

# Spotlight

## Community News



### 2025 SCHOLARSHIP WINNERS

Each year, the Credit Union awards two \$2,500 education scholarships based on academic achievement, extracurricular activities and commitment to the community. Please join us in congratulating this year's winners, **Hannah Kirschman & Isabelle Chao**.



**Hannah** is a graduate of Bayside High School and will be continuing her studies at the University of Virginia. She plans to major in Neuroscience and hopes to work in Neurology. Throughout high school, Hannah played softball and was the Secretary of the Future Health Professionals. She was recognized as a Medical Honor Society member and received a National Math and Science Initiative Award.



A graduate of Tallwood High School, **Isabelle** will be continuing her education at Virginia Tech. She will major in Wildlife Conservation and hopes to have a career in Wildlife Biology. She was a student member of the Virginia Beach City Flood Preservation Board and an intern at the Lynnhaven Oyster Club. She was recognized with a William & Mary Leadership Award, is an AP Scholar with Distinction and 2023 Tallwood Math Student of the Year.

We are also pleased to announce that Isabelle was selected as a recipient of the 2025 Leigh Ann Graham Scholarship through the Tidewater Chapter of the Virginia Credit Union League.

### BACK TO SCHOOL CARE FAIR

Join Virginia Beach City Public Schools and over 80 youth-serving organizations, agencies and school division departments for an informational and fun-filled day that gives families the opportunity to connect with valuable resources.

**DATE:** AUG 16, 2025 | **TIME:** 12pm - 4pm  
**PLACE:** VIRGINIA BEACH CONVENTION CENTER

### SHRED DONATION UPDATE

A special thank you to our **members and community partners** who donated over **\$1,847** in cash and filled multiple barrels with school supplies. The cash and collected supplies were given to the Office of Family and Community Engagement for distribution to students in need.

### MEMBER APPRECIATION EVENTS ~ SAVE THE DATES

YNot Wednesday: July 9 | Night at the Aquarium: October 16



## Notice of Change to Funds Availability Policy

Effective July 1, 2025, the dollar amounts in Beach Municipal FCU's Funds Availability Policy will be updated to reflect inflation adjustments required by the Expedited Funds Availability Act.

- All references to \$225 will change to \$275.
- All references to \$5,525 will change to \$6,725.

When you deposit a personal or business check, the first \$275 will be available on the day of deposit. The remaining funds will typically be available within two to seven business days.

To view our full Funds Availability Policy, visit:

[www.beachmunicipal.org/disclosures/funds-availability](http://www.beachmunicipal.org/disclosures/funds-availability). You may also request a copy by emailing us at [request@beachmunicipal.org](mailto:request@beachmunicipal.org) or calling 757.333.7787.

### MEMBER EDUCATION

## Travel Notification

Planning a trip? Set up a travel plan to ensure your credit and debit cards are ready to go! If we are unaware of your travel plans and suspicious out-of-state activity appears on your account, your card may be blocked and become unusable.

Simply log in to the Mobile Banking App, select the My Cards icon, and enter your travel information in the Manage Travel Plans section. You can also send us a message through Virtual Branch Home Banking or give us a call.

Additionally, ensure your contact information is up-to-date in case we need to verify transactions.

**FOREIGN TRAVEL:** Due to an increase in fraudulent activity, all foreign Debit and Credit transactions and online card purchases are blocked. Therefore Debit or Credit Cards will not work at ATMs or stores outside of the United States unless a temporary exemption is applied.

#### Contact Card Services:

- Use the MyCard feature in the Mobile App.
- Send us a message through the secure Virtual Branch Home Banking portal.
- Call 757.416.6161

## Holiday Closings

Beach Municipal Federal Credit Union will be closed in observance of the following holidays:

**INDEPENDENCE DAY**  
FRIDAY, JULY 4

**LABOR DAY**  
MONDAY, SEPTEMBER 1

**COLUMBUS DAY**  
MONDAY, OCTOBER 13



Who is

# Beach Municipal Federal Credit Union?



## We Are

## Beach Municipal FCYOU!

Serving Virginia Beach City  
& School employees, retirees,  
volunteers and their families.

### Help a friend save!

Provide this to anyone who qualifies for  
membership and empower them to join  
our credit union community.



Get this newsletter *electronically*  
and stay up to date with other Credit  
Union news by updating your contact  
information with your *email!*



# Beach Municipal

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Federal Credit Union

[beachmunicipal.org](http://beachmunicipal.org)

## LOCATIONS

### Thalia Branch

4164 Virginia Beach Blvd.  
Virginia Beach, VA 23452

#### LOBBY HOURS

Mon. - Thurs. 9am - 5pm  
Fri. 9am - 5:30pm  
Sat. 9am - 1pm

#### DRIVE-THRU HOURS

Mon. - Fri. 8:30am - 5:30pm  
Sat. 9am - 1pm

### Princess Anne Branch

2440 Princess Anne Rd.  
Virginia Beach, VA 23456

#### LOBBY HOURS

Mon. - Thurs. 9am - 5pm  
Fri. 9am - 5:30pm

#### DRIVE-THRU HOURS

Mon. - Fri. 8:30am - 5:30pm

MORTGAGE DEPARTMENT HOURS  
(THALIA BRANCH ONLY)  
Mon. - Fri. 9am - 5pm

NMLS #596474

IMPORTANT PHONE NUMBERS  
Main: 757.333.7787  
Main Fax: 757.333.7868

