

# Smart Accounts

Looking for a whole new way to manage your finances?  
Check out our Smart Accounts.

## SmartSpend Account

Having trouble getting a traditional checking account?

The way banks typically handle checking accounts doesn't meet everyone's needs. To address that, we developed SmartSpend: the checking account without checks, which lets you make deposits, carry a debit card, and cash your paychecks - all for only \$7.50 a month.

## Credit Builder Loan

Looking to establish or rebuild credit? Our two-part Credit Builder Loan is a great option. Start by taking out a share-secured loan of \$500 or \$1,000 - we provide the funds to be secured in a savings account. Once this loan has been paid in full with no 30 day late payments, you can qualify for a unsecured VISA card or secured VISA. Contact us to learn more.

## Share Secured VISA

Working on building credit? Secure your VISA credit card with your savings account and get the convenience of a credit card with no annual fee. It's a great way to build credit and avoid dipping into your savings.

## Payday Alternative Loan

Need just a little cash to tide you over between paychecks but don't want to take out a high-cost, high-risk payday loan? Save yourself lots of money in fees and interest with a P.A.L., available in amounts of \$100-\$500.

## Financial Counseling

Clearwater Credit Union is proud to have a local Certified Financial Counselor dedicated to providing counseling at no cost to our membership. These services include:

- **Debt consolidation solutions**
- **Assisting with stressful financial situations before credit problems arise**
- **Exploring a viable alternative to bankruptcy**
- **Empowering you to gain control of tough financial situations**

\*Financial counseling is not retirement planning.



**clearwater**  
CREDIT UNION

**(406) 523-3300**

**[clearwatercreditunion.org](http://clearwatercreditunion.org)**

All loans subject to approval. Federally insured by NCUA.