

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

All loans subject to approval. Federally insured by NCUA.