

CREDIT BUILDER

**ESTABLISH
OR REBUILD
CREDIT**

BUMP UP YOUR SCORE



PioneerTM
FEDERAL CREDIT UNION

ESTABLISH CREDIT

A trade line is established and reported to the credit bureaus. To maximize effectiveness, we recommend a minimum repayment term of 6 months to 1 year.

GUARANTEED LOAN APPROVAL

Regardless of your credit history, you will be approved.

GREAT RATES

Loan interest rate is 4.00% above the savings account rate.*

BUILDS SAVINGS

Loan proceeds are deposited to a regular savings account at the current market rate and held until the loan is paid in full. Then you'll have access to the funds to use for whatever you need.

FREE CREDIT COUNSELING

Once your Credit Builder Loan has been established, we will supply you with a free copy of your credit report and walk you through a Credit Checkup to give you tips on how to keep your credit score up and how to read your report. A free credit counseling session with our partners at GreenPath Financial Wellness will also be provided to you. To use this service, please call 1-877-337-3399.



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*Some restrictions may apply. Rates subject to change by Board of Directors' action.

If a loan is secured by a Term Certificate earning 1.50%, then the secured loan is 5.50% APR with 18 monthly payments of \$57.56 per \$1,000 borrowed. APR= Annual Percentage Rate.

Federally Insured by NCUA.

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