAsdKbBhDHARiANJ6-iffTn8BMiDSt sPsbBO7WS8gAMy6N2U9XqhsUrC-8FYxVpvE8vD-JXAAAn3HEALw\\_wcB&gclsrc=aw.ds](https://www.clearlane.com/?pid=7341&pcid=20952&CP=ppc-google-bkws-ally-clearlane-phrase-deskto p&source=Paid-Search-Web&d=c&ad=614391795075&gclid=Cj0KCQiAsdKbBhDHARiANJ6-iffTn8BMiDSt sPsbBO7WS8gAMy6N2U9XqhsUrC-8FYxVpvE8vD-JXAAAn3HEALw_wcB&gclsrc=aw.ds)

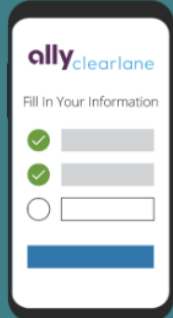
### Smart, Simple Auto Financing

Online financing that fits your needs.

See if you pre-qualify in minutes with no credit score impact. Get personalized options and decisions online. It's fast and easy!



### Auto financing made easy



- 1 Fill in your information to see if you pre-qualify.
- 2 Choose an offer and submit an application for lender approval.
- 3 Sign your loan agreement and provide needed information.


### See if you'd save by refinancing

See personalized APR and monthly payment options online in minutes if you pre-qualify — with no SSN or credit score impact.<sup>1</sup>

- ✓ Average total interest savings of \$3,320<sup>2</sup>
- ✓ Average monthly payment savings of \$119<sup>2</sup>
- ✓ 82% save on both monthly payments and interest<sup>2</sup>



  Financing for optional protection products, such as GAP and extended vehicle coverage, is also available for eligible customers.



**Help protect your finances against a total loss event with GAP.**

Financing for Guaranteed Asset Protection (GAP) is available to eligible loan customers.

[Learn more](#)



**Get peace of mind with extended vehicle coverage.**

Financing for vehicle service protection options is available to eligible loan customers.

[Learn more](#)

allyclearlane Sign In

### Smart, Simple Auto Financing

Online financing that fits your needs.

See if you pre-qualify in minutes with no credit score impact. Get personalized options and decisions online. It's fast and easy!



#### PRODUCTS

- Refinance your vehicle
- Buy your leased vehicle

#### PRE-QUALIFIED OFFERS

- Start a new request
- Access an existing offer
- Have a reservation code?

About Us

FAQs

Contact Us

Terms of Use

Privacy Policy

Sign In

866.677.8630



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  Financing for optional protection products, such as GAP and extended vehicle coverage, is also available for eligible customers.

#### Want to buy your leased vehicle?

Buy your leased car or truck — and finance your purchase quickly and easily online through Ally Clearlane.

- ✓ No SSN or credit score impact to see if you pre-qualify<sup>1</sup>
- ✓ Find out in minutes if you pre-qualify
- ✓ See financing options and lender decisions online

  Financing for optional protection products, such as GAP and extended vehicle coverage, is also available for eligible customers.



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[Learn more](#)



**Get peace of mind with extended vehicle coverage.**

Financing for vehicle service protection options is available to eligible loan customers.

[Learn more](#)



Ally Clearlane is part of Ally

- ✓ More than 100 years of auto finance leadership
- ✓ Relentlessly focused on what's good for our customers
- ✓ Wide range of financial services and insurance products



We make auto financing easy

- ✓ See options and get a quick decision online
- ✓ Choose terms and products that fit your needs
- ✓ No SSN or credit score impact to see if you pre-qualify



### Want to buy your leased vehicle?

Buy your leased car or truck — and finance your purchase quickly and easily online through Ally Clearlane.

