

The Zone

Wave Federal Credit Union

Yes! We Can Help You.

Multiple Ways You Can SAVE! Multiple Mortgage Options

- Multiple** Fixed & Adjustable Options
- Multiple** Federal & Private Options
- Multiple** Interest & Principal Options
- Multiple** First Time Buyer Options

Whether you're shopping for your first home or a new one, Wave has Multiple OPTIONS To Get You The BEST Mortgage! Even before you start looking, you can talk to one of our Wave mortgage specialists to see what is right for you.

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President's Message

A new year means new opportunities, and 2023 is already off to a great start! We recently expanded our field of membership, meaning we're expanding our services to the entire state of Rhode Island and Bristol County, Massachusetts. Anyone who lives, works, worships or attends school in these areas can become a member of the Wave family today! If you know a potential member who is looking for a better financial institution, make sure to send them our way.

If you're wondering how this will affect you as a member, there's no need to worry. Expanding our services should only have positive effects on your experience here! In fact, growing membership is shown to lead to even lower loan rates and better savings returns. That's right—more members for us means more money for you! This expansion is also good for the credit union as a whole. A broader field of membership means we can diversify our loan portfolio more, reducing risk. That also means there's never been a better time to take out a loan, as you'll start seeing some of these better offerings.

At Wave, our members are at the core of who we are. Expanding to include more members means that we're going to get even better input on how to operate the credit union. More members lead to more voices, ideas, and solutions to help solve challenges we may face. And as we implement changes to better reflect our new community, we'll only grow stronger as a credit union.

On behalf of everyone here at Wave Federal Credit Union, we want to thank you for trusting us with your continued membership. If you're a new member, we want to thank you for joining the Wave family! We promise to continue to give you the same level of support and care that you give us.



Wave Scholarships Deadline

Once again, Wave will be awarding college scholarships, available to members and their children and grandchildren for the 2023 - 2024 school year. This year we will be providing 4 - \$1,000 scholarships. Our purpose is to provide financial assistance to deserving students through our members and their families. Applications are still available. To be eligible, please provide us with your completed application by Friday, April 7th, 2023. Go to <https://wavefcu.org/scholarship> to apply.



Still Time to Earn with a Wave IRA

Wave has many types of IRAs for many types of situations. And all of our accounts are insured by the NCUA up to \$250,000 per share owner which means, you'll know your money is safe when you need it! In most cases, you still have until April 15th to make qualified deposits to take advantage of available tax breaks on your 2022 tax return. Need help for 2023 and beyond? Start planning today by setting up an IRA Share Account to use payroll deduction to contribute painlessly throughout the year. Not sure what's best for you? **Set up a time to talk to a Wave personal advisor to review your personal finances and see how you can save even more.**

Holiday Closings

Memorial Day: May 29th, 2023

Juneteeth: June 19th, 2023

Independence Day: July 4th, 2023



2023 Spring Cleaning Shred Day!
Saturday, April 29th 9:00 a.m. – 12:00 p.m.

Wave Main Office - 480 Greenwich Avenue - Warwick
Bring in all your old shreddable paperwork and we'll destroy them so no one can steal your valuable personal information. This event is FREE of charge for Wave members.

Paw Leaf Clover

You will help thousands of shelter animals this year, and make them feel very *Lucky!*

RHODE ISLAND SPCA
RHODE ISLAND SOCIETY FOR THE PREVENTION OF CRUELTY TO ANIMALS

Paw Leaf Clovers for RISPCA

A Huge Thank you to everyone who purchased a "Paw Leaf Clover" during the month of March to help raise funds for the Rhode Island SPCA. We are very Lucky to have generous members who care about the welfare of Rhode Island's animals as much as we do!
This year the members of Wave contributed over \$1,000.00 through the Paw Leaf Clover event.



Special Olympics
Rhode Island

Sweenor's Chocolate helps support the Special Olympics

As part of our ongoing support of the fantastic work done by 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 this great cause!



Wave Sponsors Student Financial Literacy Fair

Wave continues to give high school students a taste of the real-life financial decisions they will have to make in their adult lives. The Wave team conducts monthly sessions at Toll Gate High School in Warwick, allowing students to consider prospective careers and realistic incomes and learn about budgeting and financial decisions. To cap off the experience, Wave will be sponsoring a Financial Education Fair again this year so the Toll Gate Students can experience interacting with local businesses as consumers based on their chosen career/income. For more information about the Financial Literacy Fair, **contact a personal finance advisor at 401-781-1020 TODAY!**



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