

INTRODUCING

RiverHills
Bank's

Fresh
Start
Loan
Program



We can help you repair or establish your credit score.

RiverHills Bank is pleased to make available our Fresh Start Loan Program.

It's specifically designed for those in our community looking for a fresh start when it comes to building a good credit record, or repairing their existing credit record.

Participants must be committed to:

- Learning the basics of financial responsibility;
- Establishing a relationship with RiverHills Bank, where we truly care about our community and all of its citizens.



We're taking a fresh approach to serving you:

First, you'll need to complete a Financial Education course (approved by RHB), unless you have already completed one within the last 24 months. Two courses are currently approved for our Fresh Start Loan Program:

- Mississippi State University Extension Service's "Healthy, Wealthy and Wise"
- FDIC's "Money Smart" curriculum

Only one completed course is required.

After presenting RiverHills Bank your certificate of completion of one of these courses, you will be eligible to apply for a Fresh Start Loan.

You must have active checking and savings accounts with RHB. One or both may be opened for you after confirmation of your eligibility for this program.

Half the loan proceeds will be deposited into your RiverHills Bank savings account. That balance will be held in reserve until the full amount of the loan has been repaid. The money is then available to you.

Fresh Start Loan amounts are available from \$500 to \$2,100, as determined by your eligibility.

You must have a minimum credit score of 525 for loan amounts up to \$1,000; a credit score over 525 is required for loan amounts over \$1,000 up to the \$2,100 limit. Not having a credit score may be acceptable if all other program requirements are met.

Fresh Start Loans do not have loan fees or pre-payment penalties.

Educational Qualifications:

Minimum required classes under
"Healthy, Wealthy and Wise" program:

- Health & Wealth
- Smart Goals
- Saving
- Budgeting
- Finding Extra Income
- Establishing Credit

Minimum required classes under
FDIC's "Money Smart" curriculum:

- You Can Bank On It
- Borrowing Basics
- Your Income and Expenses
- Managing Debt
- Credit Reports and Scores
- Using Credit Scores

For full program details and additional requirements and qualifications, please come by any RiverHills Bank location.

All loan applications are subject to credit approval. You must be 18 years of age, have a consistent source of income and meet all qualification requirements of the Fresh Start Loan Program.

RiverHills Bank

Member FDIC



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