



**NEED CASH**



**NO CREDIT**



**BAD CREDIT**

## **Fresh Start Loan**

Do you have less than perfect credit or no credit? Do you need a way to establish or rebuild a good credit score? Market USA FCU can help! Our Fresh Start Loan was designed to help members qualify for a loan no matter what the credit score is. The Fresh Start Loan gives you the second chance you need to develop credit worthiness while learning to save money.

### **Here's how it works!**

- Applicant must be a member of Market USA FCU for at least (3) three months.
- Member must have direct deposit of net pay coming into their account with the credit union.
- A \$30.00 non- refundable application fee is due at time of application.
- Must complete an online course through BALANCE “Credit Matters” counseling program.
- A minimum of (6) six months of verified employment is required (excluding seasonal employment).
- Proof of income is required.
- \$500 Loan with a 10 month repayment plan

**For more details contact our Member Services department at 800.914.4268 or 301.586.3400.**



**NO  
CREDIT  
CHECK**