

# HAB SECURED CREDIT CARD

GUARANTEED APPROVAL



Habib American Bank

[www.habibamericanbank.com](http://www.habibamericanbank.com)



# Guaranteed approval

Credit cards are a fact of life.

In today's world, Credit cards are a necessity in life. You need one to make a hotel or flight reservation, and to rent a car, even if you plan to pay cash. Many stores require a credit card to accept your check. Responsible use of a credit card builds a good credit rating, identifying the owner as mortgage-worthy.

If you are a recent immigrant or a young adult – who has never had credit or need to repair a poor credit history, you may not qualify for a regular credit card. If you have known the frustration of not being approved for a credit card, we can help you with a HAB Secured Credit Card. A secured credit card may be the only way to establish, or re-establish, credit. Every applicant is guaranteed a credit card.

## What is a secured credit card?

A secured card requires a cash collateral deposit that becomes the credit line for that account. For example, if you put \$500 in the account; you can charge up to \$500. You may be able to add to the deposit to add more credit. When you bank with us – you can become eligible for a Secured Credit Card.

## Why HAB secured credit card?

- Build rebuild credit
- Linked to your HAB savings account.
- A Visa card
- Accepted worldwide in over 170 countries
- Online access to make payments and see statements
- 24/7 customer service support
- Low APR
- Rewards Program





MEMBER

Member  
**FDIC**

For further information,  
please contact any of our offices or visit our website  
[www.habibamericanbank.com](http://www.habibamericanbank.com)

## **LOCATIONS**

### **Manhattan Branch**

99 Madison Avenue  
New York, NY 10016  
Telephone: (212) 532-4444  
Fax: (212) 532-7136

### **Queens Branch**

74-05/07 37th Avenues  
Jackson Heights, NY 11372  
Telephone: (718) 397-0890  
Fax: (718) 397-0871

### **Hicksville Branch**

421 South Broadway  
Hicksville, NY 11801  
Telephone: (516) 681-5200  
Fax: (516) 681-5267

### **Edison Branch**

1667 Oak Tree Road  
Edison, NJ 08820  
Telephone: (732) 205-1777  
Fax: (732) 205-1772

### **Los Angeles Branch**

110 East 9th Street  
Los Angeles, CA 90079  
Telephone: (213) 362-1200  
Fax: (213) 362-1201

### **Artesia Branch**

18357 Pioneer Boulevard  
Artesia, CA 90701  
Telephone: (562) 924-7500  
Fax: (562) 924-7521



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