



You work hard to save money. Now put your savings to work for you.

Open a Premium Secured Credit Builder Visa Card with as little as \$200 in a savings account and start building or repairing your credit score.

To build your credit, **remember:**

- ✓ Always make your monthly card payment on time.
- ✓ Keep your card carry-over balance less than 30% of your credit line.
- ✓ Even if you have a credit card, use this card as an additional trade line on your credit report.

You can increase your credit limit by increasing your security deposit.

Who We Are

Community Financial Resources (CFR) is a non-profit social enterprise that partners with progressive financial service providers, community organizations, unions, public and private social service agencies to bring best practices to the financial services industry by ensuring consumer friendly financial products are available in the marketplace.

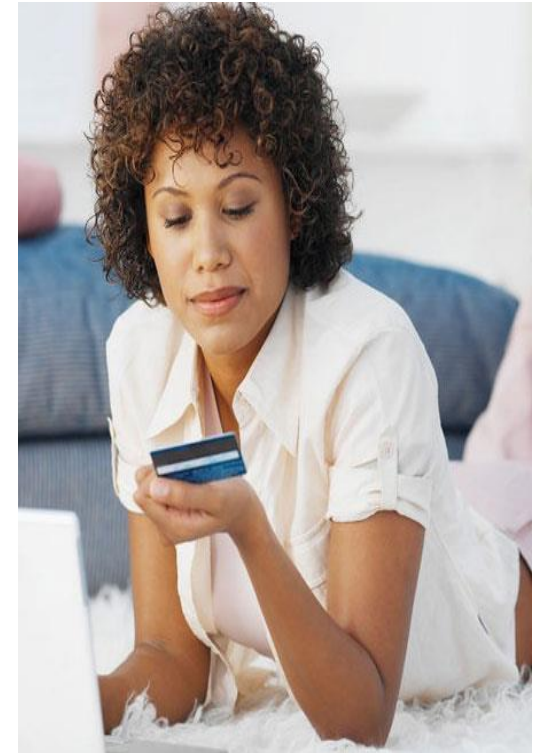
CFR makes no money from the products it promotes. Our reward is consumer financial empowerment!



Contact Us

Email: support@cfrcard.org

web: communityfinancialresources.org



**PREMIUM
SECURED
CREDIT
BUILDER
VISA CARD**

*Offered by Community
Financial Resources and
Cooperative Center Federal
Credit Union*

A good credit score means:

- Lower cost loans
- More affordable mortgages
- No hefty security deposits to set-up utilities
- Passing Rental Application and Job Screening Criteria

You can turn borrowing from a burden into a benefit

“People with low or no credit scores may pay \$200,000 more over a lifetime for financial products and services than those with good scores.” Liz Weston, MSN Money



What is a secured credit card?

A Secured Credit Builder Card works just like a regular credit card, but your credit line is based on the amount of your security deposit held in your savings account.

The savings account is your own money. You have access at any time to any funds in your savings account beyond your security deposit.

“I am happy to announce that I am a member of Cooperative Center Federal Credit Union...and I am excited about rebuilding my credit with the secured Visa credit card.”— SparkPoint Marin client.

- No FICO Score Requirement
- No annual fee
- ITIN or Social Security Number accepted
- 10.25% APR
- Deposit at least \$200 in a Share (savings) Account at CCFCU and get a **Premium Secured Credit Builder Visa Card.**



It's Easy as 1 – 2 – 3

- Become a credit union member
- Deposit \$200 to \$600 into your credit union Share (savings) Account to secure your Visa Credit-Builder Card
- Submit your application for the secured credit card

Ask your Community Organization for help or send an e-mail to support@cfrcard.org

You will receive the Secured Credit Builder Visa Card in 8 – 10 business days after your application is accepted.

