Wealthfront Launches Early Access to Home Lending Product with Low, Transparent Rates and No Hidden Fees

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The company's new mortgage product is now available to a limited number of clients in Colorado, with expansion to Texas, California, and other states coming soon

PALO ALTO, Calif., Nov. 19, 2025 (GLOBE NEWSWIRE) -- Wealthfront, a pioneer in the consumer fintech space known for building high-quality, low-cost saving and investing products, today announced early access to Wealthfront Home Lending. This new offering brings Wealthfront's software-driven approach to the mortgage process, helping clients benefit from low rates and self-serve applications, without hidden fees or sales calls. The product is currently available for a limited number of Wealthfront clients planning to buy or refinance a home in Colorado, and will expand to Texas, California, and additional states in the coming months. Clients interested in buying a home or refinancing a mortgage with Wealthfront can sign up for the waitlist.

Entering the mortgage industry is a natural and strategic product expansion that exemplifies Wealthfront's focus on using technology to help digital natives earn more on their savings, borrow at lower rates, and keep more of their returns. Ideal for clients looking for highly competitive rates and a streamlined mortgage process, Wealthfront Home Lending is designed to lower borrowing costs without charging hidden fees, or requiring asset minimums or points. By leveraging Wealthfront's software-driven platform to power the entire product experience, the company is able to decrease the costs of originating a loan and use those savings to help clients pay less on their mortgage.

"Mortgage rates are among the most important deciding factors for new home buyers, and have a huge impact on the homeowner's finances over time," said David Fortunato, CEO of Wealthfront. "We are excited to help our clients reach this important financial milestone by offering a lower rate through the automated platform they already trust to grow their savings and investments."

Homeownership is a key goal for Wealthfront clients, and the company has seen strong demand since launching the Home Lending waitlist earlier this year. Waitlist data indicates Wealthfront's digital-native clients are making smart financial decisions and preparing to buy homes in the near future. The median age of signups is 35, with an average of $310,000 across their Wealthfront accounts. The majority plan to buy a home in the next 6-12 months, primarily in large cities. Within the planned early access states, a large portion of signups came from clients living in San Francisco, Denver, Los Angeles, and Austin.

Today's launch will expand how Wealthfront supports the more than 1.3 million clients who already use the platform to grow their wealth and work toward financial milestones. By offering a low rate for what is often consumers' largest purchase, Wealthfront is also helping clients increase their savings and investments over time. This move positions Wealthfront to further support its clients throughout different life stages, especially younger generations who are increasingly focused on achieving homeownership. Recent data from Oxford Economics shows that individuals born after 1980 collectively owned $7 trillion in real estate assets in 2022, which is expected to increase by 7% annually through 2045.

Wealthfront expects to expand access to its Home Lending product in early 2026. Until then, the company will be focused on adding an improved set of features, including pre-qualification from the Wealthfront dashboard and pre-approval in minutes for most applications. The core experience is built to help borrowers confidently self-serve, with access to a licensed loan officer available if needed. As a direct lender, Wealthfront is able to deliver a highly automated, scalable offering designed to remove complexity and stress from the mortgage process.

Home Lending is the latest addition to the company's rapidly expanding product suite. Other recent launches include Wealthfront's Nasdaq-100 Direct, which brings the tax-efficiency of direct indexing to the innovative Nasdaq-100 Index®, as well as improving the Joint Cash Account by combining checking features with a 3.50% APY paid by program banks.

To learn more about Wealthfront Home Lending or sign up for the beta, visit Wealthfront's website .

About Wealthfront
Wealthfront is a tech-driven financial platform helping digital natives turn their savings into wealth. Wealthfront's broad suite of products, including cash management, investing, borrowing, and financial planning solutions, address the diverse needs of its clients regardless of the economic environment. Wealthfront pioneered using automation to offer low-cost diversified portfolios, and the company's software-driven platform allows it to deliver solutions to clients quickly, conveniently, and at low cost.

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Disclosures:

Mortgages referenced in this release are offered exclusively through Wealthfront Home Lending, LLC NMLS 2358115. Home loan availability will be subject to credit approval and applicable state and federal licensing requirements. Rates vary based on credit profile, loan terms and market conditions. Not all applicants will qualify for the lowest advertised rates. This communication is for information purposes only and does not constitute a solicitation for a loan or an offer to lend or extend credit. Equal Housing Opportunity.

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The Cash Account, which is not a deposit account, is offered by Wealthfront Brokerage LLC, Member FINRA/SIPC. Wealthfront Brokerage LLC is not a bank. The Annual Percentage Yield ("APY") on cash deposits as of November 7, 2025, is representative, requires no minimum, and may change at any time. The APY reflects the weighted average of deposit balances at participating Program Banks, which are not allocated equally. Wealthfront Brokerage LLC sweeps cash balances to Program Banks, where they earn the variable APY.

Wealthfront Brokerage LLC partners with Green Dot Bank, Member FDIC, to offer certain checking features for the Wealthfront Cash Account. Wealthfront Brokerage LLC partners with UMB Bank, National Association, Member FDIC, which may allow Wealthfront Joint Cash Accounts to opt into a limited-purpose account number and UMB Bank routing and transit number which enables certain checking features. Wealthfront Brokerage LLC and Wealthfront Advisers LLC are not affiliated with Green Dot Bank or UMB Bank.

Wealthfront Home Lending, LLC is an affiliate of Wealthfront Advisers LLC, Wealthfront Brokerage LLC, Wealthfront Software LLC, Wealthfront Strategies LLC, and the Wealthfront Corporation.