# Chime Credit Builder Secured Visa Credit Card

# Highlights

A new way to build credit. No annual fee or interest. No credit check to apply. No minimum security deposit required

# Key benefits (aka rewards and offers)

* Start building credit for free: No annual fees, no interest, or large security deposits. No credit check to apply.
* Start building credit on everyday purchases: Start building credit with everyday purchases and on-time payments. Use it everywhere Visa credit cards are accepted.
* Start building credit for a better future: We report to all 3 credit bureaus to help you build credit over time. Members see an increase of 30 points on average.

# How it works

* Move money from checking account into credit builder account
* Spend money on your credit card
* Move money to credit builder account to payoff monthly balance and get the balance reported to credit bureaus