



## CREDIT BUILDER

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Paving the road to  
*Rebuild* your  
credit score....

TEFCU understands that during these economic times, you may have faced some financial hardship. That is why we offer a **Credit Builder** loan. This loan is designed to pay off your debt and ease your financial burden.

### About Credit Builder Loan

The Credit Builder loan allows you to borrow up to **\$3,000** at an interest rate of **18.00% APR\*** with up to a **24-month** repayment!

- Member must be in good standing;
- Direct deposit or allotment for repayment is required;
- Most recent paystub must show 40 hours of work per week OR 80 hours bi-weekly;
- SO2 - A deposit account to rebuild your savings while rebuilding your credit.

### Our Loan Officers Can Council You On

- Understanding your credit report;
- What determines your credit score;
- How to improve your credit score;
- What you can do to remove incorrect information on your credit report;
- How long certain information stays on your credit report.

The Credit Builder loan is created for individuals whose credit score is between 600 - 626.\*\*

\* APR = Annual Percentage Rate

\*\* All applications are reviewed by the Loan Review Board. Restrictions may apply.

