

The Zone



Yes! We Can Help You.

60 Days

No Pay

Refinance Your Car Loan at Wave:
Make No Payments For 60 DAYS!

And Get a Great Low Rate Too

Don't Wait for Rates to Go Up and Miss Your Chance!
Apply online or stop by today!

As Low As
2.24% APR*

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*APR= Annual Percentage Rate. At the new auto rate of 2.24% for 5 years, monthly principal and interest payment per \$1,000 borrowed is \$17.63. 2.49% used auto rate is for up to a 3-year term on vehicles from 2018 to present. 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



I would like to begin by thanking Paul for his leadership and enormous contribution to Wave Federal Credit Union. Over the past 40 years, 26 years as President and CEO, he has been an unwavering leader through both growth and challenging times.

I am extremely honored to be following in Paul's great footsteps as the new President and CEO of Wave FCU and have the continued opportunity to work alongside such an incredible team that is dedicated to serving its members. Since 2008, when I joined the team as Executive Vice President and Chief Operating Officer, I have worked tirelessly to best serve our community and keep with the digital times. We navigated through the pandemic with a core conversion, new lending platform and expanded/upgraded electronic services. Wave continues to evolve, highlighting its commitment toward convenient banking as new technologies have become available (mobile banking, online applications, bill pay and e-wallet) to name a few. We appreciate your patience

through these transitions and hope they are meeting your financial needs for a more efficient and effective digital delivery.

The work we have done as a banking family would not have been possible without you, our members. I want to take a moment to thank you for your flexibility and adaptation as we pivoted to new ways of doing business during the COVID-19 pandemic. One thing that will never change, no matter the circumstances, is our commitment to serving our members and our community. To honor this commitment, we offered pandemic relief programs to minimize financial hardship for our members. This program included waived penalties and fees, deferred and reduced payments, as well as loan refinances and extensions. To support local small businesses, we offered the Paycheck Protection Program provided through the Small Business Administration. Through this program we were able to assist local businesses to allow them to retain their employees and continue serving their customers. We honored our commitment to giving back to our community throughout the year by fundraising and supporting West Bay Community Action, RISPCA, We're Here For the Dogs Rescue and Special Olympics Rhode Island. Thank you for your continued trust in our credit union. With your support, we will continue our mission to enhance the financial well-being of our members and our community. We look forward to serving you in 2021 and hope for a safe and successful year.

Additionally, I would like to acknowledge the exceptional drive, commitment and dedication of our community, neighbors, local businesses, schools and families – all those who play a role in sustaining our social and economic fabrics – who were faced with unique and evolving challenges this year.

I close with this, you are the reason we show up every day. Our members are the reason we do what we do. You inspire us, encourage us and give us purpose. Thank you for your faith in us as we walk these uncertain paths as partners together. I look forward to leading our credit union and guiding us to a future of enhanced service and growth.

David P. Dupéré - President & CEO



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.



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.

Holiday Closings

Sunday, July 4th Independence Day (Observe 7/5/21)
Monday, August 9th Victory Day

Monday, September 6th Labor Day
Monday, October 11th Columbus Day



Shred-it Day Results

Our annual Shred-it Event was a great success. We effectively and securely, helped members get rid of old documents. This year alone we shredded over 6800 lbs. and saved 60 trees. Thank you to everyone that came together to make this a huge victory.

Congratulations to the Wave 2021 Scholarship Winners!

We continue to celebrate another year of highly qualified candidates for the Wave Scholarship. Ultimately, three recipients stood out, Maggie Carr, Olivia Doyle, and Natalie Kach received \$1,000 scholarships. In addition, Hope Flaherty won 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!



Credit Union Members Have Access to MORE Savings.



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

Enjoy a Very Low Rate and Shorten Your Term

ACCELERATOR 15 YEAR LOAN

as low as **2.625% APR***

OPTIMIZER LOAN

as low as **2.75% APR***

*Terms and conditions apply. See WaveFCU.org for more details.

Up to 12 Years • No Points • No Closing Costs



Switch to Student FREE Checking

- 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!



Home Equity Line of Credit Special

as low as **2.49% APR***

1st 12 Months

Inside or Out



*APR = Annual Percentage Rate. 2.49% APR for 12 months from date of closing for lines up to \$250,000 on qualified properties. On the 13th month, the rate on outstanding balances for the remaining draw period will revert to the Wall St Prime Rate or 4% APR, whichever is higher. Stated rate good for LTV's up to 80% and is based on credit worthiness. A minimum \$25,000 line required. Other rates and terms available. Rate effective July 1, 2021 and subject to change without notice. Existing WFCU home equity lines/loans are not eligible for refinance with this promotion.



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

