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Sound loan solutions
for real people with
real life situations.



YOUR CREDIT UNION
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We offer loans designed especially for you and your needs.



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.



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 a through a financial emergency.

How does it work?

This is an unsecured loan for \$3,000 or less.