



Credit Builder Card

THE SECURED CARD YOU DESERVE

Refundable Deposit to Get Started

Fund a \$200 deposit through your debit or prepaid card to open your Credit Builder Card with a credit line of \$200. Just like your apartment rental deposit isn't used to pay your monthly rent, your card deposit is not available to pay for purchases you make with the card.



Make Purchases Using Your Card

Every month, make some small purchases using your card and pay off the amount you spent just as you would with any credit card. You will receive your monthly bill by mail and can also view and pay it online.

On-Time Payments Build Your Score

By paying your monthly bill on time each month, you build positive credit history that will improve your credit score. To see the best improvement to your score, we recommend spending no more than \$50 with the card each month.



Get Your Deposit Back

When you've improved your credit score to the number you want, close the card and get your deposit back.



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WHY CREDIT BUILDER CARD?

Build The Good While Removing the Bad

The road to good credit is significantly shorter if you're building positive credit at the same time you're getting rid of any negative items on your report.

Reach Your Financial Goals

Credit Builder Card allows you to establish primary positive tradelines in your name. This is a requirement for most lenders in order to qualify for a home or vehicle loan.

6 Reporting Dates Per Month

Credit Builder Card has 6 dates in any given month on which payment data is reported to all 3 bureaus. This means that once your card is approved, the first payment is reported the same week, so you quickly establish positive credit history. Most banks have a single monthly reporting date, so if you apply at the beginning of the month, you may have to wait to the end of the month for your payment to be reported.

Pay For The Things You Want

You can use your Credit Builder Card everywhere Mastercard is accepted, you're never limited to online stores only.

Easy Approval Process

You don't have to have any credit established to be approved for your Credit Builder Card. There is no credit score requirement.