

## A poor credit score isn't always your fault.

Unfortunate life events—divorce, job loss, illness—or a simple lack of credit history can result in a low score that doesn't reflect your true level of responsibility. Yet without good credit, buying or financing a car can be difficult—and expensive. Predatory lenders can keep you in the downward credit spiral by charging ridiculously high interest rates that make it nearly impossible to stay on top of payments.

Smartway Advisors™ helps you get the car you need with a fair, low-interest rate loan. Whether you have poor credit or even no credit, we can help. Our programs—Trust Funding®, Credit Builder™, and AutoSmart Refi™—are designed to help you build or rebuild your credit and purchase a reliable, low-mileage car, all at an interest rate that makes making your payments on time much easier.

## Directions



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Financing for all our programs provided by



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Helping Good People Succeed



**Get the car you need,  
at a price you can afford!**



## Trust Funding®

Rebuild Your Credit



## AutoSmart Refi™

Reduce Your High-Interest Loan



## Credit Builder™

Build a Positive Credit History

### Trust Funding® *Rebuilding Credit*

Sometimes a significant event—divorce, illness, job loss—can result in late payments and a lower credit score. This lower score leaves you vulnerable to predatory lenders who charge unfair interest rates.

**Smartway Advisors can help get you back on your feet:** if you have a positive work and banking history, our **Trust Funding®** program helps you rebuild your credit by offering you a car loan at a fair and reasonable interest rate.



The loan qualification process includes credit counseling and the establishment of a household budget. The result? You get affordable payments and a dependable car.

### AutoSmart Refi™ *Reduce Your High-Interest Rate Auto Loan*



**Love the car you're driving but hate the interest rate?** Bruised credit leads to high-interest rates and these high rates can make paying down your existing loan seem difficult, if not hopeless.

**Our AutoSmart Refi™** program is designed to help you keep the car you already have by offering refinancing with a smart and sensible interest rate. How does it work? To help keep our rates low, we're selective about the makes and models we accept. In addition, we require cars to be under five years old, have fewer than 60,000 miles, and be in good working condition.

### Credit Builder™ *Building Credit for the First Time*

**Have little or no credit history?** When it comes to buying a car, having little or no credit history can be perceived as negatively as poor credit history. With little proof of your credit track record, financial institutions automatically assume you're a poor risk and may require a co-signer or saddle you with a higher interest rate.



But at Smartway Advisors, we know that a lack of credit doesn't necessarily mean you're not responsible. **Our Credit Builder™** program rewards your positive work, background, and banking history by helping you buy a pre-owned, reliable car at a fair interest rate—without a co-signer.