

For Immediate Release

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Smartway Advisors offers distinctive programs for those with credit challenges needing an automobile

Portland, OR based company along with Unitus Community Credit Union offers new program

Portland, OR – 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. Now add in the need for a car *and* a loan, and things just got complicated. A local Portland based company, in partnership with Unitus Community Credit Union is offering innovative solutions for credit challenged people needing a car. **Smartway Advisors** has created two programs – **Trust Funding** and **Credit Builder** – aimed at getting responsible people into reliable automobiles at a low interest rate, without undue pressure, and backed by a sought after lender.

These new programs were developed after Smartway Advisors CEO Sheldon Harris and partner Kirk Klinkhammer 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. These applicants had histories of diligent payments, yet, due to recent economics, had some financial difficulties. They saw these potential customers, not as high risks, but as people needing a fresh start. So they created **Trust Funding**, a program aimed at responsible 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 good luck getting a car loan – or at least one with a reasonable interest rate. These customers deserve an entry point, a credit start that builds a strong future. The Credit Builder program is perfect for those who have recently graduated college, are in their first job, and need an automobile. The program is also ideal for those new to the country trying to establish credit here and needing a car.

In both programs, Smartway Advisors, not only set up the loans, but counsel the customers on budget, payment and building good credit for a strong future. When Harris brought this business model to Unitus Community Credit Union, they were impressed with the programs and forged a partnership with Smartway Advisors. And now, one year after the launch of the programs, and helping hundreds of people get a fresh start, Smartway Advisors is poised for growth – potentially taking the program to other cities around the U.S.

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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