

The Zone

Wave Federal Credit Union

Yes! We Can Help You.

Let Wave help You

Make the Most of Every Moment

With a **WAVE** Low Interest HELOC.



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President's Message

With the end of 2022 upon us, it is important to realize how much things have been changing. The end of the year seems to be bringing financial hardship with it, with supply chain shortages, inflation, and interest rates continuing to raise prices across the board. While it may seem easy to get lost in the fear and uncertainty, know that we at Wave Federal Credit Union are doing everything we can to make sure our members stay financially safe and sound.

Despite recent struggles, we have been able to keep our loan and deposit rates extremely competitive. Our goal is to help our members keep their savings and spirits up. By keeping loan rates low and deposit rates high, we have been able to help offset the hardships we are seeing all across the nation as much as we can.

In addition to making sure we can keep things stable now, we have invested in state-of-the-art technology to make Wave FCU convenient and more accessible overall. With upgrades to our online and mobile services, we have given our members more control over their finances no matter where they are.

With these short- and long-term solutions, we are helping to guarantee that our members are getting the best experience possible while also ensuring that we are able to continue providing the best services we can.

On behalf of our Credit Union Team, we want to thank you for sticking with us, and we promise to continue to give you the best level of service, support and care you deserve.



Special Olympics Rhode Island



In 2022 the Credit Unions of RI donated \$65,000 to Special Olympics Rhode Island

In 2022, the members have worked hard to support the Special Olympics Rhode Island! This year it is our privilege to announce the Credit Unions of RI donated \$65,000 to help support our athletes. These funds represented the total amount raised in the year by credit unions, and our members. These donations bring a twenty-four-year total to more than \$1.4 million.



Wave FCU Annual Meeting Announcement

January 23, 2023

Wave Main Office, 480 Greenwich Avenue, Warwick

John R. Murray, Kathy A. Lyford and David P. Dupéré have been nominated by the Nominating Committee. Other nominations for the Board of Directors may be made by petition. The secretary must receive the petition by 12/12/22. Nominations cannot be accepted from the floor, as specified by our by-laws. Nomination petition forms are available at the credit union.

Holiday Closings

Columbus Day: Monday, October 10th
Veteran's Day: Friday, November 11th
Thanksgiving: Thursday, November 24th
Christmas Eve: Saturday, December 24th

Christmas Day: Observed Monday, December 26th
New Year's Eve: Saturday, December 31st
New Year's Day: Observed Monday, January 2nd

Inspire Greatness Calendar

Fundraising calendar to benefit Special Olympics RI
370 George Washington Highway, Smithfield, RI 02917



Help support the Special Olympics Athletes by Purchasing a calendar

We are participating in a calendar raffle to benefit the Special Olympics of RI during November and December. Calendars are ONLY \$10 and include a raffle entry for daily drawings of prizes (up to \$500) during the month of January.

Only \$10!

31 Chances to Win!



Come Join Us to Celebrate International Credit Union Day

“Empower your Financial Future with a Credit Union” on Thursday October 20th, with a raffle, donuts, and coffee.



‘Tis the Season for Giving and your help is needed more than ever!

It is time for our annual holiday tradition! Wave is proud to once again participate in the Giving Tree Gift Drive to benefit local at-risk families through the West Bay Community Action Program.



HOW DOES PAWLIDAYS WORK?

- Bone Shaped Tags will be available in November to be returned by 12/17. Donations can be wrapped or unwrapped.
- Each bone shaped tag has items from their wishlist on the back. You can purchase 1, 2 or all 3 items on the list!
- No tags left? Check out Instagram and Facebook (@werehereforthedogs) for a wishlist of items!



Are you financially prepared?

In order to help our members, we are offering 2 Financial Seminars that may help with your decisions. This year we will be presenting In-Person seminars.

October 13th @ 5:30PM “Homebuyer”
October 27th @ 5:00PM “A,B,C’s of Medicare - an intro to Medicare”

Contact Wave at (401) 562-1261 or email ezachow@wavefcu.org to Reserve A Spot!

Don't Have A Wave VISA Card Yet?

Apply for a card online anytime at wavefcu.org, or call 401-781-1020 or in person at any branch



Restrictions apply. See wavefcu.org for more details

Wave Holiday Loan

As low as 9.99% APR*
Fixed Rate

This year we all could use a little help! With Wave you can make this year a holiday to remember!

Apply for yours at wavefcu.org or just stop in one of our convenient Warwick Branches.

* Restrictions apply. See wavefcu.org for more details



Not happy with your auto loan?

Bring it to Wave!



Our low rates and customizable terms can help you lower your payments. Apply online at wavefcu.org or at any branch.

Restrictions apply. See wavefcu.org for more details

Now is the time to Pre-Qualify for a mortgage

Apply Today!



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



Main Branch

480 Greenwich Avenue
Warwick, RI 02886
(401) 781-1020, phone
(401) 562-1290, fax
1-888-492-8328, toll free

Warwick Ave Branch

1217 Warwick Avenue
Warwick, RI 02888
(401) 463-9574, phone
(401) 463-5161, fax



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