



SAVEUP

START BUILDING TODAY

Experiencing credit issues?

Thinking of saving money?

Need access to low interest rates?

WE CAN HELP!

- ✓ *Our program is specifically tailored to improve our client's savings facility and encourage building up emergency reserves while establishing credit.*
 - ✓ *By making small contributions, you will be saving money and, with timely payments, improving your chances to obtain credit in the future.*
 - ✓ *You may save thousands in interest payments and avoid high-cost lending options by taking steps to secure your financial wellbeing today.*
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IT'S SIMPLE!

- 1. Sign up for our Accelerated Saving Program**
- 2. Make small monthly or semi-monthly contributions**
- 3. Generate savings and establish credit!**

HOW IT WORKS...

- 1. Apply for the program and secure an approval**
 - 2. As you make payments, we report your progress to a credit bureau**
 - 3. You can access your savings at any time!**
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Speak to us or one of the CLS Agents today!

Payment and Loan Options

<i>Loan Amount</i>	<i>Monthly Debit Amount</i>
\$1000.00	\$25.93
\$2000.00	\$51.86
\$3000.00	\$77.79
\$4000.00	\$103.73
\$5000.00	\$129.66

The SaveUp Program is a secured savings loan offered by Concord Lending Systems Incorporated (CLS Inc.) and repaid via monthly or semi-monthly payments over a five (5) year term. It carries a cost of borrowing equal to an annual interest rate of 19.75%. Early redemption of savings is subject to a \$95.00 Early Redemption Fee. Approvals are subject to minimum income requirements and/or other underwriting guidelines established by CLS Inc. The SaveUp Program is not a credit repair facility. Timely repayment of your obligations may assist in credit improvement contingent on good standing of other tradelines, low credit utilization and/or other factors. Excessive loan seeking may have a detrimental effect on your credit standing. Please take a moment to familiarize yourself with our privacy policy available online at www.concordls.com. Rates and conditions are subject to change without notice. Always borrow responsibly.

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