



# I Spent How Much?

***Our Holiday Loan  
will help pay off that  
'Jolly' debt!***

Borrow up to \$2,500- set up monthly payments- eliminate your debt in a year!!

**12 Month Holiday Loan**

**9.99%** APR\*  
for a limited  
time only!

**Westerly  
Community**  
Credit Union



Westerly ~ Richmond  
South Kingstown

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

401.596.7000

*Paying bills & saving for the future are sometimes difficult to balance. Take the 1st step to financial success and fill out a **Take the Challenge** financial worksheet today, either online, [www.westerlyccu.com](http://www.westerlyccu.com), or at our branches!*

\*Annual Percentage Rate (APR) as of 1/1/2012. Monthly payments per \$1,000 borrowed would be 12 months at \$87.91. Use our loan calculators on our website to calculate yours. Rates shown are for members with an "A" credit score of 720 or above and an "active" checking account. ("Active" checking is 6 transactions or more per month and direct deposit.) Rate shown requires an automatic monthly payment to be setup resulting in the loan being paid off within the 12 month term. If "active" checking account requirements are not met, discount will not apply. Other rates and terms available. Rates are subject to change. If you live or work in RI or New London County CT, you can be a member of WCCU. Open a Share Savings account with \$5 at any location or online at [www.westerlyccu.com](http://www.westerlyccu.com)! This Credit Union is federally-insured by the NCUA.