

CREDIT CARDS TO HELP BUILD YOUR CREDIT!!

REMEMBER TO PAY THIS CREDIT CARD OFF MONTHLY

Find a solution to credit issues – get a secured credit card

Individuals with a thin credit file usually apply for a secured card because they have a more limited choice, especially when it comes to specialty cards with attractive rates and terms. They are also offered to those who are new to credit as well as recent immigrants, newcomers, and students. Secured credit cards are available from unions, small and major banks, and other establishments and help consumers establish credit.

How Secured Cards Work

Issuers require a cash deposit or security funds as a guarantee of on-time payment. It is usually equal to or larger than the limit offered. The only difference between secured and unsecured cards is the fact that security funds are required because financial institutions deal with high-risk borrowers who are more likely to default. Other than that, holders can use the card to make payments online and in-store, to pay bills, and so on.

Benefits for Users

The main benefit for users is that payments are reported regularly to major bureaus such as TransUnion and Experian. Customers who keep their balance low and make on-time payments gradually establish or reestablish credit. The timing of reports and the issuer's reporting practices determine how long it takes before your card appears on your credit file.

We will fight for you to the very end



<https://www.capitalone.ca/>

Capital One Guaranteed Mastercard

Establish or repair your credit with a Guaranteed MasterCard from Capital One®. Capital One has one of the lowest deposit requirements.



<https://www.tdcanadatrust.com/customer-service/contact-us/branch-locator/index.jsp>

TD Secured Credit Card

To apply for a TD Credit Card, visit your local TD Canada Trust branch

We will fight for you to the very end



<https://apps.scotiabank.com/cgi-bin/voca/voca.cgi?source=3521&c=e>

No-Fee Scotiabank Value VISA Card

Set up appointment to do a guaranteed credit card to build credit.



<http://www.peoplestrust.com/secured-credit-card/overview/>

Peoples Trust Secured MasterCard

[This secured card](#) is a flexible solution designed for customers with limited or no credit exposure, new immigrants to Canada, students, and anyone looking to build credit. It is also ideal for borrowers with poor ratings such as discharged bankrupts and those with serious credit problems.

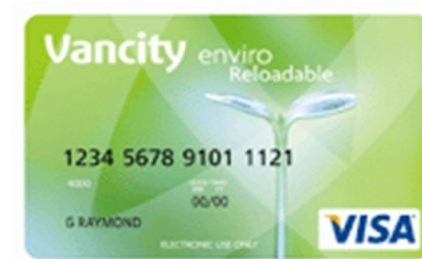
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<http://www.hometrusted.ca/securedvisa.aspx>

Home Trust Secured Visa Card

Home Trust also offers a credit card that helps consumers to enhance their credit profile. Virtually everyone applying for a secured Visa gets approved



<https://www.vancity.com/Visa/TypesOfVisa/enviroSecuredVisa/>

Vancity enviro Secured Visa

Vancity features a secured card with a deposit of just \$500 and plenty of added and optional perks, including delay and lost baggage insurance, price protection, travel accident insurance, and others. **This card is available to applicants who don't have a previous Canadian credit history and to recent immigrants.** This card helps borrowers to rebuild credit and is intended for customers who have experienced financial problems in the past.

Set up appointment to do a guaranteed credit card to build credit.

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<https://online.royalbank.com/cgi-bin/tools/credit-card-selector/selector.cgi>

RBC Visa Classic Low Rate

RBC features a low-cost card designed for customers who carry a balance. The card features chip and PIN technology and can be used as a tool for debt consolidation to save on interest payments. Users are also offered additional cards with no annual fee. There is a card registration service for important documents and cards and auto payment service for ease and convenience.

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If you have trouble with the links copy and paste in your browser.

30% CREDIT UTILIZATION
TRY TO ALWAYS RUN BELOW A 30%
BALANCE OWED BY CUT OFF DATE.

