

If you have no credit history, very little credit or damaged credit, consider these safe and affordable products designed to improve your credit.

Secured Credit Builder Loans

Denver Community Credit Union: <i>Credit Builder Loan</i>	Fitzsimons Credit Union: <i>Credit Builder Loan</i>	KeyBank: <i>Loan Assist Program</i>
Loan Fee: \$25 applied to loan	Loan Fee: \$0	Loan Fee: \$0
Annual Fee: \$0	Annual Fee: \$0	Annual Fee: \$0
Amount of Loan: \$500 - \$1000, loan placed in CD with fixed term & fixed interest rate	Amount of Loan: Up to \$5000, loan placed in savings account where it earns interest	Amount of Loan: \$500 - \$3500, loan placed in savings account where it earns interest
Terms of Loan: 6, 12, or 24 months	Terms of Loan: Varies	Terms of Loan: 12-60 months
No credit check required	No credit check required	Credit check required

Secured Credit Cards

Denver Community Credit Union

Secured Credit Card

Loan Fee: \$0

Annual Fee: \$25 after first year of use

Amount of Loan: Minimum of \$250, credit card limit matches amount of money placed in savings account

Terms of Loan: Revolving; member may close at any time

No credit "qualification," but credit is checked

Fitzsimons Credit Union

Secured Credit Card

Loan Fee: \$0

Annual Fee: \$35

Amount of Loan: \$300 - \$5000, credit card limit matches amount placed in savings account

Terms of Loan: Revolving

Credit check required

Other Loans

Fitzsimons Credit Union

American Dream Loan

Loan to pay for immigration expenses including DACA, residency, citizenship and more

Loan Fee: \$30 applied to loan

Amount of Loan: Up to \$700 interest-free

Terms of Loan: 6 or 12 months

No credit check required

Guaranty Bank and Trust Company/Mi Casa

Small Business Expansion Loan/Line of Credit

Loan Fee: \$0

Amount of Loan: \$1000 - \$7500, depends on FICO score, debt to income

Terms of Loan: Up to 5 years

Other Requirements: Contact Luis Moreno at Imoreno@micasaresourcecenter.org or 303-539-5617 for complete details.

Credit check required

Please note: Fees and requirements subject to change. See financial institution for complete details.