- ✓ No SSN or credit score impact to see if you pre-qualify<sup>1</sup>
- ✓ Find out in minutes if you pre-qualify
- ✓ See financing options and lender decisions online



## MAIN DESCRIPTION

=====

**Desktop & Mobile behave similarly with same sections, layout, and presentation.**

**\*\* Only exception – Sticky header**

Main page - 6 sections with 6 CTAs

- 1- Hero Section w/CTAs (x2)
- 2- Process w/CTA (x2)
- 3- Facts w/CTA (x1)
- 4- Learn Section
- 5- Lease buyout w/CTA (x1)
- 6- Benefits & Advantages

## LAYOUT & PRESENTATION

=====

- + Not too long of a Landing page with balance information from Facts, to benefits and process
- + Multiple CTAs throughout the page
- + Engaging illustrations
  
- Lack of human photography
- CTAs are barely visible
- A bit unorganized layout
- Words Auto (used 6 times), Car (used 1 time), Vehicle (used 10 times), and Refinance (5 times) throughout the page.

### **Observations:**

Although the page feels that it has the right amount of information because it is not too long or too short, the layout feels unorganized. Also, the CTAs are using ghost buttons which makes it harder for the user to find them.

Finally, the words Auto, Car, and Vehicle were used to a minimum, 17 times altogether.



## 5- LENDING CLUB

[https://www.lendingclub.com/loans/auto-refinancing-landing?referrerId=489167&partnerID=87792&utm\\_source=google&utm\\_medium=cpc&utm\\_campaign=auto Google Brand US CL&utm\\_adgroup=Brand&utm\\_content=135643150531&utm\\_ad=562945803276&utm\\_term=lending%20club%20auto%20refinance&utm\\_matchtype=e&utm\\_targetid=kwd-306185811310&utm\\_location=9028757&utm\\_placement=&utm\\_device=c&gclid=Cj0KCQiAsdKbBhDHARIsANJ6-jcZ1vVZ70GYUqUnuKyJq3LDZV Jh9aGDxoD9ZJUHBq6nt02Qr9VfzlaAmhDEALw wcb](https://www.lendingclub.com/loans/auto-refinancing-landing?referrerId=489167&partnerID=87792&utm_source=google&utm_medium=cpc&utm_campaign=auto Google Brand US CL&utm_adgroup=Brand&utm_content=135643150531&utm_ad=562945803276&utm_term=lending%20club%20auto%20refinance&utm_matchtype=e&utm_targetid=kwd-306185811310&utm_location=9028757&utm_placement=&utm_device=c&gclid=Cj0KCQiAsdKbBhDHARIsANJ6-jcZ1vVZ70GYUqUnuKyJq3LDZV Jh9aGDxoD9ZJUHBq6nt02Qr9VfzlaAmhDEALw wcb)

**Members save over \$3,000 on average by refinancing their auto loan**

[Check Your Rate](#)

Checking your rate won't impact your credit score. Find out if you qualify.

**You could save thousands of dollars over the life of your loan\***

Our online refinancing process makes it fast and easy.

<p><b>Check Your Rate in Minutes</b> Quickly see the offers that you could prequalify for.</p>	<p><b>Lower Your Monthly Payments</b> Flexible terms and great rates that could lower your monthly payments.</p>
<p><b>Simple, Easy Process</b> Our online application makes refinancing easy and fast.</p>	<p><b>No Origination Fees</b> Plus no prepayment penalties.</p>

[Check Your Rate](#)

### How LendingClub auto refinance works

- Check Your Rate**  
After you log on a little about yourself and your vehicle, you'll instantly receive multiple auto refinancing offers, if you are prequalified.
- Confirm Your Details**  
Select the offer you like best and complete our easy online application. In some cases, we may ask you to send additional documents or details about yourself or your car.
- Drive Off with Savings**  
If your loan is approved, we'll take care of paying off your previous loan. That's it—your auto refinance is complete!

**Is my current auto loan eligible?**

To qualify, your car must be...

- 10 years old or newer
- Under 120,000 miles
- A personal-use automobile

...and your current auto loan must have

- An outstanding balance of \$4,000 – \$55,000
- Been initiated at least 1 month ago
- At least 24 months of remaining payments

[Check Your Rate](#)

LendingClub has empowered more than **4 million customers** to reach their financial goals.

