

The Zone



Yes! We Can Help You.

Your home
**IS WHAT YOU
MAKE
IT.**

4.99% APR*

**12-Month Intro Rate
Home Equity
Line of Credit**

*APR=Annual Percentage Rate.

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President's Message



At Wave FCU, we're not satisfied with just being a good place to bank. It is our mission to be not just your financial institution of choice, but a pillar of the community as well. That's because you're not just a member and we're not just credit union staff – we're all part of the same neighborhood, and we want to see the community thrive.

It is this mission that drives us towards hosting fundraisers and educational fairs throughout the year, sponsoring community events like Movies in the Park, and doing what we can to help the local economy. In May, we hosted our 12th Annual CU 4 Reality™ Financial Education Fair at Toll Gate High School – just one example of how we can all come together for a good cause. This fair gives students the opportunity to speak with Wave representatives and local businesses, and to put into practice what they learned in the classroom. Thank you to everyone who helped make the fair a success.



The fact that we're local makes us perfectly equipped to help you or your business during times of need. We're by your side in both good times and bad, so if you find yourself in a tight spot, talk to us. We'll work with you to find a solution that works for you.

On behalf of everyone here at Wave Federal Credit Union, I want to thank you for continuing to put your trust in us. Whether you're a new member or a long-time member, we appreciate you as a part of the family. We are dedicated to continuing to provide the support and care you deserve.



MAKING new FRIENDS?

Swim on over to better banking.

If you've enjoyed how Wave Federal Credit Union helps you with low loan rates, high deposit rates, personalized service and more, tell your friends and family. Once the person you refer becomes a member between now and September 1, 2023, you'll **BOTH be entered to win \$500, plus \$500 for a charity of your choice.***

Head to ReferToWave.com to start the referral process.



\$500 FOR YOU

\$500 FOR CHARITY

*New member must open a savings account, checking account and setup direct deposit to qualify. Deposits will be available after 90 days of account opening. This promotion is available until September 1, 2023. \$500 will be deposited into raffle winners Wave savings account within 60 days of drawing results.

OUR COMMUNITY

CEO Soak for ALS

We're making a splash for the ALS Association this July! ALS is a neurodegenerative disease which causes people to lose their ability to walk, talk, eat and eventually breathe. The CEO Soak, inspired by the Ice Bucket Challenge of 2014, aims to raise money toward treatments and a cure for ALS.

We invite you to join us on **July 19 at 5pm** at our main office on Greenwich Ave. as we host our own CEO Soak. Stop by the branch to watch some of our executive officers get soaked. Plus, with a \$5 donation, you can enter our raffle for the chance to soak them yourself!

Learn more by scanning the QR code!



Don't Miss Movies in the Park!

We're excited to present this great community event this summer. See your friends and watch a great movie for FREE – and swing by our table for some goodies, too! For more information, visit moviesintheparkri.com.

Upcoming Movies:

- **Thursday, July 6** – Lightyear
- **Thursday, July 27** – Minions: The Rise of Gru
- **Thursday, August 3** – Puss In Boots: The Last Wish

Rain Date: August 24, 2023.

Congratulations to the Wave 2023 Scholarship Winners!

We are proud to celebrate yet another year of highly qualified candidates for Wave FCU Scholarships. A big thank you goes out to everyone who applied. Ultimately, four recipients stood out: Raj Vishnu, Hannah Defeo, Emily Newton and Abigail McAllister each received \$1,000 scholarships. In addition, Sean Mullaney received the \$1,000 Donald Staley Memorial Scholarship, which is awarded to a Toll Gate High School senior each year. Congratulations and good luck to our winners!



- 1 Pictured with Elizabeth Zachow, Wave's Vice President of Lending, is Abigail.
- 2 Pictured with Wave's President and CEO, David Dupéré, is Raj, Hannah & Emily.
- 3 Pictured (left to right) Regina Wilkinson, David Dupéré, Sean Mullaney, Candace Caluori, Lynn Dambruch, Leah Hazelwood, and William McCaffrey.

HOLIDAY CLOSINGS

Independence Day:

Tuesday, July 4

Victory Day:

Monday, August 14

Labor Day:

Monday, September 4

Columbus Day:

Monday, October 9

We Have Money to Lend!

Help your budget blossom with a loan from Wave Federal Credit Union. We offer low rates and flexible terms on auto loans, personal loans, mortgages and more to keep your financing wallet friendly. Plus, your money stays local, which means you can enjoy fast approvals and friendly service from staff that take the time to understand you and your needs.



Get started online for the loan of your choice at wavefcu.org.



You deserve the best.

Check out our low fixed-rate credit card!

11.99% APR*

- No Annual Fee
- No Cash Advance Fee
- No Balance Transfer Fee
- Fixed Rate on Purchases and Cash Advances

*APR=Annual Percentage Rate. Restrictions apply. See wavefcu.org for more details.

LOANS FOR THIS, THAT & THE OTHER THING



Personal Loans as low as 10.99% APR*

- Fast, simple application
- Easy payment options
- Quick loan decision turnaround

*APR=Annual Percentage Rate. Restrictions apply. See wavefcu.org for more details.

TUNE IN to Smart Banking

Our FREE Student Checking includes:


- No Monthly Fees
- No Minimum Balance
- Easy Parent Transfers
- Student Visa® Credit Card – start building your credit now!
- Surcharge-FREE ATM Cash withdrawals at most local colleges, all credit unions in the state, and at over 55,000 ATMs nationwide!






Restrictions apply. See wavefcu.org for more details.

Credit Union Members Have Access to MORE Savings.

Signing up is simple, easy and only takes minutes. Go to lovemycreditunion.org






Wave Federal Credit Union

Yes! We Can Help You.

MAIN BRANCH
 480 Greenwich Ave.
 Warwick, RI 02886
 Phone: (401) 781-1020
 Fax: (401) 562-1290
 Toll Free: 1-888-792-8328

WARWICK AVENUE BRANCH
 1217 Warwick Ave.
 Warwick, RI 02888
 Phone: (401) 463-9574
 Fax: (401) 563-7050

Visit us on social media by scanning the QR code!

