



Credit Builder Loan

We've designed the **Credit Builder Loan** to help you build a better credit record.

- Rate as low as 9.49% APR
- Minimum loan: \$500
- Minimum term: 12 months

The **Credit Builder Loan** is different from other secured loan products because you're not required to deposit your own funds to secure the loan.

Here's how it works:

1. Determine your loan amount and term.
2. Make payments as scheduled.
3. The loan amount is held in a deposit account and disbursed to use as you choose at the end of the loan term.
4. Your payment progress is reported to the major credit bureaus.

Remember, this loan is not for immediate needs. Instead, it helps you build a solid foundation for future borrowing so you'll pay lower rates, saving you hundreds of dollars in interest.

Apply online, in person or by phone.

It takes less than five minutes to give you a new start!

Annual Percentage Rate effective 7/1/15 and subject to change. Loans subject to approval. Monthly payment per \$1,000 borrowed for 12 months at 9.49% APR: \$87.68. Rate reflects Loyalty Discount.

LOYALTY DISCOUNT=0.25% discount for direct deposit of net pay and automatic payment and 0.25% discount for first or second MCCCU mortgage with a balance over \$25,000. Maximum 0.50% rate discount per borrower. Members may receive consumer loan discounts within six months of first or second mortgage closing. Discounts may not be applied retroactively.