



South Western  
Federal Credit Union

901 E. Whittier Blvd., La Habra  
11749 Whittier Blvd., Whittier (in the Whittier Marketplace)

# You're starting out fresh

You're ready to start building a good credit record, which will be important when you apply for loans, credit cards, jobs and housing.

You build a credit record by borrowing and paying back loans. But many lenders are reluctant to make loans to people who have never borrowed before. So how do you show you're responsible if nobody wants to lend you money?

The Fresh Start Loan is a \$1,000 share-secured loan with a rate as low as **3.25% APR\***. It uses money in your account as collateral. And since we know you're just starting out:

- **You don't need to have \$1,000 on deposit; we'll lend it to you.**
- **Keep it in your savings account where it'll earn dividends.**

Just make regular payments and we'll report to the major credit bureaus that you're a responsible borrower.

Remember, this loan is to help you start a credit record. You won't be able to use the \$1,000 we deposit in your account at first; it'll be frozen. Funds will be released as you make payments. Or wait until you pay off the entire loan and have all \$1,000 plus dividends to use as you choose.

To apply for a Fresh Start Loan, please call 562/ 694-8296 and speak to our loan department or visit [www.swfcu.org](http://www.swfcu.org) to apply online.



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Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government.

**NCUA**

National Credit Union Administration, a US Government Agency

\*APR= Annual Percentage Rate. Rate is subject to change and is determined by a savings rate of .25% plus 3% rounded to the highest quarter. Higher rates may apply depending on credit qualifications