



You and your goals matter to us, and we want to help you achieve them. Whether that means becoming debt-free, paying for college, buying a home, purchasing a vehicle or planning for retirement. We want to be your financial partner every step of the way.

Pen Air has a partnership with BALANCE, an organization that may be able to help you improve your credit rating and financial position. They can provide you with comprehensive, confidential financial education and counseling on topics related to money management and your credit report.

Credit Report Review

A BALANCE counselor will review your credit report with you, making sure you know your rights, and can provide a low-cost credit report for you.

In Credit Report Review session, a counselor will help you understand the information included in your credit report, explain how your score is determined, and provide guidance on dealing with any inaccuracies on your report.

Money Management Counseling

Certified financial counselors help you develop both short and long term financial strategies to overcome challenges and meet your goals.

InfoLine

Professional financial advice and information is available Monday – Thursday 7 a.m. to 10 p.m., Friday 7 a.m. – 7 p.m., and Saturday 10 a.m. to 7 p.m. at 888-456-2227 or [visit penair.org/Balance](http://penair.org/Balance).