

The Zone

Wave Federal
Credit Union

Yes! We Can Help You.

New Year New Goals

**Consolidate your
Holiday Debt into
one manageable
personal loan
payment**

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President's Message

I hope that the 2023 New Year has started well for you and your family and that it brings you success, luck and happiness.

Building strong relationships is a big part of who we are. After celebrating almost 85 years in the banking business, we've found that it's one thing that never goes out of style. That's why we continue to believe in old-fashioned values and providing the same kind of friendly, personalized service our members expect. In short, you can say that our business is building relationships based not just on transactions, but interactions.

In these uncertain times, when everything seems to be moving faster and banking seems more impersonal, Wave Federal Credit Union continues to strive to stand out from other financial institutions. It's our goal to be a stable source of experience, information and support, as well as the credit union that is committed to keeping your money safe.

As we celebrate another year serving our members, our approach to banking isn't all that complicated. We stand on our commitment to community, our team and, most importantly, our members. We are dedicated to remaining an independent community credit union and to serving your community with integrity and pride. That means providing a solid, secure place to bank—a place where decisions are made locally, and your money goes to work right here in our community.

We're a local community credit union because we choose to be. And just like you, we believe in the value of strong relationships. Our intent is clear. We will be the credit union small businesses and consumers turn to first as their trusted partner. We will continue to help unlock your potential and support your future. At the end of the day we are your neighbors, working together towards the same goal of building a strong family, better business and thriving community.

We are glad you are on our team, and once again, Happy New Year!

IRA ACCOUNTS:

End of year contributions deadlines will be here before you know it.

You have until April 15th, 2023 to contribute to the 2022 calendar year

Wave has many types of IRAs for many types of situations and all of our accounts are insured by the NCUA up to \$250,000 per share owner which means, you'll know your money will be there, safe and sound, when you need it! In most cases, you still have until April 15th, 2023 to make qualified deposits to take advantage of available tax breaks on your 2022 tax return. Need help for 2023 and beyond? Start planning today by setting up an IRA Share Account to use payroll deduction to contribute painlessly throughout the year. Not sure what's best for you? Set up a time to talk to a Wave advisor to review your personal finances and see how you can save more!

Need to talk to a Wave advisor?

Book your appointment today with an advisor. You can review your personal finances, how to consolidate your personal debt, and review interest rates on auto and personal loans. Make 2023 the year you put more money in your pocket!

Wave FCU 2023 Annual Meeting Announcement

January 23, 2023

Wave Main Office, 480 Greenwich Avenue, Warwick

Wave FCU will be holding its annual meeting on January 23, 2023 @ 5:00pm. The meeting will be held at the Wave Main Office located at 480 Greenwich Ave. Members are invited to attend the business meeting. Light refreshments will be provided. We look forward to seeing you there!



Scholarship Application

Once again, Wave will be awarding college scholarships, available to members and their children and grandchildren for the 2023 – 2024 school year. This year we will be providing 4 - \$1,000 scholarships. Our purpose is to provide financial assistance to deserving students throughout our members and their families. Applications will be available after February 1st, 2023. To be eligible, please provide us with your completed application by Friday, April 7th, 2023.

Holiday Closings

Martin Luther King, Jr. Day, Monday, January 16

Presidents Day, Monday, February 20



Special Olympics
Rhode Island

2022 Special Olympics Charity Review

It was another great year! We are pleased to report that the Credit Unions of RI have raised and donated over \$65,000 in 2022. This continues to make the Credit Unions of Rhode Island the largest corporate donor to the Special Olympics of Rhode Island. More than \$1.4 million has been raised over the past 26 years!



Upcoming Financial Seminars

Get expert advice from trusted industry professionals to help you navigate retirement. There will be no charge for the seminars, however, reservations are requested. To reserve a spot, visit our website <https://wavefcu.org/> call 401-562-1261 or email us at ezachow@wavefcu.org

Retirement Seminars

February 16th at 5:30pm
and
March 16th at 5:30pm



Wave's Giving Tree & Pawlidays continues to support the community

Helping our community is a joy we share at Wave FCU. This is why every December we choose to raise funds to support the West Bay Community Action through our Giving Tree program. Our support brings local families and elderly some need holiday joy. This year, we were able to provide over 98 gifts and 10 elder bags filled with toys, clothing, personal care items and grocery gift cards.



In addition to the Giving Tree program, we continued our tradition helping out our furry friends with the 5th annual "Pawlidays" holiday program. This year, 34 businesses in Rhode Island participated in the "Pawlidays" Drive. Together, we were able to raise enough donations to help 16 different animal shelters throughout Rhode Island. Wave and its members, were able to sponsor a total of 20 animals, 15 dogs and 5 cats, donating over 50 items to our RI animal rescue shelters.



Credit Union Members Have Access to MORE Savings.



Love My Credit Union®
rewards

Signing up is Simple, Easy and only takes minutes. Go to lovemycreditunion.org

2023 Resolutions can start at Wave!

Ways to condense holiday and other debt. *SEE IF YOU CAN SAVE MONEY!*



Wave VISA Balance Transfer **LOW 11.99% APR***

- TRANSFER BALANCE
- NO TRANSFER FEES



Personal Loan

- FAST APPLICATION PROCESS
- EASY REPAYMENT OPTIONS
- FIXED RATE LOAN



60 Day *No Pay* AUTO LOAN

- Lock in your rate
- No payments for 60 days
- Easy applications process



Plan your future in 2023 with **FREE** help from a **Wave Advisor!**

- Review your personal finances
- Consolidate your loans
- Manage high interest rates



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