**Simple, quick & easy!**  
★★★★★  
25,000+ Reviews

"A few steps and I saved a bunch of money. Completely painless!"  
— Jason, a member from New Jersey

**Members save over \$2,700 on average by refinancing their auto loan\***

[Check Your Rate](#)

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First, you'll check your auto loan rate by taking a little about yourself and your vehicle. It only takes a few minutes and you'll be presented instantly with multiple auto refinancing offers, if you qualify.
- Confirm Your Details**  
Next, you'll select the auto refinance offer you like best and complete our easy online application form. Then, one of our auto loan specialists will review your application and may ask you to submit additional documents or details about yourself or your car.
- Drive Off with Savings**  
If your request is approved, we'll take care of paying off your lender and your auto refinance will be complete!

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[Check Your Rate](#)

### Want to learn more about auto refinancing?

See our [blog post](#) to understand the step by step process of how it works.

Financial well-being for everyone.

[Contact Us](#)

#### JOIN OUR NEWSLETTER

Tools, tips, and insights to improve your financial health.

Enter your email [Sign Up](#)

Follow Us [f](#) [t](#) [i](#) [p](#)

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- 2- Benefits & Advantages w/CTA (x1)
- 3- Process cards
- 4- Pre-requisites section w CTA (x1)
- 5- Review Section (Credibility)
- 6- Learn / Blog card Linkable text

## LAYOUT & PRESENTATION

=====

- + Medium size page makes it easy to review it
- + Not a lot of copy - sections are short easy to read
- + CTA are easy to spot using the brand color
  
- Illustrations seemed too elaborate and complicated.
- No human factor or human figures
- Words Auto (used 26 times), Car (used 2 times), Vehicle (used 14 times), and Refinance (3 times) throughout the page.

### **Observations:**

The landing page feels organized with a good amount of content however it also feels lacking some originality. The CTAs were 3 in total and could have used at least one more. Words Auto, Car, and Vehicle were used moderately, 42 times total.

# 6- LOAN CENTER

[https://www.loancenter.com/refinance/credit-karma/?utm\\_source=credit\\_karma&utm\\_medium=referral&utm\\_campaign=auto\\_finance&utm\\_term=banner&utm\\_content=itamatrix&ck=creditkarma&subid=%5bckanonid%5d](https://www.loancenter.com/refinance/credit-karma/?utm_source=credit_karma&utm_medium=referral&utm_campaign=auto_finance&utm_term=banner&utm_content=itamatrix&ck=creditkarma&subid=%5bckanonid%5d)

SERVICES	SUPPORT	COMPANY
Auto Loans	FAQ	Account Login
Auto Loan Refinance	LoanCenter Blog	Benefits for Military
Title Loans	Credit Education	Give Feedback
Title Loan Refinance	Contact Us	State Locator

## MAIN DESCRIPTION

=====

**Desktop & Mobile behave similarly with same sections, layout, and presentation.**

**\*\* Only exception – Sticky header**

Main page - 3 sections with 2 CTAs

- 1- Hero section w/CTA (x1)
- 2- Benefits & Advantage Section w/CTA (x1)
- 3- Process cards w/CTA (x1)

## LAYOUT & PRESENTATION

=====

- + Short and minimal presentation
- + Modern/abstract hero image
- + Illustrations were used to a minimum with Brand colors
- + Good contrast of colors in sections, and CTAs
- CTAs used yellow color easy to spot, but also hard to read.
- Short page with too much text.
- Words: Auto (used 9 times), Car (used 0 times), Vehicle (used 0 times), and Refinance (7 times) throughout the page.

**Observations:** The layout seemed organized and cohesive. Effective use of color contrast for the sections but the CTAs used a yellow color which made the CTAs hard to read. The word “Auto” appears 9 times in the search option as well as the word Refinance (7 times)

# 7- LENDING TREE

[Lending Tree – Auto Refinance Google Search \(Too long of a link to add here\)](#)

lendingtree
Call us 888-246-4181

## Refinance your Car Loan

Find your Best Rate

**RATES AS LOW AS 2.49% APR**

**60 months / 5 YEARS**

Select your preferred term:

12 months / 1 YEAR

60 months / 5 YEARS

84 months / 7 YEARS

[Get Started](#)

[Privacy Secured](#) | [Advertising Disclosures](#)

## Better rates. Better process.

Refinancing your existing auto loan can lower your interest rate and monthly payments. Start saving today by finding the right lender to give you a better deal.

