Sound loan solutions for real people with real life situations.

For more information contact:
**Credit Builder Loan**

**What is it?**
A Credit Builder Loan enables you to build a credit history or even rebuild damaged credit through a positive trade line.

**How would this loan benefit me?**
Credit scores can have a significant impact on your financial life. For example, a credit score can affect your ability to:
- Get a loan and the cost of that loan;
- Get insurance and the cost of the insurance;
- Qualify for utility payments without a substantial security deposit;
- Rent or lease an apartment;
- Get a job.

**How does it work?**
This is a loan in which none of the loan proceeds are released at closing. Instead, funds are placed in a savings account. The goal is to help build or rebuild your credit by providing a positive trade line.

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**Smart Size Loan**

**What is it?**
A Smart Size Loan is an unsecured loan large enough to cover your particular need, but small enough to be manageable for your budget.

**How would this loan benefit me?**
The loans could be used for many purposes, such as:
- Starting a business or purchasing equipment for a business,
- making a large household purchase,
- consolidating debt,
- paying for a medical procedure,
- helping to through a financial emergency.

**How does it work?**
This is an unsecured loan for $3,000 or less.