CREDIT BUILDING PRODUCTS & RESOURCES

GABC Marketplace provides clients credit-building tools needed to build or sustain a strong credit profile. This is your one-stop shop for vetted fintech products that you can access in this time of economic uncertainty.



SECURE CREDIT CARD



SELF SELF VISA Credit Card https://self.inc NerdWallet Multi-Option Secure Card https://www.ne

NerdWallet Multi-Option Secure Card https://www.nerdwallet.com/credit-cards
CapitolOne CapitolOne Secured MasterCard https://www.capitalone.com/credit-cards/secured-mastercard/



RENT REPORTING

AGENCY PRODUCT WEBSITE

ESUSU Esusu Rent Reporting https://esusurent.com (Landlords Only Signup)
MoCaFi MoCaFi Rent Reporting https://mocafi.com/



LOAN

AGENCY PRODUCT WEBSITE

SELF Credit Building Loan https://self.inc

Mission Asset Fund MAF Lending Circle Loan https://missionassetfund.org/lending-circles/ESUSU Esusu Savings CB Loan https://esususavings.org

The Fountain Fund Fountain Reentry Loan https://fountainfund.org (for formerly incarcerated persons)

eMoney Pool Social Lending Circle https://www.emoneypool.com

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On The Road Lending Auto Loan/Refinance https://ontheroadlending.org

Ace Small Business/Start Up Loans https://aceloans.org

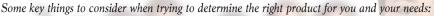


Ace Loans

BANKING PRODUCTS

AGENCY PRODUCT WEBSITE

Bank on Atlanta Coalition of Banking Institutions https://bankon.atlantaga.gov/accounts/ MoCaFi MoCaFi Mobility Bank Account https://mocafi.com/



Credit Builder Loan: An installment loan most commonly offered by credit unions and non-profit financial institutions for the sole purpose of helping build credit. These are usually small loans with 6-12 month terms. Instead of receiving money at the time the loan is made, borrower's loan funds are held in a savings account until the loan is repaid. Borrowers' payments are reported to at least one credit bureau.

Unsecured Credit Card:
A type of revolving
account that does not
require collateral that
can be used to make
purchases of goods and
services and repaid over
time. The lender charges
interest on the amount
owed (borrowed), unless
the cardholder pays the
balance in full at the end
of each month. Typically,
these cards report to all
three credit bureaus.

Secured Credit Card: A bank credit card backed by money, sometimes dollar for dollar to the limit, that you deposit and is kept in a bank account. This account serves as security for the card so if you don't pay your bill, your deposit will be used to cover the debt. Typically, these cards report to all three credit bureaus.

Social Loan/Lending
Circle: A lending circle
generally refers to a
group of people who pool
savings on a regular basis
with each member taking
a turn to receive the
pooled savings. Social
loans can be linked with
credit building if the
loans report to at least
one credit bureau.

Rent Reporting for Credit Building: Regular monthly reporting of tenant rent payment to at least one of the major consumer credit bureaus for inclusion on consumer credit reports.









