

The Zone



STAY COOL

This Summer

With Wave By Your Side!

PAGE 2
From Wave

PAGE 3
Our Community

PAGE 4
Financial Corner

President's Message



As we dive into the vibrant summer season, I hope you are all enjoying the warmth and sunshine. Here at Wave, we have been riding a wave of exciting developments, and we are thrilled to share some fantastic news with you. We are pleased to announce that we will be launching

a new and improved website soon!

Our team has been working tirelessly to create a user-friendly, visually appealing, and highly functional online experience. This revamped website will make managing your finances smoother and more intuitive than ever before.

Stay tuned for emails from us detailing the official launch date and what you can expect from our new digital home. We can't wait for you to see it and experience the enhanced features and capabilities designed with your needs in mind.

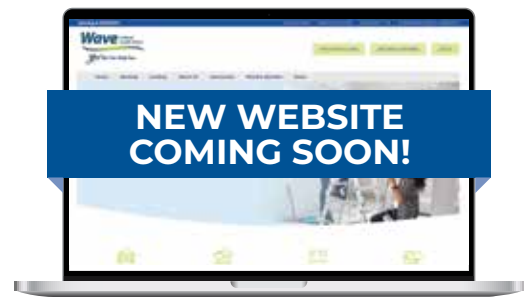
We are always striving to be the most efficient, friendly and helpful resource possible for you – regardless of

whether you're visiting a branch, placing a call or accessing our website. You, our members, are at the center of everything we do.

As always, thank you for being a valued member of Wave FCU. We hope you continue to enjoy the season, making the most of these sun-filled days.

Remember, just like the ocean waves, we are here to support and propel you toward your financial goals. Wishing you a wonderful and prosperous summer!

David P. Dupéré
President/CEO



How to Spot a Fraudster

Whether by phone, email or text, fraudsters will try a variety of strategies in order to convince you to hand over your personal information. Keep an eye out for these warning signs that you may be dealing with a scammer.

- **“Act Now”:** Fraudsters will frequently urge their targets to act quickly or else face heavy fines, lost money or even jail time. For example, a fraudster might pose as your financial institution and claim you need to hand over your password or else all your savings will be drained.
- **Unusual Emails:** Frequently, scammers will spoof emails from legitimate websites to send you fake alerts that your account has been hacked or you need to reset your password. These alerts will often have spelling errors or unusual links. If you didn't initiate the contact, do not click any links, and be sure to manually reset your password.

- **Too Good to Be True:** You might receive a phone call claiming you won a lottery you never entered. Or, you may spot an incredible deal while shopping online. If it sounds too good to be true, it probably is. Always do your due diligence and research the website or company before giving them your credit card information.
- **Random Social Media Messages:** Avoid clicking links sent to you by strangers. A “friend” who's been hacked might also message you out of the blue, encouraging you to click on a link for a contest. Consider contacting your friend through a different method to see if they've been hacked.

Remember: Legitimate institutions will never reach out first for your personal or account information.

Wave 2024 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 for the \$1,000 Wave Scholarship: Ryan Barlow, Tyler Lattanzio, Samantha Moffat, and Sofina McAllister. In addition, Julissa Perez DeLeon and Jordan Brazeau each received a \$1,000 Donald R. Staley Memorial Scholarship, which is awarded to a Toll Gate High School senior and a Pilgrim High School senior each year.

Congratulations and good luck to our winners!



- 1 David P. Dupéré, Bryan Barlow, Ryan Barlow, Tyler Lattanzio, Allison Lattanzio, Nicole Moffat, Samantha Moffat, Sofina McAllister and Jimema McAllister.
- 2 Pilgrim's Honor's Night, where Wave's Chairman of the Board, Kenneth M. Mallette Jr., presented the Donald R. Staley Memorial Scholarship to Julissa Perez DeLeon in the amount of \$1,000.


Don't Miss Movies in the Park!

We're excited to present this wonderful 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 11** – DC League of Super Pets
- **Thursday, July 25** – Trolls Band Together

Rain Dates: August 8 and 22, 2024.

 **Paws in the Park**
Saturday, September 14
10:00 AM - 1:00 PM
Goddard Memorial State Park



We are excited to be a sponsor of Paws in the Park, an amazing annual event that helps raise money for the Rhode Island SPCA. Join us for a fun time with cute dogs, good food and more. Be sure to visit our table when you're there!

Supporting the Special Olympics With Chocolate and Service



We are proud to continue supporting the Special Olympics of RI with our

Sweenor's Chocolate fundraiser. This year, thanks to your help, we sold 801 delicious chocolate bars and raised \$1,201.50 for this great cause!



We were also proud to assist at the Special Olympics Summer Games! Wave employees volunteered at the summer games to help the event run smoothly and ensure all the athletes had a good time.



Shake Off Fees

WITH OUR **FREE CHECKING ACCOUNTS**



- No Monthly Fees*
- No Requirements
- No Surprises

*Some checking account types must meet a daily minimum balance to waive a monthly fee. See wavefcu.org for more details.

TAKE ON

Project After Project

A **Home Equity Loan or Line of Credit** is a great option for funding any project you dream up. Tap into your home's equity to pay for...

- Home improvements
- College tuition
- A dream wedding
- Debt consolidation
- Anything!



YOUR SPACE HAS GOOD BONES

Make It Even Better With a HELOC or Home Equity Loan!

12-Month Intro Rate Home Equity Line of Credit

4.99% APR

Home Equity Loan As Low As

6.95% APR

*APR=Annual Percentage Rate.

HOLIDAY CLOSINGS

Independence Day:

Thursday, July 4

Victory Day:

Monday, August 12

Labor Day:

Monday, September 2

Columbus Day:

Monday, October 14



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