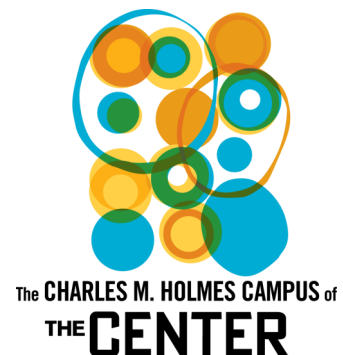


Get a good loan. Build credit. Create community.

You can do all this by participating in the LGBT Center's Lending Circles Program. Whether you need it to pay down debt, rebuild credit from a bankruptcy, put a down payment on a car or establish credit to secure a home loan, participating in a lending circle can help.



BENEFITS

- Establish a credit history
- Improve your credit score
- Save more money
- Learn to manage your money

REQUIREMENTS

- Checking account
- Social Security # or ITIN
- Photo ID
- Proof of income

HOW IT WORKS

- Join a Lending Circle group of your peers
- Decide, as a group, the individual loan amount and monthly payments
- Everyone in the group makes monthly contributions
- We report your activity to the credit bureau
- You save more
- Your credit score increases
- You build community

ORIENTATION

2nd Thursday of every month, January - May 2012
7:00-8:00pm

San Francisco LGBT Community Center
1800 Market Street, San Francisco
RSVP: Shannon Way, shannonw@sfcenter.org