

Wave Zone

Fall 2017

Yes! We Can Help You.

Wave Federal Credit Union

TAKE CHARGE & **DISCHARGE YOUR MORTGAGE!**

Here are 2 New Loans To Help You Totally Own!

WAVE ACCELERATOR LOAN

as low as

3.25% APR*

Up to 15 years

Terms up to 20 years available



WAVE OPTIMIZER LOAN

as low as

3.00% APR**

up to 12 years No Points

No Closing Costs

You've dreamed it. . . Now OWN it! If you've been wondering what life would be like without a mortgage, we can help you make it happen – FASTER! With our two great new mortgage products, you can get a great low interest rate and make your payments more productive! Our goal was to help members get the most out of their mortgage payments and get to that mortgage-free zone quicker and save money, too!

Apply for yours today at the all new rimortgagezone.com or call or come into any branch.

*Accelerator: Advertised Annual Percentage Rates (APR) with 0 points is lowest available as of 10/1/17 and available for qualifying properties with a loan-to-value ratio (LTV) of 80% or less. Maximum loan amount for these rates is \$500,000. Other rates and terms available. Property insurance (and flood insurance if applicable) required. Account subject to individual approval. Rates and APRs subject to change without notice. 1-2 family owner-occupied properties only. Second homes and condos ok, subject to eligibility. Repayment examples: 8 years - \$11.85 per \$1,000 borrowed for 96 months. 15 years - \$7.03 per \$1,000 borrowed for 180 months. Repayment examples do not include amounts for taxes and insurance premiums. Current borrowers can refinance with \$20,000 in new money. **Optimizer: 3.00% APR available for qualifying properties, first lien position equity, with a loan-to-value (LTV) of 80% or less, and a maximum repayment period of 144 months. Advertised APR is lowest available (as of 10/1/17). Other rates and terms available. Property insurance (and flood insurance if applicable) required. Rate subject to change without notice. Account subject to individual approval. 1-4 family owner-occupied primary residence properties only. Repayment example: \$8.28 per \$1,000 borrowed, based on 3.00% APR, 144 monthly payments. Equal Housing Lender. Current borrowers can refinance with \$20,000 in new money. A minimum credit score of 675 is required for all borrowers. NMLS #456114



You Better Watch Out...

**Holiday expenses
could sure make you
cry – if you get hit with
their high rates!**

*APR=Annual Percentage Rate. Monthly principal and interest payment per \$1,000.00 borrowed for 36 months at 7.99% APR is \$31.33. Loan amount and rate are based on credit score. Terms and conditions apply. Qualification restrictions apply. All rates subject to change without notice.

Wave Holiday Loan

7.99% APR* Fixed Rate

Store, credit and charge card rates can leave you with a painful holiday hangover! Make your holidays fun to remember – even after they're over – when you shop, travel and entertain with our great low rate. Apply for yours at wavefcu.org or just stop by.

PRESIDENT'S MESSAGE

Yes! We Can Help You.



"I thought I knew what 'people helping people' meant, but this week, I've been schooled." This is a quote from the President/CEO of the Cornerstone Credit Union League of Texas, describing the cooperative spirit of credit unions rising to the top in helping people cope with the enormous natural

disaster wrought by hurricane Harvey. As we approach our annual celebration of National Credit Union Day, I thought it was an apt reminder that the spirit of neighbor-helping-neighbor and stranger-helping-stranger that everyone seems to find so "refreshing" is the very spirit that credit unions operate with every day.

Maybe it's easy for other businesses and politicians to lose sight of working for the best interest of their customers or constituents, but for us it's just what we do. Whether it's by offering you an economic advantage with a better rate or lower fee, or by helping to improve our community through our support of local charities, such as the RI Special Olympics, West Bay Community Action, Goodwill, RI Veterans and more, at Wave, we've always lived by the "people helping people" credo, and we always will.

To help us help out, you can make monetary donations for hurricane victims in our lobbies this fall. During the holiday season, we will also have our Giving Tree Drive to benefit those in need in our own area. I know you will help make a difference. Wave members always do.



If You're Not Checking With Us...

*You Should
Be Checking
The Pulse
of Your
Checking
Account!*



Checking fees got you feeling a bit queasy? Switch FAST & EASY to a Wave checking account and feel better – instantly! Wave accounts beat the big banks hands down when it comes to LOWER & FEWER fees and easy access. In addition to our conveniently located Wave branches, we offer members branch access at over 5,000 locations nationwide, as well as surcharge-FREE ATM cash withdrawals at over 50,000 locations. That's MORE than even the largest national banks – and without all of their requirements and gotchas!

