



Establish good credit with Community Credit.

Community Bank understands it's sometimes hard to break the unstable credit cycle and get back on track building your credit to a favorable status. Whether you want to get started looking at your financial future for the first time or if you're trying to re-establish your credit to get out of the Pay Day loan habit, Community Credit can help you.

THE COMMUNITY CREDIT WAY:

Your Loan + Your Savings = Your Future Good Credit

Community Credit offers you two excellent opportunities:

A short-term loan that will help you establish a regular savings plan as well as provide cash to pay off or down an existing loan.

- This low-interest loan is an alternative to expensive Pay Day Lenders, Check Cashing Services and other more expensive financial service providers.

A financial education program "Money Smart" taught by the experts from Community Bank

- This program will teach you how to make better financial decisions.

Learn How to Build Your Credit and a Successful Financial Future

COMMUNITY CREDIT: STEP BY STEP

- 1.** As a Community Credit participant, you are required to attend the 3-hour financial literacy seminar conducted by Community Bank. Our professionals will teach you about a variety of topics including managing your money, building your credit and protecting your identity.
- 2.** Once you have completed the seminar, you will receive a certificate* that allows you to apply for a Community Credit loan.**
- 3.** Stop by any local Community Bank office to open your Community Credit Checking and Community Credit Savings accounts. The Community Credit Checking account requires no minimum balance and charges no fees. The Community Credit Savings account requires a \$250 minimum opening balance.
- 4.** Half of the loan proceeds will be deposited into your Community Credit Checking account*, and the other half will be deposited into your savings account.
- 5.** Community Bank encourages you to use the available loan proceeds to eliminate any debt you may have with Pay Day Lenders or other financial service providers. When you have successfully completed the Community Credit program, you will be ready to start removing yourself from the Pay Day Lending cycle, and you will have already started saving for the future!

Financial Education

All borrowers are required to complete the Community Bank financial literacy program. A Certificate of Completion is required prior to obtaining a Community Credit loan.**

*The Community Credit certificate must be presented prior to obtaining a Community Credit loan. Community Credit requires that one-half of the loan proceeds be deposited into your Community Credit Checking account and the other half be deposited into your Community Credit Savings account and be put on hold until the full amount of the loan is repaid.

**All loan applications are subject to credit approval and must meet all underwriting requirements of the Community Credit program, including presenting 2-month proof of income. You may be eligible for this program up to two times unless a prior Community Credit loan was not paid in accordance with the program terms.



COMMUNITY BANK

MEMBER FDIC 

For a location nearest you, visit communitybank.net/locations.