



CREDIT BUILDER LOANS

Build your credit. Secure your future. Live your life.

If you're like a lot of people, you've run into a little financial trouble now and then. Did you know that nearly a third of Americans have a credit score under 600? That means you may have trouble getting an affordable loan or credit card. Alltru Credit Union is here to help. Our Credit Builder loan will help you build credit while saving money.

ACCOUNT FEATURES:

Improve your credit. Making your loan payments on time each month builds a strong payment history and can help improve your credit score.

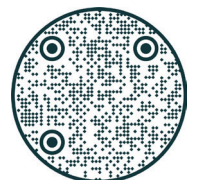
Jumpstart your savings. We'll put the money you borrow into a new Alltru savings account on your behalf.

Get interest back. When your loan is paid off, you'll get half of the interest back if you made on-time payments during the life of your loan.

OVERVIEW:

Here's how the Alltru Credit Builder loan works. The money you borrow will be held in a savings account as collateral and released as you make payments—after \$250 in principal payments, you can start accessing funds. And when your loan is paid off, the money will be released to you. You'll have saved a nice chunk of money, and you'll have established credit or improved your credit score, which can help you qualify for lower loan rates in the future. Plus, when you make all loan payments on time, we will refund half of the interest paid right back to you. It's a great first step to a bright financial future!

To learn more,
scan here.



Rates are subject to change. Credit Builder Loans range from \$300 to \$2,000. Term is based on actual loan amount. Half of interest charged will be refunded once the loan is closed if all payments are made in full and on time. Rates & terms subject to change based on market conditions and borrower eligibility. Other criteria are considered in the approval process, including, but not limited to, income and ability to pay in relation to the loan amount requested. Additional criteria may apply.