

The Zone



NEW YEAR'S RESOLUTIONS

Start Here

*We're with you every
step of the way!*

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President's Message



As we anticipate what 2024 brings, I'd like to take a moment to look back over the past year. 2023 marked our 85th anniversary as a credit union, and we celebrated with an entire week of treats, special loan deals and more. We wouldn't have made it to 85 years without our members, so it

was our way of saying "thank you" for being a part of Wave. I hope we have many more years of being your financial institution of choice.

The New Year is always a time of reflection as well as resolutions and planning. While we may have many plans for 2024 to improve the Wave experience, one resolution repeats from year to year. Our strong relationships with our members are our lifeblood, and as I reflect over our history, I also resolve to ensure this never changes. Our commitment

is and always has been to our community, our team and our members.

When you bank at Wave, you're not just making transactions or getting a loan – you're talking with someone who cares about you and your financial health. From small businesses to the individual, we understand innately that the most important part of a community is the people. That's just one of the many benefits you get from a local community credit union.

Last year was a great year for us, and now I look forward to 2024 and beyond. I hope you and your family have a Happy New Year, and that this next year brings you success, health and happiness.

David P. Dupéré
President/CEO

You have until April 15, 2024, to contribute to the 2023 calendar year.

All our IRA options are insured by the NCUA up to \$250,000 per share owner, which means you'll know your money will be safe and secure until you need it! In most cases, you still have until April 15, 2024, to make qualified deposits to take advantage of available tax breaks on your 2023 tax return.

Need help for 2024 and beyond? Start planning today by setting up an IRA Share Account with payroll deduction. 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!

START YOUR 2024 RESOLUTIONS *at Wave!*

Resolved to be debt free in the new year? We can help you stick to your goals! At Wave FCU, we have a variety of options that can help you simplify your debt and save on interest costs.

Visa® Platinum Card:

- NO balance transfer fees
- Low fixed rate of **11.99% APR***

Personal Loan:

- Consolidate multiple, high-rate expenses into one fixed-rate loan
- Fast application process
- Easy repayment options

Home Equity Line of Credit:

- Intro rate of **4.99% APR* for 12 months****
- Use the funds for debt consolidation, renovations or anything you wish

Apply online at wavefcu.org or stop by a branch today!



*APR=Annual Percentage Rate. **4.99% for the first 12 months. On month 13, loan defaults to a variable rate 0.75% below The Wall Street Prime Rate. 5-year draw period.

2023 Giving Tree

This year, we helped three local, at-risk families and 12 elders through the West Bay Community Action Program and purchased gifts from their wish lists. Thank you to everyone who participated!



Member Appreciation Week



Thank you to everyone who helped make our 85th anniversary celebration a success! We were so excited to see our members' happy faces during our member appreciation week from October 23 to 28. Here's to 85 more years and beyond!



Happy Pawlidays!

We are proud to have participated in We're Here for the Dogs' Pawlidays donation drive for the third year in a row! Together, we helped provide gifts and essentials to 22 different shelters and rescues all across Rhode Island.

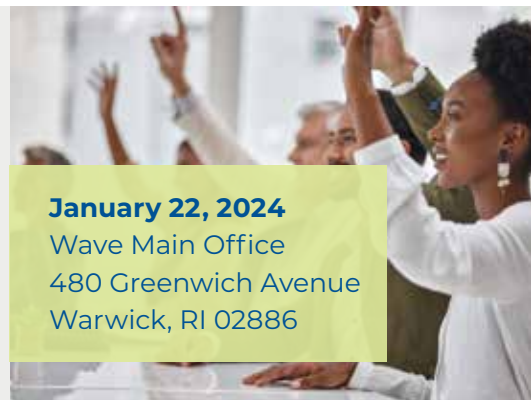
2024 Special Olympics Charity Review



We are pleased to report that the Credit Unions of RI have raised and donated over \$90,000 to the Special Olympics of RI in 2023! Thank you to everyone who donated and helped us support a great cause.

Annual Meeting Announcement

Wave FCU will be holding its annual meeting on **January 22, 2024, at 5:00pm**. The meeting will be held at the Wave Main Office located at **480 Greenwich Avenue**. As a member, you are invited to attend the business meeting and learn more about the credit union's performance and plans for the future. Light refreshments will be provided. We look forward to seeing you there!



January 22, 2024
Wave Main Office
480 Greenwich Avenue
Warwick, RI 02886

CU 4 Reality™ Financial Education Fair

Over 100 students from Toll Gate High School in Warwick, Rhode Island, participated in the 13th Annual CU 4 Reality™ Financial Education Fair that took place on Wednesday, December 13, 2023. State Senator Mark McKenney and Warwick Superintendent of Schools Lynn Dambruch addressed the group to provide personal insights on financial literacy. Also, House Speaker Joseph Shekarchi interacted with the students to receive their insights on the experience. Wave once again is proud to have sponsored an event that helps prepare students for their adult financial life through realistic budgeting exercises.

This Financial Education Fair is the culmination of an entire semester of learning. Congratulations to the participating students, and we hope they feel confident in their new and improved financial skills!



2024 Scholarship Applications Open Soon



Once again, Wave will be awarding four \$1,000 college scholarships, available to members and their children and grandchildren, for the 2024 – 2025 school year. Applications will be available after February 1, 2024. To be eligible, please provide us with your completed application by Wednesday, April 7, 2024.

HOLIDAY CLOSINGS

New Year's Day:
Monday, January 1

Martin Luther King Jr. Day:
Monday, January 15

Presidents Day:
Monday, February 19



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