

# Finance Your Way

with a Flex Equity Line of Credit.



Great for Renovating • Consolidating Debt  
Unexpected Expenses • & More

12-Month Intro.  
Rate As Low As

**5.99%**  
APR\*

36-Month Intro.  
Rate As Low As

**6.99%**  
APR\* then

Variable Rate  
As Low As

**8.25%**  
APR\*

For details and to apply visit [westerlyccu.com/equity](http://westerlyccu.com/equity)

**Westerly**  
Community  
Credit Union  
*Together we are community*

Westerly ~ Richmond  
Wakefield ~ Coventry  
[www.westerlyccu.com](http://www.westerlyccu.com)  
401.596.7000



\*Rates and offer as of 2/1/2024 are subject to change. After 12 month or 36 month introductory rate period, the Annual Percentage Rate (APR) is variable based on the Prime Rate as published in the Wall Street Journal on the last day of each billing cycle as follows: \$10,000-\$500,000 is Prime-0.25%. APR will never be more than 18% or less than 3.25% after the initial fixed period. 1-4 family owner occupied properties only. 80% maximum combined loan to value. Minimum loan \$10,000 (line of Credit), \$5,000 (fixed Rate portion). Maximum loan is \$500,000. The plan allows two fixed rate advances from your line at any given time during the 10 year draw period (repayment terms up to 15 years for each draw). Fixed rate advance rates will be those in effect at time of draw. Flood insurance may be required. Property insurance is required. Consult a tax advisor about the deductibility of interest. A cancellation fee will apply for loans terminated within 2 years of origination date. Other rates and terms available. Available for new lines only. \$50 annual fee will be waived for 1st year. A recording fee will be charged at closing, RI-\$74; CT-\$105. Other restrictions may apply. WCCU NMLS ID# 518892

