

Spotlight

Community News



YOUR VOTE COUNTS!

As a member of Beach Municipal FCU, your vote is what makes you an equal partner in guiding and directing your Credit Union. The following details the election process and provides information regarding the Annual Meeting. All members are invited to attend, so please mark your calendars and join us. We hope to see you there!

2025 BOARD OF DIRECTORS ELECTION & ANNUAL MEETING

1. The Nominating Committee has submitted nominations for two (2) seats for the Board of Directors. Nominations for vacancies may also be made by any member at least eighteen (18) years of age filing a written petition containing signatures of at least 89 members (one (1) percent of membership), a statement of qualifications and a signed statement agreeing to serve if elected with the Vice Chairman, Doug Guevara, no later than 5pm, October 24, 2025.
2. When there is only one nominee for each position to be filled, the election will not be conducted by ballot, and there will be no nominations from the floor. If sufficient nominations are made by the Nominating Committee or by petition to provide more than one nominee for any position, ballots will be distributed to all members eligible to vote. To be eligible, members must be at least sixteen (16) years of age.
3. Election to the Board of Directors shall be determined by plurality of vote. Voting will be conducted by ballot box.
4. Ballots, if necessary, may be cast from, Monday, November 17, 2025 at 9am until Tuesday, November 25 at 5pm.
5. Eligible members may also vote at the Annual Meeting if they have not previously cast a ballot. Nominations from the floor are not permitted at the Annual Meeting.
6. The Election results will be announced during the 2025 Annual Meeting.
7. The 2025 Annual Meeting will be held December 3, 2025 at 6pm at the Thalia branch located at 4164 Virginia Beach Blvd., Virginia Beach, VA 23452.

Nominating Committee Members:
Carmen Jones, Leigh Ann Graham, and Teresa Tatem.

Terms Expiring: Joelle Talbot and Nianza Wallace.

Nominations Made by the Committee:
Nianza Wallace (incumbent), Joelle Talbot (incumbent).

For more information on the 2025 Election & Annual Meeting please visit beachmunicipal.org.

MEMBER APPRECIATION EVENT ~ SAVE THE DATE

Night at the Aquarium: October 16



MEMBER EDUCATION

Dormant Account Policy

At Beach Municipal FCU, we are committed to maintaining a strong and active financial relationship with you. We understand that members open accounts for various reasons, and occasionally these accounts may not serve as their primary account. Perhaps you have moved, forgotten about your account, or a relative may have opened the account for you when you were younger. While we value our relationship and hope it continues for many years to come, we want you to be aware of how your account can go dormant.

Accounts with no member-initiated activity in any suffix for a period of 12 months are considered dormant. Accounts with active loans or Share Certificates will not be considered dormant.

Dormant accounts are subject to a fee. For accounts with combined balances less than \$50.00, a quarterly fee of \$5.00 or the account balance, whichever is less, is charged. When the total share balance reaches \$0.00, the account is closed.

Our Long John Saver Kids Club and Pipeline accounts are excluded from the dormant account fee.

To prevent your account from becoming dormant, you can take these simple steps:

- *Make a deposit or withdrawal at least once a year.*
- *Set up an automatic ACH authorization to transfer a specific amount from another financial institution to your Beach Municipal FCU account on a regular schedule, such as monthly or biweekly.*
- *Apply for a loan with Beach Municipal FCU to take advantage of competitive lending rates.*
- *Consider investing in a Share Certificate, which automatically renews dependent upon the term of the certificate and earns higher dividends than a regular savings account.*
- *Keep your contact information up to date with Beach Municipal FCU to ensure timely and effective communication.*

By following these steps, you can keep your account active and avoid dormancy, ensuring continued access to your funds and the benefits offered by Beach Municipal FCU.

Holiday Closings

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

COLUMBUS DAY

MONDAY, OCTOBER 13

VETERANS DAY

TUESDAY, NOVEMBER 11

THANKSGIVING

THURSDAY, NOVEMBER 27

CHRISTMAS EVE

WEDNESDAY, DECEMBER 24
(Close at 1pm)

CHRISTMAS DAY

THURSDAY, DECEMBER 25

NEW YEAR'S EVE

WEDNESDAY, DECEMBER 31
(Close at 1pm)

NEW YEAR'S DAY

THURSDAY, JANUARY 1, 2026

Protect Your
Ride,
Down the Line.



Auto Services Make Life
Easier!

Guaranteed Asset
Protection (GAP)

Route 66 Extended Warranty

Credit Life & Disability
Payment Protection

Don't pay high prices
at the dealership!
Ask about our low-cost,
high-service options.

For questions on our vehicle products,
visit our website beachmunicipal.org.



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



Beach Municipal

Est. 1970

Federal Credit Union

beachmunicipal.org

PRIVACY POLICY

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You may review our policy and practices with respect to your personal information at beachmunicipal.org, or we will mail you a free copy upon request if you call us at 757.333.7787.

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