- Qualified offers in minutes
- Completely free to use
- Nationwide lender network
- Data and privacy secured

[Compare Now](#)

## Find financing using LendingTree in 3 easy steps



### SEARCH

Complete our secure online form. It only takes a few minutes and it's 100% free. You don't have to pay to see your results.



### COMPARE

We'll match you with up to five lenders that fit your financial profile. You'll then get real offers to compare.



### CHOOSE

Pick the lender and quote that fits your needs. The best rated lender? The best APR? The lowest monthly payment? Completely up to you.

[Find Your Best Offer](#)

### Refinance your Car Loan

Find your Best Rate

**RATES AS LOW AS 1.89% APR**

**60 months / 5 YEARS**

Select your preferred term:

12 months / 1 YEAR

60 months / 5 YEARS

84 months / 7 YEARS

[Get Started](#)

[Privacy Secured](#) | [Advertising Disclosures](#)

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[Find Your Best Offer](#)

**Excellent**

★★★★★ Invited

**The process to secure a vehicle loan...**

The process to secure a vehicle loan was exceptional. Josh was highly knowledgeable...

Jennifer Spahn, June 8

Showing our favorite reviews.

**Very easy**

Very easy and very professional. I appreciate the up front approach.

Briquette Edwards, June 5

**Call us 888-246-4181**

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**Excellent**

★★★★★ Invited

Based on 12,287 reviews

★ [Trustpilot](#)

Call us 888-246-4181

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## MAIN DESCRIPTION

=====

**Desktop & Mobile behave similarly with same sections, layout, and presentation.**

**\*\* Only exception – Relatable hero images were removed and No Sticky header**

Main page - 3 sections with 3 CTAs

- 1- Hero section w/CTA (x1)
- 2- Benefits & Advantage Section w/CTA (x1)
- 3- Process cards w/CTA (x1)

## LAYOUT & PRESENTATION

=====

- + Medium size page with minimal illustrations and strong humanistic approach with interactive tools and photography
- + Relatable hero image
- + Illustrations were used to a minimum.
- + Good contrast of colors in CTAs
- + Hero section had an interactive slider tool

- One of the images was a bit busy and over complicated (Too much context on the image (Female with laptop, road signs, text, vehicle, doll, dices.)
- Words: Auto (used 1 time), Car (used 6 times), Vehicle (used 2 times), and Refinance (1 time) throughout the page.

### **Observations:**

The layout seemed organized and cohesive. Effective use of color contrast for the CTAs and usage of relatable images (i.e., Family, people, etc.) made the page very relatable. The word car appears 6 times in the search option. Minimal use of key words: Auto, Car, Vehicle, Refinance.

# SUMMARY

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1.- Presentation and layout for Desktop and Mobile were identical with minimal differences between the two device models. Main differences were:

- i- Some mobile sites had sticky navbars to hold additional pages (Hamburger menu)
- ii- Some pages preferred to hide main hero images in favor to display a slider tool (example #7 Lending Tree) Preferred Interactivity than visual appeal.

2.- Three Sections were present most of the time throughout the landing pages, besides the Hero section.

- i- Benefits and Advantages
- ii- Process
- iii- Reviews

3.- Illustrations were more prominent than photography. Generic illustrations could be used to reach a greater audience without estranging anyone.

4.- White background color was most predominant with fewer hints of background color sections.

5.- Use of keywords such as Auto, Car, Vehicle, and Refinance were used on almost every page.

6.- Multiple CTAs were used throughout the pages with an average of 3 CTAs per page

7.- Out of all 7 pages, 5 used numeric facts to emphasize savings and percentages.

8.- All 7 pages had some sort of fine-print disclosure section at the bottom of the page. These disclosures ranged from 1 single paragraph to 3/4 paragraphs.

END OF REPORT