

Benefits of a Credit Strong account:

▶ **Build Credit & A Down Payment**

- ▶ Build credit – installment loan and payment history reported to all three major credit bureaus
- ▶ Build savings while you build credit – build up to \$1,000 in savings in as little as 12 months

▶ **Low Pricing**

- ▶ Low monthly payments – build credit for less than the cost of TV streaming
- ▶ No upfront security deposit required – start for as little as \$8.95
- ▶ No commitment – cancel at any time for any reason with no prepayment penalty and no early withdrawal fee

▶ **Inclusive**

- ▶ No credit check – it will not hurt your credit to apply (no hard or soft credit inquiry)
- ▶ No credit score required – bad credit or no credit? No problem.
- ▶ No ChexSystems inquiry – had a couple bumps in your banking past? No worries.

▶ **Perks**

- ▶ Free monthly FICO® Score – track your progress every month
- ▶ Accessible online 24/7 – apply and be approved in just minutes, log into your account 24/7
- ▶ No middlemen – Credit Strong is a division of a 5-star rated bank, Austin Capital Bank. Member FDIC.
- ▶ No cap to your savings – continue growing your savings after the loan matures