

The Zone



EVERYONE DESERVES A

Greener Outlook

*We're here to help you
reach your goals!*

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President's Message



As we embark upon the Spring of 2024, I would like to reflect upon the wonderful partnership we have had in place in the Warwick Public School District over the past 14 years through the credit union's sponsorship of the CU 4 Reality™ Program and Fair at Toll Gate High

School, which is now also in its second year at Pilgrim High School.

During the 2023-2024 academic school year, Wave sponsored Winter Financial Education Fairs and will also be sponsoring Spring Fairs at both high schools. The CU 4 Reality™ Financial Program and Fair complements the financial literacy legislation that passed in Rhode Island (RIGL 16-22-13) requiring all students, beginning with the class of 2024, to demonstrate proficiency in financial literacy prior to high school graduation. This learning experience reinforces the teaching in the classroom and meets this important need. During this school year, monthly presentations were hosted by credit union team members over the course of two semesters on topics to help the students increase their understanding of the importance of managing their personal finances and prepare them for the financial challenges and lifestyle decisions they will face as adults.

The success of the program over the past 14 years is the direct result of collaboration between the credit union, school administrators and teachers in the Warwick Public School District and is helping to meet a critical need for high school students. The Board of Directors, Management Team and I have been very impressed with the students' interest in advancing their knowledge of banking products and services to prepare for a secure financial future.

The Fair is enhanced by the support of local businesses and representatives from the community who volunteer at consumer booths to educate the students about purchasing decisions such as housing, insurance, food, utilities, education, transportation and financial planning. We are also pleased that city- and state-elected officials and school administration leaders take time out of their busy schedules to attend and inspire the students.

The credit union is proud to sponsor this rewarding educational opportunity. We look forward to the upcoming Spring Financial Education Fairs and to continuing this program for many years to come.

David P. Dupéré
President/CEO

Celebrating April as National Financial Capability Month

April is now known as National Financial Capability Month. In honor of this month, we are proud to announce our new partnership with Pilgrim High School, giving students a unique financial learning experience.

Over 200 students from Pilgrim High School participated in their 1st Annual CU 4 Reality™ Financial Education Fair. Students met with representatives from Wave as well as various local businesses and industries, helping them gain a better appreciation of the importance of budgeting, financial planning and wise purchasing decisions.





Free Shredding Event

Saturday, April 27, 9:00 a.m. – 12:00 p.m.
Wave Main Office, 480 Greenwich Avenue
Warwick, RI 02886

Time for some spring cleaning! Bring in all your old paperwork and we'll destroy it so no one can steal your valuable personal information. This event is FREE of charge for Wave members.



Support the Special Olympics With Sweenor's Chocolate!



Who doesn't love chocolate for a great cause? As part of our ongoing support of the RI Special Olympics, we will be selling super-delicious chocolate bars in our branch lobbies during the month of April. Even if you have no business to transact, we invite you to stop by, say hi and pick up a bar or two for charity!

Proud to Be Warwick North Softball Sponsors

We are proud to once again be a Grand Slam sponsor of the Warwick North Softball Little League! We love being able to support the community and help young girls get the opportunity to learn and play softball. Check them out at warwicknorthsoftball.com!



Credit Union Casual Day

On February 29, employees donated \$5 to dress casual for the day! The donations directly benefited the Hasbro Children's Hospital, a Children's Miracle Network hospital, helping kids get the lifesaving care they need.



Paw Leaf Clovers and St. Patrick's Day

In honor of St. Patrick's Day, staff were allowed to dress down if they donated \$5 towards the Paw Leaf Clover fundraiser. Thank you to everyone who helped make the fundraiser a success! The funds we raised during March go directly to the Rhode Island SPCA and help improve the welfare of local animals. This year, Wave members and staff contributed over \$1,400.00 through the Paw Leaf Clover event.



Spring Clean Your Finances

Your home isn't the only thing that deserves some care and upkeep! This time of year is also the perfect time to tidy up your finances and make sure everything is all in order. Here are a few areas to look at to get started.



1 Consider refinancing.

If you have a large loan such as a mortgage or auto loan, it may pay to refinance and to save on interest or lower your monthly payment. Consider your current remaining term, the difference in rates and the fees associated with refinancing. Our lenders are happy to help you determine if a refinance is right for you.

2 Declutter with debt consolidation.

If you're juggling multiple high-rate debts, consolidating them to one fixed-rate loan can help you stay organized and even lower the amount of interest you'll pay. We have a variety of options to help you consolidate debt – stop by a branch or visit our website for more information!

3 Organize your budget.

Have you taken a look at your budget recently? Go over your monthly, yearly and semi-yearly expenses, update your income and make sure no hidden recurring fees snuck in. Don't keep a budget? Now is a great time to start! Begin simply by tracking your income and divide your expenses into necessities and non-necessities to get a sense of your monthly cash flow.

12-Month Intro Rate
Home Equity
Line of Credit

4.99%
APR*

*APR=Annual Percentage Rate.



HOLIDAY CLOSINGS

Memorial Day:

Monday, May 27, 2024

Juneteenth:

Wednesday, June 19, 2024

Independence Day:

Thursday, July 4, 2024



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code!

