

Need To Build or Repair Your Credit?

Let us help you with our

## **Credit Builder Program**

If your credit history is not where you want it to be, or if you are just starting out and need to build your credit, our Credit Builder Program can help.

When you are granted a Credit Builder Loan, the amount of the loan is placed into a savings account as collateral to secure the loan. You then make payments to the loan, just as you would with any loan. The difference? **Once you pay your credit builder loan off, you will have money in savings AND an improved credit score.**

To improve your credit score you need to make your payments on time and as scheduled. You cannot make any withdrawals to this special savings account until the credit builder loan is fully paid off, but when it is you will have the full amount to do with as you please or have savings to cover any unforeseen expense that may come up at a later time.

- Up to \$1,000.00
- 12 month term
- Maximum payment of \$100.00 per month – (may be lower)

For more information, call our loan department at 769-3306 or stop by any one of our four locations.