



"We are excited to partner and offer a program to address the transportation issue in our community!"

- Jack Peplinski, President/CEO at Altra Federal Credit Union



COULEE WHEELS

DO YOU HAVE A 580
CREDIT SCORE
OR LESS?!

WE COULD HELP!



Brought to the Coulee Region in partnership by:



Consumer Credit Counseling Service
(866)400-2227
505 King Street, Suite 212
La Crosse, WI 54601
helpnow@cccsonline.org

WANT TO FIX YOUR CREDIT?



What is Coulee Wheels?

Consumer Credit Counseling Service (CCCS) and Altra Federal Credit Union have teamed together to help solve transportation issues for individuals with blemished credit: Coulee Wheels! This program is designed to help the underserved get a vehicle (4 wheels passenger auto or truck) loan so they can get to their daily obligations. There are no income guidelines or work requirements for this loan program.

Qualifications:

Individuals must be eligible under these guidelines.

- 580 credit score or less
- Minimum of \$250; Maximum of \$750 to put down on loan
- Client completes a financial analysis with CCCS
- Must be willing to participate in follow-ups from CCCS
- Client must have a driver's license
- Client must provide proof of insurability.

How Does It Work?

1. Contact CCCS to schedule an appointment and complete a financial analysis.
2. Once it is determined that a car payment is affordable and that you have at least \$250 to put down on the vehicle you will be referred over to Altra Federal Credit Union.

The loan is a 36 month term with a down payment match on the end of the loan.

Example:

If you came in with \$750 to put down on a vehicle loan and the monthly payment was \$200 a month. Potentially the last five months of your loan would be "forgiven" or "matched" by Altra Federal Credit Union.

Coulee Wheels' Goals: Help the Buyer:

- understand the responsibilities of car ownership and maintenance,
- learn how to budget and assist you with establishing financial stability in their lives
- to help you develop a positive credit history
- Start and maintain a positive relationship with a financial



Who Is CCCS?

"We are dedicated to helping individuals and families maintain and achieve financial stability and improve their quality of life. We accomplish this and enhance the community by providing education, counseling, advocacy, and financial management programs."

Consumer Credit Counseling Service (CCCS), a division of Family Service Association of Sheboygan, Inc, is a non-profit 501 (c)(3) full-service credit counseling agency.

CCCS offers consumers throughout Wisconsin and Minnesota confidential financial assessments and education. If you need information on finances, budgeting, student loans, housing, bankruptcy, credit or debt, we can help you take control of your finances, and plan for a brighter financial future.

Contact Us

**Consumer Credit Counseling
Service of La Crosse**

(866)400-2227

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**Visit us on the web:
www.cccsonline.org**

