



By signing above, I (we) certify that the information, both written or printed is true and correct and represents my current financial condition accurately. If there are important changes, I will notify you in writing immediately. I authorize you to gather whatever credit and employment information you consider necessary and appropriate. I authorize you to give information concerning your credit experience with me to others. I understand that you will retain this information whether or not credit is approved. Please submit copy of current paycheck stub or other documentation for total income.



Federally Insured by NCUA

Credit Coach

A customized program to tackle your credit challenges and kick off a savings game plan.

Start a life-long partnership with your credit union. Dupaco's Credit Coach program allows you to not only build a solid credit history with Dupaco, but to also establish a reportable line of credit to a credit bureau. Higher credit scores can lead to lower rates and more savings for you and your family.



Program Goals: _____

Notes: _____

Referring Credit Coach: _____

Signature _____ Date _____

How it Works

Dupaco's Credit Coach program helps replace asset-stripping debt (such as a payday loan) with asset-building credit. Through a low-interest, secured loan with Dupaco, you'll get used to making loan payments now that will help set a strong foundation for future saving and borrowing.

A Credit Coach secured loan has different approval guidelines from a traditional loan, so nearly everyone will qualify. The money you borrow is secured in your savings account for the term of the loan. Interest dividends are paid on this money while you make payments and establish your credit. You will be unable to access these funds until the balance of the loan has been paid in full.

So it is easier for you to make your on-time monthly payments, Dupaco sets up small, bi-weekly automatic payments (ACH) from your payroll deposit. Dupaco reports your on-time payments every month to all three credit bureaus.

Throughout the term of your loan, you benefit from one-on-one access to a Dupaco personal coach that includes free credit report reviews and financial education on the lending process and building savings systematically.

Your Information

Loan Amount \$ _____

Payments Begin _____ Payments End _____

Beginning Credit Score: _____ Date: _____

Credit Score Checkup: _____ Date: _____

Credit Score Checkup: _____ Date: _____

Credit Score Checkup: _____ Date: _____

Total Interest Paid: \$ _____

Total Amount Saved: \$ _____

Your Credit Coach: _____

(563) 557-7600 / 800-373-7600, ext. _____

E-mail: _____

No fee to participate. No penalty for prepayment. You can stop your Credit Coach program at any time and the secured funds in your savings account transferred to pay off the remaining loan balance

Credit Coach Program

Name _____ Phone _____

Address _____ City _____ State _____

E-mail _____

Best way to contact you _____

Best time to reach you: _____ o am o pm

EMPLOYMENT

Employer _____ Position _____

Length of employment ? _____ How often do you get paid? _____

Wage per hour _____ Hours per week _____

How much can you save every pay check? _____

RESIDENCE

☐ PARENT'S HOME

Length: _____

\$ _____

☐ RENT

Length: _____

\$ _____

☐ OWN

Length: _____

\$ _____

AMOUNT

ALTERNATE CONTACT

Name _____

Phone _____

Address _____

City _____

State _____

Continued >