

# Wave

# Zone

Summer 2016

*Yes!* We Can Help You.

Wave Federal Credit Union

## Christmas In July?

It Is When You Open a  
Wave No-Fee Checking Account!



*So Many Bells & Whistles You'll Swear  
You're Hearing Reindeer!*

Open a Wave No-Fee Checking Account and it will be like unwrapping a mountain of presents! While most banks still make you jump through hoops to avoid a monthly fee, Wave still offers members checking with **no monthly fee and no minimum balance requirements!** Plus, look at all the other FREE gifts you get:

- FREE First Order of Checks
- FREE Online Banking
- FREE ATM/Debit MasterCard
- FREE Mobile App
- FREE Unlimited Check Writing
- FREE Mobile Check Deposit
- FREE Bill Pay

### PLUS:

#### NATIONWIDE ACCESS

Over 50,000 No-Fee ATMs  
Over 5,000 Shared Branch  
Locations

*Open your account  
today at any branch!*



## Know Before You Owe!

*Get Pre-Qualified FREE at Wave, so you'll know exactly  
how much you can afford.*

Where you live is not as important as what you can live with! When you get pre-qualified for your mortgage at Wave, you'll find out everything before you shop for your new home – and that can make your home more livable in the long run. It also makes you a more desirable buyer, which can often save you even more, as sellers prefer bids with the most solid financing in place.



With a Wave Mortgage, you also get our own RI Monthly Magazine 5-Star Mortgage Professional **Pier Toledo** to guide you through the process and help you find the best option for you! **Schedule your appointment with Pier today by calling (401) 562-1238, or apply online at RIMortgageZone.com – anytime!**



# PRESIDENT'S MESSAGE

*Yes!* We Can Help You.



More people every day are realizing that Wave Federal Credit Union is more than just a bank. While it's true that we have all of the financial products and services you'd expect to find at a major bank, and we offer a real "access anywhere" experience that

includes online banking, mobile app, mobile check deposit and no-fee ATM cash withdrawals at more locations nationwide than even the biggest national banks, Wave is really more than all that. What we are is a true financial partner and supporter of our members.



At Wave, we put profits to work for members, not stockholders or Board members. When we do well, you get lower loan rates and higher savings rates – and you always get lower fees. And that's just the tip of the iceberg! Since you are the essence of who we are, we are always working to be on your side. Whether it's finding the right loan for your individual needs, or helping you plan a safe, efficient savings strategy, you can trust us to help you navigate even the most challenging financial waters. Sometimes that means helping you overcome cash flow issues, other times it's lowering your car payment after getting stuck with a high-rate dealer loan. Whatever your situation, we can help you chart the right course to smooth sailing!

We're your Credit Union. It's what we do.

## Wave Student Zone

LIMITED TIME:

**Get \$25<sup>+</sup>** When you open a College Account

*Don't Send Them Off All Alone!*

- FREE Checking (\$0 min. bal.)
- FREE Debit MasterCard\*
- NO-FEE Cash at over 50,000 ATMs
- FREE Online Banking
- FREE 24/7 Account Access
- NO ANNUAL FEE VISA Credit Card\*\*

### PLUS

Easy transfers from parent accounts

Open one for your student today at any branch.



\* Daily withdrawal limit may vary. \*\* \$1,000 limit. Requires qualified co-borrower. \*Restrictions apply.



## 5 Fast Tips For Safe Financial Travels



**It's vacation time!  
Make sure you have all the fun –  
not thieves and fraudsters –  
with these simple tips:**

- 1.** Carry a small, smart wallet – leave some cash and cards in a secure location in your hotel so one thief cannot wipe you out.
- 2.** Don't carry the same card(s) as your spouse, see tip #1.
- 3.** Consider a money belt to thwart pickpockets, who are especially crafty this time of year.
- 4.** Use credit cards over debit cards for purchases, because they offer more protection from fraud and are not linked to your cash accounts.
- 5.** Never write down PIN numbers anywhere and keep guarded control of all your cards, making sure to retrieve them to your wallet after every purchase, especially in restaurants and bars.

*Let The Good Times Roll!*

## Join Us For Movies In The Park 2016!

It's time for summertime fun and that means Movies in the Park at Rocky Point! Bring your family, friends, a blanket or chair and watch a movie while sitting under the stars. The first showing last month was a ton of fun, and Wave is proud to be the presenting sponsor for this great FREE community event, with two more dates remaining this month!

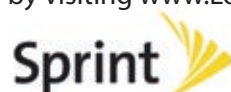
Come early and enjoy a picnic dinner with a breathtaking view of Narragansett Bay. Stop by the Wave booth and get a small free gift and enter our Toys "R" Us gift card drawing. We hope to see you there!



## Can You Hear This:

*Wave Members  
Save 10 – 15% With SPRINT!*

Save 10% on Personal and 15% on Business mobile services through our partnership with Sprint! Wave members can obtain these savings by visiting [www.LoveMyCreditUnion.org/Sprint](http://www.LoveMyCreditUnion.org/Sprint).



## COMMUNITY CORNER



### Your Information is Safe...

And so are many trees! We're happy to say that we shredded a forest of member documents at our annual Shred-It event. Thanks to all who turned out and helped us recycle literally tons of paper, while effectively destroying your sensitive information. Our members can certainly see the forest for the trees!

### High Schoolers Get Course In Financial Reality

The opportunity to imagine your probable adult life and how you might tackle real-world scenarios, is a great gift to give a young person. Wave is proud to once again sponsor the Financial Literacy Fair at Toll Gate HS this spring. In conjunction with the event, Toll Gate High School senior, **Samantha Ventre** was named this year's Donald R. Staley Memorial Scholar, commemorating a dedicated community educator and Credit Union director.



### HOLIDAY CLOSINGS

Monday, July 4th  
*Independence Day*  
Monday, August 8th  
*Victory Day*  
Monday, September 5th  
*Labor Day*  
Monday, October 10th  
*Columbus Day*



### Thank You For Helping Us Make A Difference!

Thanks to all members and staff who helped us once again sponsor the RI Special Olympics Summer Games. This great event means the world to so many in our community, and we are all just a little bit better for participating and making this truly a day to remember.

### Wave Scholarships Awarded



Congratulations to this year's recipients of the Wave College Scholarship Awards. Pictured from left to right: Jillian Berube, Talia Santopadre, Lainey Erwin, Alexia Marchetti, Marina Ann Carro (Also, recipient of statewide scholarship for additional \$500) and David P. Dupéré, EVP/COO of Wave FCU.



*Yes!* We Can Help You.

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