Think we're kidding? Haha! Visit our website (wavefcu.org) to see exactly how we compare! There you also have access to a great online banking platform – and of course, don't forget about our awesome mobile app, too! Check out Wave Checking today!

Our 78th Year is Almost Over...

*Have you transferred your balances
to our special low rate yet?*



7.80% APR*
FIXED Rate
Now Thru
ALL OF 2018

Transfer balances to your Wave VISA or to get a Wave VISA, apply in person or print an application at wavefcu.org and fax it to us at 401-562-1290 or mail it in.

*APR = Annual Percentage Rate. All promotional transfer balances will remain at the 7.80% APR rate until the day after the January 2019 billing cycle at which time the balances will consolidate back to the cardholder's current rate. Wave cash advance rate effective at that time. Qualification restrictions apply. All rates subject to change without notice.

Don't Wear a Car Loan Frown!

Bring Us Your Loan: We'll Get Your Payment Down...

No Clownin' Around



Rates as low as

1.99% APR* **New**

2.24% APR* **Used**

PURCHASE or REFINANCE

If you're not happy with your dealer loan – or if you'd like to avoid one in the first place – just get a **Wave Auto Loan!** Our low rates and customizable terms can help you get your payments to a place that makes you SMILE!

Apply online or at any branch.

*APR = Annual Percentage Rate. At the new auto rate of 1.99% for 3 years, monthly principal and interest payment per \$1,000 borrowed is \$28.64. 2.24% for 3 years used auto rate is for vehicles from 2014 to present, monthly principal and interest payment per \$1,000 borrowed is \$28.75. Other rates and terms apply depending on credit worthiness. Interest begins accruing upon disbursement of loan. Members must be in good standing with all loans paid current. Loan to value restrictions may apply. Subject to credit approval. Automatic payment must be established to qualify for this deferred payment offer. Other restrictions may apply. This offer is available for new Wave FCU loans only. Limited time offer.

Get the Cash You Need...

For the Things That Need It!



**More
Room for
Life at
Home**

**Debt
Refinancing**

**Extra
Holiday
Cash**

School Bills

AND MORE!



**Wave
HELOC**

as low as

1.99% APR*

1st 12 Months



We can help you
make it happen –
for less!

Apply today online or
in person.

*APR = Annual Percentage Rate. 1.99% APR for 12 months from date of closing. 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%. Other rates and terms available. Rate effective October 1, 2017 and subject to change without notice.

Be Part of The Action! Attend Our Annual Meeting January 29th

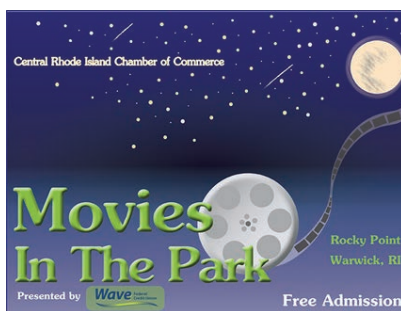
Wave Main Office, 480 Greenwich Avenue, Warwick

The credit union's nominating committee has submitted the following nominees: **Kenneth M. Mallette, Jr., Kevin C. Malloy and Daniel P. O'Rourke.** Other nominations for the Board of Directors may be made by petition. The secretary must receive the petition by 12/18/17. Nominations cannot be accepted from the floor, as specified by our by-laws. Nomination petition forms are available in the credit union.



Wave at the Movies

We were proud to have been the presenting sponsor this summer of Movies in the Park. Turnouts were awesome and it was great seeing so many of you there!



Pastries & Coffee on October 19th

Join us as we celebrate **International Credit Union Day** with a selection of free pastries and coffee in our lobbies. This year's theme, "Dreams Thrive Here," highlights how credit unions help people achieve their biggest goals in life.



Help Us Inspire Greatness!

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 many drawing prizes (up to \$500) during the month of January. There will also be a SORI athlete in our lobby part of the day on 11/3 for a meet and greet.



Mmmm Delish!

Stop by on December 1st for our Homemade Bake Sale to benefit RI Veterans and West Bay Community Action families.



Give It Up For Our Giving Tree!

Once again we are holding our Giving Tree holiday gift drive beginning 11/20/17. Donations benefit RI Veterans and West Bay Community Action families. Please bring your gift donations in by 12/10, and thank you for your help!

HOLIDAY CLOSINGS



Columbus Day
Monday, October 9th
Veteran's Day
Saturday, November 11th
Thanksgiving
Thursday, November 23rd
Christmas Day
Monday, December 25th
New Year's Day
Monday, January 1st

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480 Greenwich Avenue, Warwick
1217 Warwick Avenue, Warwick

401-781-1020 / 888-492-8328 wavefcu.org



NMLS# 456114

