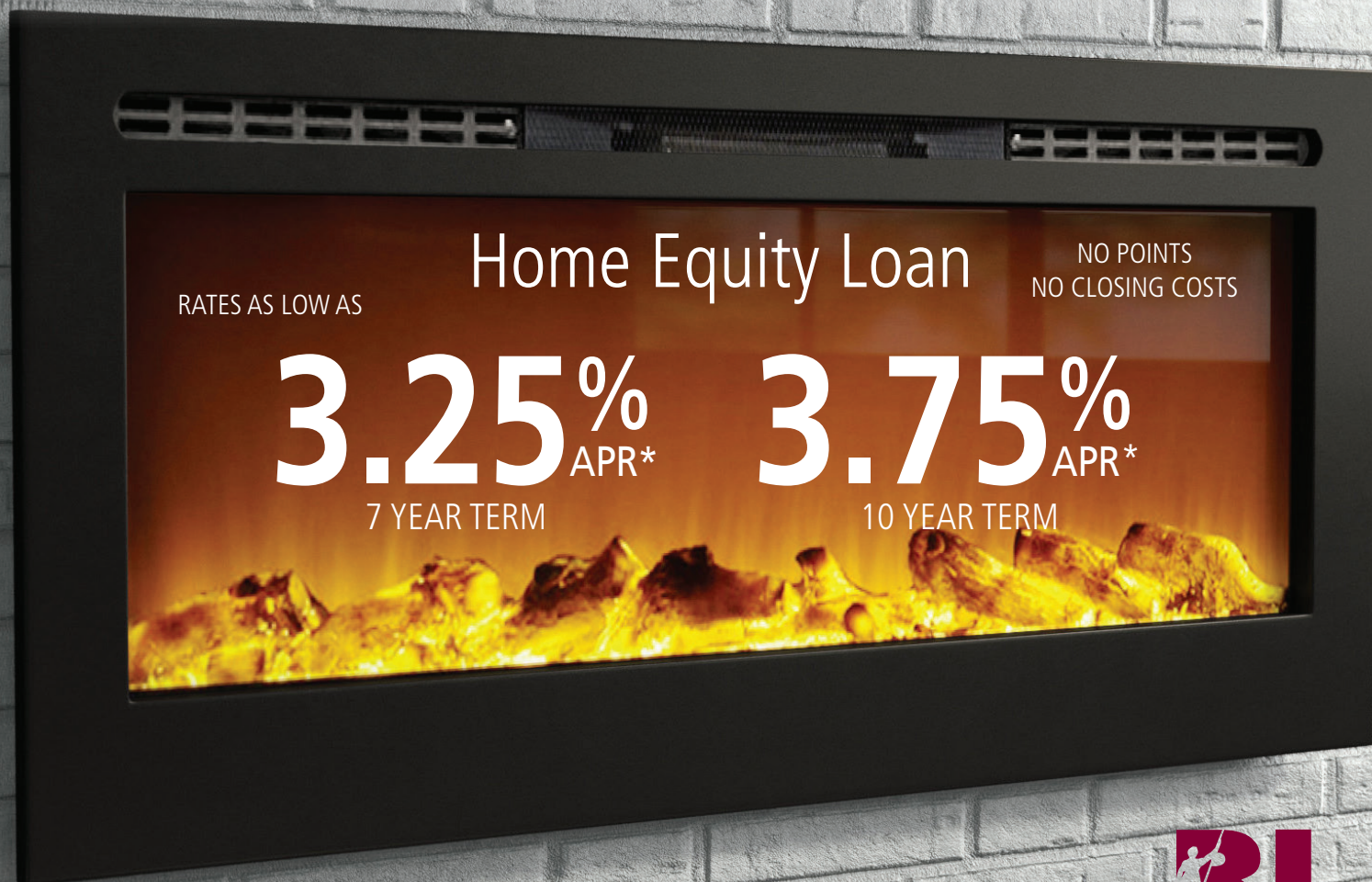


Our Home Equity Loan rates are sizzling hot and you can be too!

ENTER TO WIN AN ELECTRIC FIREPLACE TO KEEP YOU WARM ON THOSE COLD WINTER DAYS!

Entries accepted through November 30th in all branch locations. No purchase necessary. Actual prize may differ from photo shown.



RATES AS LOW AS

Home Equity Loan

NO POINTS
NO CLOSING COSTS

3.25% APR*
7 YEAR TERM

3.75% APR*
10 YEAR TERM



More than just banking

*Annual Percentage Rate (APR) of 3.25% is for terms up to 7 years. The monthly payment for a 84-month loan is \$13.33 per \$1,000 borrowed. Annual Percentage Rate (APR) of 3.75% is for terms up to 10 years. The monthly payment for a 120-month loan is \$10.01 per \$1,000 borrowed. Minimum loan of \$10,000 and maximum of \$250,000. Rate based on individual creditworthiness and subject to change without notice. 1-4 family owner-occupied properties only. Existing Rhode Island Credit Union loans are eligible with at least \$10,000 in new money. Flood insurance may be required. Applicable trust review fees may apply. Other home equity loan programs, rates and terms available. Certain restrictions apply. Rhode Island Credit Union NMLS #509121