

Credit Builder Package

Building **Good Credit Today** Will Help You

Accomplish Your **Goals Tomorrow**

Without a good credit history, it's hard to get credit. But without credit, it's tough to build a good credit history. Credit scores are not only used to determine the rate you'll get on your next loan, but they may also be used to determine whether or not you get a job, an apartment, or reasonable rate on insurance. NUFUCU can help you build a good credit history the right way!

Here's what you need to do:

1. Open checking and savings accounts. Having these accounts (in good standing) allows you to build a financial history that shows lenders that you have the ability to pay bills. A savings account demonstrates that you're planning for the future.

2. Get a credit card with a reputable institution. Carefully read the fine print to make sure you understand the terms and conditions. And, make sure they'll report your history to the credit reporting agencies. If they don't, having the card won't help you.

3. Use credit wisely. Do not charge more than you can afford to pay back and make payments on time to avoid late fees and damage to your credit score.



Apply for the
Credit Builder Package
and get a **Free T-shirt!**

Start **Building** Your
Good Credit Today!

Stop by click or call.

WE CAN HELP YOU ESTABLISH GOOD CREDIT!

The **CREDIT BUILDER package*** includes:

- a free review of your credit history with simple tips on how to build your score
- a free checking account with a NUFUCU Visa debit card
- your first 50 checks free
- an Overdraft Protection Loan
- and a NUFUCU VISA credit card with a starter limit
- free online banking and electronic statements
- a 6 month check-up to make sure you're on the right track. If you are, we will consider raising your credit limits as needed.

* A co-signer is needed if applicant is 18 or younger. Applicants must qualify to be eligible. Please call 402-472-2087 if you have any questions concerning this application or the Credit Builder Program.

University of
NEBRASKA
Federal Credit Union

Two locations:
1630 Q Street (on the Southeast corner of UNL's city campus)
301 N 52nd Street (convenient to UNL's East campus)

www.nufcu.org

402-472-2087