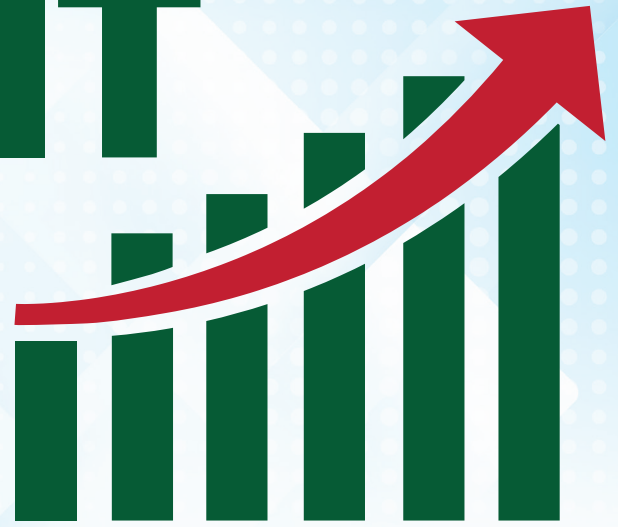


Stewart's Federal Credit Union

CREDIT BUILDER LOAN



YOUR NEW CHAPTER STARTS HERE!

How it Works:

- Your loan funds are held in a Stewart's FCU savings account while you make scheduled payments for the full term of the loan.



- Making consistent monthly payments will help you establish a positive credit history as your activity is reported to national credit bureaus.



- Once the Loan is paid off, the funds will be released to you!



WAYS TO APPLY

- **Online** - www.stewartscu.com
- **Fax** - 518-581-7076
- **Mail** - PO Box 435 Saratoga Springs, NY 12866
- **In-Person at the Credit Union**

Phone: 518-581-1201 x3900

Email: memberservice@stewartscu.com

Find us on:



Loan rates and approval depend upon the individual applicant's creditworthiness.





Credit Builder Loan Disclosure

What is a Credit Builder Loan and How Does it Work?

Whether you're getting a first-time loan to build your credit or searching for options to rebuild your credit, a Credit Builder Loan may be the option for you. One of the biggest impacts on your credit score is your payment history which is reported to the credit bureaus.

To be considered for a Credit Builder Loan, borrowers must be at least 18 years old, a member of Stewart's FCU and an application must be completed and submitted. All loan applications are subject to approval.

Here's how our Credit Builder Loan works:

We'll pre-fund your Select Savings Account with an amount between \$500 - \$2,000. You choose the amount that is right for you and your credit score needs.

Rates will be determined based on our current unsecured loan rate.

Results are not guaranteed. Improvement in your credit score is dependent on your specific situation and financial behavior. Failure to make monthly minimum payments on this and other loans by the payment due date each month may result in delinquent payment reporting to credit bureaus which may negatively impact your credit score. This product will not remove negative credit history from your credit report.

As you make on-time payments, we will report your positive payment activity to the credit bureau.

Once the loan is paid off, you'll have improved your credit standing and jumpstarted your personal savings.