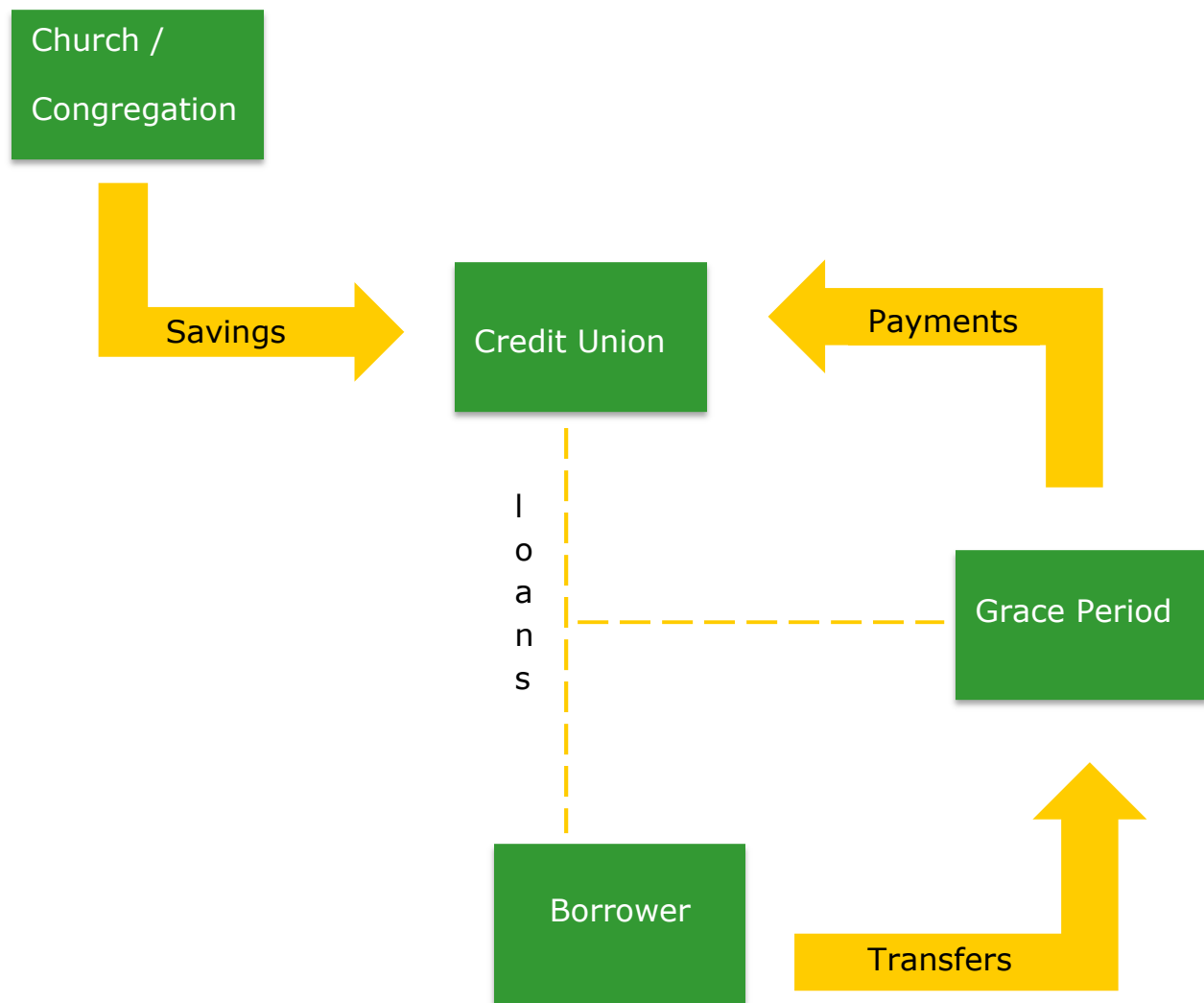


A true WIN-WIN-WIN scenario



The church and congregation make insured interest earning deposits

The credit union makes small loans to borrowers through Grace Period

Grace Period guarantees loan repayments to the credit union

Borrowers become savers and end a destructive cycle

graceperiod
Free Cash *Bill Payday Loans for Life's Unknowns

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