

How does a Credit Strong Account work?



Open an Account in Minutes

Pay a one-time administration fee beginning at \$8.95. Austin Capital Bank instantly gives you a loan and places the loan funds in a FDIC insured savings account in your name. The savings account funds are locked to secure the loan.



Make On-Time Payments

Your monthly payments get reported to all 3 major credit bureaus. The principal is credited towards the lock on your savings - the interest is what we earn for providing the service.



Track Your Progress

We provide a free FICO® Score 8 monthly so you can track your progress.



Unlock Your Savings

When your loan is repaid in full, the lock is removed from your savings account. You've built both credit and savings.