

Help us celebrate our New South Kingstown Branch & Operations Center

GRAND Opening

with these specials:

Loan Rate Special

1.00% OFF

our current Personal Loan Rates!¹

7 Month Tiered CD Special

2.50%
APY²

Mortgage Closing Costs Special

Receive \$1,000 Off

Mortgage Closing Costs when you purchase or refinance your Mortgage at our new South Kingstown branch location!³

eChecking Special

Open a WCCU eChecking account &

Receive \$125⁴

Toy Drive for MINI's Making A Difference (Month of November)



**Donate New Unwrapped Toys
& You Could Win A
\$100 Chamber Gift Certificate!⁵**



Visit Us Online Or In Person To Take Advantage Of These Specials!

**Westerly
Community**
Credit Union

South Kingstown ~ Westerly ~ Richmond
www.westerlyccu.com
401.596.7000



1) Offer valid for new loans only. Visit us online at www.westerlyccu.com for current rates. Offer available at any branch until 12/31/18. 2) Annual Percentage Yield (APY) as of 11/1/2018 and subject to change. Rate shown is for a balance of \$10,000 and above. Balances \$5,000 - \$9,999.99 earn 2.25% APY, and balances \$500 - \$4,999.99 earn 2.00% APY. Member's Advantage does not apply. Requires a minimum deposit of \$500. Other rates and terms available. A penalty will be imposed for early withdrawal. Interest will be deposited into a WCCU account only. Offer available at any branch location through 12/31/18. 3) Offer is a Lender Credit and is for WCCU Closing Costs only. It doesn't include attorney or other outside costs. Offer is valid through 12/31/18. WCCU NMLS ID#51889. 4) Offer available for new eChecking accounts only opened at any branch location. \$10 minimum balance to open. One \$125 deposit per person. \$125 deposit will be made available 60 days after campaign end date of 12/31/18 as long as the one or more direct deposit(s) or ACH transfer(s) have been completed totaling a minimum of \$500. Campaign deposits will be reported on an IRS Form 1099. Annual Percentage Yield (APY) as of 9/26/18 and subject to change. 3.00% APY is for balances \$0 - \$19,999.99. Balances of \$20,000 or greater will earn .50% APY. If account does not meet the criteria (use their debit card a minimum of 10 times per month, sign up and activate eStatements, and complete 1 or more direct deposit or ACH transfer per month totaling a minimum of \$500) the monthly rate will be .10% APY. Fees could reduce earnings. 5) Proceeds benefit: Children's Shelter of Blackstone Valley, Charter Care Foundation, Rhode Island Center Assisting those in Need, Children's Friend. Promotion starts 11/1/18 and ends 11/30/18. Members will be entered into the drawing once per toy they donate. Winner will receive a \$100 Chamber Gift Certificate to the Chamber of their choice. Winner will be selected and contacted by 12/7/18 and will have 24 hours to respond to claim the prize. If winner fails to claim the prize in those 24 hours, winner forfeits the prize and another winner will be selected. Sorry, WCCU Employees, Board of Directors and Committee Members are not eligible to win. By accepting this prize, the winner agrees to release their name, city/state and photograph for advertising or other purposes in media or format, online or offline, now or hereafter known without further compensation, permission or notification. Membership is available to anyone who lives or works in RI & New London County, CT and maintains a minimum balance of \$5 in any deposit account (School Savings and Holiday Club Accounts do not qualify). Insured by NCUA.