

The Zone

Wave Federal
Credit Union

Yes! We Can Help You.

Summer Travel Can be an **ADVENTURE**

with a RV Loan
from Wave

As low as

5.99%*
APR

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OUR COMMUNITY	3
PROGRAMS & SPECIALS	4

*APR= Annual Percentage Rate. At the New RV loan rate of 5.99% for 5 years, monthly principal and interest payment per \$1,000 borrowed is \$ 19.33. Other rates and terms apply depending on credit worthiness. Loan to value restrictions may apply. Subject to credit approval. Other restrictions may apply. This offer is available for new Wave FCU loans only.



President's Message

When banking at Wave, you're not just a member, but you're also our friend and neighbor. Digital banking is convenient and easy to use – our system is among the best – but nothing compares to a face-to-face conversation with a product and service team member at one of our branches. We're here for you. Your money is more than a series of transactions—it's an investment in a relationship. At Wave's core is the ability to save, borrow and invest with the luxury of a local presence. It's not only our scope of financial services that distinguishes us, but it's the delivery of those services. That's where we shine. Having a credit union that knows you is important.

Here are 3 reasons why:

The more business you conduct with Wave, the better we get to know you and your financial background. That means we're here to provide you personalized service, appropriate recommendations, assistance with the application for and access to your funding needs. This allows us to provide discount loan pricing and increased dividend rates to match your relationship through our Wave Zone Banking program.

Our team members can be a key resource when it comes to planning the next "big thing". That "thing" might be buying a new auto or second home, financing college tuition, buying or expanding a business, or retirement. These monumental life events are stressful. We'll ask you the right questions and then guide you through the process.

We can provide help to you and your business during difficult times. If you suddenly find yourself in a tight spot and need access to reserves, a relationship with Wave will reduce the time needed to provide a solution as we are able to make nimble decisions quickly and locally.

At Wave, we know about you, your business and your goals. Our role isn't to "sell" but to offer guidance to help you reach your financial goals. Regular communication or meetings with us to review your finances are a key part of your financial health. At Wave, our door is always open.



Make Purchasing Safe Using Digital Wallet!

Cash, check, debit and credit cards are just a few of the ways to purchase something and maybe ways of the past. With the Wave FCU "e-Wallet", members can use their electronic devices to make electronic transactions. This includes purchasing items on-line with a computer or using a smartphone to purchase something at a store.

Ask a Wave personal advisor to see how you can connect your Wave account to your digital wallet.



Hitting the Road? Let us know

Summer is here, which means many of you will be traveling. We encourage you to incorporate us into your travel plans. One quick phone call to our team will help ensure you don't run into any debit or credit card declines. Call (401) 781-1020 to speak to one of our team members.



Coming Soon: NEW Telephone Banking At Wave

We have Exciting News!

We are upgrading our Telephone Banking (WaveLine) with an updated menu option and new features to better serve you!

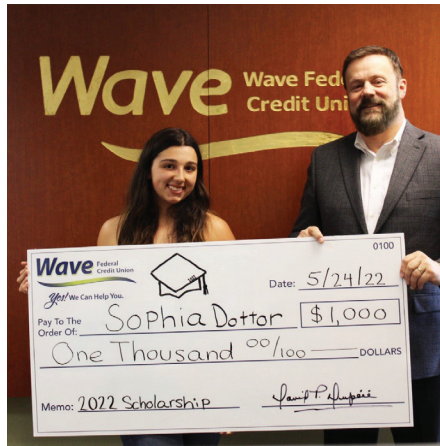
Here are some of our new features:

- Voice Response Activation Option
- Opt-in feature for texting services and reminders
- English/Spanish language selections

We value you as a Wave FCU member and hope we can continue to provide you with superior products and exemplary service! Thank you for being part of our Wave family!

Congratulations to the Wave 2022 Scholarship Winners!

We continue to celebrate another year of highly qualified candidates for the Wave Scholarships. Ultimately, 4 recipients stood out, Sophia Dottor, Jason Arruda, Lauren Richard and Jack Hornstein received \$1,000 scholarships. In addition, Sydney Randall received the Annual \$1,000 Donald Staley Scholarship, which is awarded to a Toll Gate High School senior each year. Congratulations and good luck to our winners!



Movies In The Park is back!

We won't miss it – and neither should you! Join us as we present this great community event this summer. See your friends and watch a great movie – and don't forget to stop by our table for some goodies! Upcoming movies are **Thursday, July 7th Encanto, Thursday, July 28th Luca + Warwick Police & Fire Touch a Truck – special guest appearance from K-9 Charley.** Rain Dates are August 4th & 25th. For more info visit <http://moviesintheparkri.com>

Helping Families in Need

Donate NEW diapers, wipes, socks and underwear in our branch and at Movies In The Park to support Project Undercover.

Project Undercover aims to meet the emergency needs of Rhode Island children, newborn to age 7, living under the poverty level by supplying diapers, wipes, socks, and underwear every year. In a 12-month period, they typically give away 1/2 million diapers, over 1 million wipes, 20,000 pairs of socks and thousands of pairs of underwear. Project Undercover began in 1992 as a small group of volunteers. Today, they have 30 partners and distribute statewide. The list of partners includes every Community Action Program agency in the state plus all the major family service centers. Go to <https://projectundercover.org> for more information.

Holiday Closings

Independence Day: Monday, July 4th
Victory Day: Monday, August 8th

Labor Day: Monday, September 5th
Columbus Day: Monday, October 10th

Let's start saving money

with a low fix rate card

as low as
11.99% APR*

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

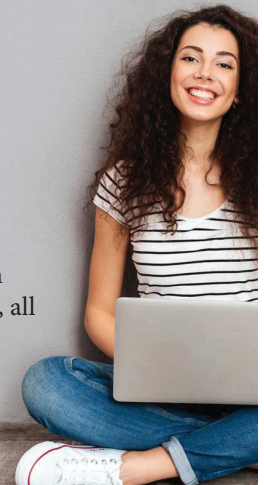


*Restrictions apply. See wavefcu.org for more details

Student FREE Checking is Simply Smart

- No Monthly Fees
- No Minimum Balance
- Easy Parent Transfers
- Student VISA Credit Card (start building your credit)
- PLUS: 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



Wave Personal Loan

You choose what you need

Fast, Easy Application!
Easy payment options
You choose what you need

as low as
7.99%*



*Restrictions apply. See wavefcu.org for more details



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



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(401) 562-1290, fax
1-888-492-8328, toll free

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