

Together Let's Rebuild Your Credit

Bad things happen to good people! In the past couple of years, more than ever before, we've seen members suffer foreclosures, repossessions, bankruptcies and job loss. All of these life events can have a severe impact on your financial situation and credit. Day Air's mission is to help each member improve their financial condition no matter what the situation might be and that is why we have created a credit rebuild loan.

While saving money for necessities in life is essential, we also know there will come a time when you need a loan. And regardless, rebuilding your credit is necessary. The question is how can you do this when no one will give you a loan? We want to help you. As your financial partner we will help you rebuild your credit to meet your financial goals.

Credit Score Enhancement: The first step to rebuild your credit is knowing what your financial picture looks like. During a credit score enhancement, a loan professional will review your credit report and show you what you'll need to do in order to improve your score.

Signature loan product:

- Minimum loan amount of \$500
 - Loan rates and terms: \$500 – 6 months or less @ 17.99% or \$600 - \$1,500 – 12 months or less @ 15.99%

Requirements:

- You must be a member for 3 months with Direct Deposit of at least \$1,000/month
- Verifiable 3 months of employment from the same employer or source (ie S.S. income/pension)
- 50% of loan amount on deposit and secured
- Automatic payment
- Existing loan must be paid in full prior to securing a new loan under this program
 - There will be no increase to your current loan mid-term
 - You must show that you are putting forth appropriate effort to rebuild your credit in all areas, not just with Day Air (utility companies, other lenders, etc...)

Auto loan product:

- Loan amount cannot exceed \$10,000
- Term cannot exceed 5 years
- Rate will be based on your credit score

Requirements:

- You must be a member for 6 months with Direct Deposit of at least \$1,000/month
- Employment must be verified
- Automatic payment
- 20% of loan amount to be on deposit and secured until you show 24 months of on-time payments, steady and current income, and good payment history with all current lenders, utility companies, etc...

Get started today! Rebuilding your credit will not happen overnight. A lot of effort and discipline will be required but the end result will be worth it. Take advantage of this opportunity to improve your financial well being. Call a loan professional at 937.643.2160 or stop into a branch.



*Subject to approval. Certain requirements and restrictions may apply.