

CREDIT BUILDER PROGRAMS

Don't pass up this opportunity to increase your credit score!

Alliance Credit Builder Program

- ✚ Clients can request a savings account that will be reported as a “loan” in the amount of **at least \$300.00 over a minimum of 8 monthly installments.***
- ✚ All monthly payments (on-time, missed, or late) are **reported to 2 credit bureaus: TransUnion & Experian**
- ✚ Once the savings balance is paid in full, **you will receive all of your money back plus the 3% interest you paid into the savings account.**
- ✚ On-time payments → **increased credit score!!**

Twin Accounts Program

- ✚ Be able to make a **payment of about \$26.39 on-time every month for 12 months.**
- ✚ Save \$300 over 12 months and earn up to \$300 in match funds for a total of **\$600 in savings & match!**
- ✚ Be willing to continue to build credit by **opening a secured card** after your twin accounts repayment. **The \$300 match will set the credit limit** of the secured credit card.



*One-time \$25 program fee.

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“United Way of Greater Houston leads United Way THRIVE, a network of more than 20 organizations in the Houston area that help working families develop good financial habits and earn enough income to meet their needs and save for the future.”