

# The Zone



## Let's Celebrate Good Times!

*Thank you for*  
**85 YEARS**



*Peek inside for special  
anniversary offerings and more!*

PAGE 2  
**From Wave**

PAGE 3  
**Our Community**

PAGE 4  
**Programs & Specials**

# President's Message



This month, we celebrate 85 years of commitment to our mission of helping our members achieve financial stability, fulfill their goals and being a safe haven for your deposits. I appreciate our Board of Directors, Supervisory Committee and Team Members whose

dedication has allowed us to continue growing our credit union. We are proud to have been a steadfast presence providing sound guidance and financial stability during economic booms as well as in times of uncertainty.

We were founded in 1938 by the employees of the Narragansett Electric Company who wanted better savings and loan options. We have grown and expanded our membership fields through the years, and in 2023 we expanded to welcome all who live, work and worship in the State of Rhode Island and Southeastern Massachusetts to our credit union family.

As a community credit union, we have the unique ability to make decisions locally and react to our members' needs in a timely manner. Our team treasures our ability

to interact directly with our members, building relationships and providing support and advice. We also continue to reinvest in our community through charitable giving programs, youth education and supporting our local Chamber of Commerce.

We are extremely thankful to our dedicated team members and our members who have placed their trust in us. As we look ahead to the coming year, we couldn't be prouder of our strong, community-minded credit union. We will continue to honor the principles that have served us well over the years. Always remember:

**At Wave – We Believe You Come First! Always Have and Always Will!**

On behalf of Wave, thanks for your continued support, and please come celebrate with us.

David P. Dupéré  
President/CEO



## Celebrating 85 YEARS of Service

As part of our 85th anniversary celebration, we have something special planned just for our members – a whole week of fun! Stop by either branch during this week for a special treat. Plus, if you take advantage of one of our specials, you'll earn a spin on our in-branch prize wheel!



Scan here for details.

October 23	October 24	October 25	October 26	October 27	October 28
Membership Appreciation Day	Taco Tuesday	Guessing Game Day	Food Frenzy	Trick or Treat	Shred Truck Day

### Ride the Wave to New Heights!

Enjoy our anniversary specials – our gift to you!

### Personal Loan Special

Borrow up to \$8,500, rates as low as **8.50% APR\*** for up to 36 months.

### Share Account Special

**8.50% APY\*\*** for 6 months, up to \$8,500 for NEW members.

\*APR=Annual Percentage Rate. Rates as low as 8.50%. Rate will be determined by individual creditworthiness. \*\*APY=Annual Percentage Yield. Open a share account and checking account with direct deposit (minimum \$500 monthly) during the month of October. The share account will earn a special interest rate 10/1/2023 - 04/30/2024. Business accounts are excluded from this special.

## Wave's First CEO Soak a Success!

We're proud to report that our first CEO Soak for the ALS Association was a great success! The fundraiser and soaking took place at our main office in Warwick on July 19 and raised over \$5,500 towards ALS research and treatment. Thank you to everyone who participated!

## Wave FCU Annual Meeting

**January 22, 2024 – Wave Main Office,  
480 Greenwich Avenue, Warwick**

Kenneth M. Mallette, Jr., Kenneth F. McGunagle, Jr., Daniel P. O'Rourke and David Antonelli 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 12/21/23. Nominations cannot be accepted from the floor, as specified by our by-laws. Nomination petition forms are available at the credit union.

## Join Us for **INTERNATIONAL CREDIT UNION DAY**

This year is the 75th anniversary of ICU Day, and it's time to celebrate! Join us on **Thursday, October 19**, for muffins, bagels and coffee.

## Help Support Special Olympics Athletes With a Calendar

Get your calendar for the year, support charity and earn 31 chances to win! 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.

## Holiday Giving Tree

**Help Families in Need During the Season of Giving**

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.

## Happy Pawlidays!

**Help local adoptable pups make their holiday wishes come true with our annual Pawlidays donation drive!**

- Tags will be available at our branches in November to be returned in December.
- Each tag has items from their wish list on the back. You can purchase one, two or all three items on the list!

### HOLIDAY CLOSINGS

**Columbus Day:**  
Monday, October 9

**Thanksgiving:**  
Thursday, November 23

**Christmas Day:**  
Monday, December 25

**New Year's Day:**  
Monday, January 1

## We Have Money to Lend!

Help your budget blossom with a loan from Wave Federal Credit Union. We offer low rates and flexible terms on auto loans, personal loans, mortgages and more to keep your financing wallet friendly. Plus, your money stays local, which means you can enjoy fast approvals and friendly service from staff that take the time to understand you and your needs.



Get started online for the loan of your choice at [wavefcu.org](http://wavefcu.org).



**Send Your Loan  
Payment Into  
HIBERNATION**

Cozy up to some extra funds this holiday season and just relax with Skip-A-Pay!

- 1 Head to **www.skippay.org** or contact us to submit your request at least two full business days before your due date.
- 2 Select which loans you wish to skip\* – you may skip a payment once every 12 months per qualifying loan.
- 3 Pay the \$20 processing fee per loan, and you're done!

\*Loan must be at least 5 months old and in good standing for the last six months to qualify. Real estate loans, vehicle loans with GAP Insurance, credit cards and other revolving line types of loans are not eligible. Your request must be submitted 2 full business days prior to the due date, unless you make payments via transfer from another institution (DBO), in which case 5 full business days is required. See [www.skippay.org](http://www.skippay.org) for more details.



*Your home*  
**IS WHAT YOU  
MAKE  
IT.**

**12-Month  
Intro Rate  
Home Equity  
Line of Credit**

**4.99% APR\***

\*APR=Annual Percentage Rate.

Take advantage of a great, low intro rate on a Wave HELOC to consolidate debt, remodel your home and more! Utilize the equity in your home and enjoy:

- FAST APPLICATION PROCESS
- Multiple Payment Options
- Only Pay Interest on What You Use
- NO Points, NO Closing Costs and NO Annual Fees\*\*

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

\*\*Restrictions apply. See [wavefcu.org](http://wavefcu.org) for more details.

**Credit Union Members Have Access to MORE Savings.**

Signing up is simple, easy and only takes minutes. Go to **lovemycreditunion.org**



**MAIN BRANCH**  
480 Greenwich Ave.  
Warwick, RI 02886  
Phone: [401] 781-1020  
Fax: [401] 562-1290  
Toll Free: 1-888-792-8328

**WARWICK AVENUE BRANCH**  
1217 Warwick Ave.  
Warwick, RI 02888  
Phone: [401] 463-9574  
Fax: [401] 563-7050

Visit us on social media by scanning the QR code!

