



For more information contact:

Sound loan solutions  
for real people with  
real life situations.



We offer loans designed especially for you and your needs.



## Credit Builder Loan

### What is it?

A Credit Builder Loan enables you to build a credit history or even rebuild damaged credit through a positive trade line.

### How would this loan benefit me?

Credit scores can have a significant impact on your financial life. For example, a credit score can affect your ability to:

- Get a loan and the cost of that loan;
- Get insurance and the cost of the insurance;
- Qualify for utility payments without a substantial security deposit;
- Rent or lease an apartment;
- Get a job.

### How does it work?

This is a loan in which none of the loan proceeds are released at closing. Instead, funds are placed in a savings account. The goal is to help build or rebuild your credit by providing a positive trade line.



## Smart Size Loan

### What is it?

A Smart Size Loan is an unsecured loan large enough to cover your particular need, but small enough to be manageable for your budget.

### How would this loan benefit me?

The loans could be used for many purposes, such as:

- Starting a business or purchasing equipment for a business,
- making a large household purchase,
- consolidating debt,
- paying for a medical procedure,
- helping a through a financial emergency.

### How does it work?

This is an unsecured loan for \$3,000 or less.