



After my home was foreclosed on and I filed for bankruptcy, the Credit \$mart loan gave me a second chance to rebuild my credit. It also provided my family with the financial education to move forward.



I didn't know how I was going to pay for a recent unexpected medical bill. Then I heard about the Credit \$mart loan at The Bank of Kentucky and started working with Financial Services at Brighton Center.

The Credit \$mart loan allowed our family to make needed home repairs. At the same time we are building credit and learning about managing finances.



Through Credit \$mart we were able to stop the cycle of seeking high interest pay day loans to pay past due bills. We also have learned how credit works and set a budget to manage our finances with the help of a financial coach.



# CREDIT \$MART LOAN

*Credit \$mart Loans are small dollar loans up to \$1,500 offered through a partnership between Brighton Center and The Bank of Kentucky.*

## Uses for Customers:

- Pay collections/ past due bills.
- Alternative to seeking payday loans.
- Cover unexpected life events.
- Build credit while receiving financial coaching.

## Benefits to Customers:

- Build credit while paying off debt.
- Access to traditional/mainstream lines of credit.
- No origination fees or pre-payment penalty.
- Connection to Brighton Center services including financial coaching and education.



For more information Contact:  
Brighton Center Financial Services  
(859) 491-8303 Ext 2314

