



## Overview

Finanta Credit Union is a community-based financial institution serving individuals and families building financial stability, especially those new to the financial system. Our services are affordable, accessible, and shaped by the people who use them.

Reading will be Finanta's first Financial Center bringing consumer and commercial services together in one place. For individuals and families who are also building businesses, that means one trusted relationship for all of it.

## Why We Exist

Reading is home to families and business owners navigating a financial system that wasn't designed with them in mind. Nearly 1 in 3 residents live below the poverty line, and median household income is about half the state average. Those numbers reflect how hard that system has worked against people here – not what this community is capable of. Finanta exists to change that equation. Not as an outside institution, but as a trusted partner that's already here, with safe accounts, fair terms, and staff who know this community and are committed to staying in it.

## What Makes Us Different

- **Community-Rooted:** Our staff reflect the communities we serve. They speak the same languages, understand the goals, and show up consistently, before and after someone becomes a member.
- **Accessible & Affordable:** No minimum balance requirements. No hidden fees. No barriers to getting started.
- **Invested in This Community:** Finanta is a nonprofit. Resources stay local, supporting families, small businesses, and long-term neighborhood growth.
- **Financial Education:** Free financial counseling, tools, and one-on-one guidance to help members build confidence and make informed decisions over time.
- **Built for How People Actually Live:** Whether someone is new to banking, rebuilding credit, or looking for a financial partner who meets them where they are, this is designed for them.

## Our Services

- **Checking & Savings Accounts:** Simple, transparent accounts with no minimum balance requirements and no hidden fees.
- **Personal & Vehicle Loans:** Fair terms for everyday financial needs.



- **Youth Programs:** Helping families start saving early, with age-appropriate tools and incentives that make it stick.
- **Credit-Builder Loans, Secured Cards & Credit Cards:** Practical tools for establishing or rebuilding credit over time.
- **Online & Mobile Banking:** Digital banking available anytime, anywhere.
- **Partner Programs:** Access to secure money transfers, supplemental health insurance, and business services through trusted partners.