

For Immediate Release

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Smartway Advisors and Unitus Community Credit Union: Partnering to Make a Difference

Portland, OR – When great ideas are put into action, everyone wins. In this case, people needing a fresh start and support are the winners. When Smartway Advisors and Unitus Community Credit Union formed a ground breaking partnership to help Smartway customers and Unitus members get a quality car, a solid and backed loan and an interest rate that is fair – both knew right away it was a business plan for success. And it is. The **Trust Funding** and **Credit Builder** programs offered by Unitus Community Credit Union and Smartway Advisors are the first such programs to be developed in the Northwest and have already helped hundreds of people.

Both programs, **Trust Funding** and **Credit Builder**, are aimed at getting responsible people into reliable automobiles at a strong interest rate, without undue pressure, and backed by a sought after lender. It may well be a sign of the times, bankruptcies, credit dings, late payments and partial payments. For those who are starting to get back on their feet, their credit report may have taken a serious turn for the worse. For people in this type of situation, getting a car and loan is very difficult, and people are frequently taken advantage of.

“At Unitus, we are committed to helping our members avoid these issues and start putting their life, and their credit, back together” says VP of Credit Services, Paul Kirkbride.

These new programs were developed after the Smartway Advisors founders noticed that in the typical pool of high risk loan applicants, there were many who had previously been on-time bill payers, uniformly responsible, and who recently had some challenges. They saw these potential customers, not as high risks, but as people needing a clean start. So they created **Trust Funding**, a program aimed at accountable people, who will continue to be responsible. The program reviews the person’s past and while not ignoring the recent mistakes, they look beyond and trust in the future financial well-being of the customer. The company also developed **Credit Builder**, aimed at those who are just starting out in life, or just getting back into the job market. For those who have little or no credit history, not even a credit card.

Smartway Advisors has recently launched a new web site, at www.SmartwayAdvisors.com, where details about these programs and their other successful program – **Auto Resource**, are available. The advisors can be reached by phone at (503) 795-7700. For details about Unitus Community Credit Union, visit www.UnitusCCU.com.

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*Rate offered by Unitus Community Credit Union as of 9/16/09 and is subject to change without notice. Certain restrictions apply for program eligibility. Unitus Community Credit Union membership is required and is open to anyone who lives or works in (Oregon state) Washington, Clackamas, Yamhill, Polk, Multnomah, Marion counties and Clark (Washington state) county.