



Summer 2025



[--Merge1--], our affordable and easy-to-manage vehicle loan and service options let you focus on what really matters: grocery runs, daycare pickups, or a trip to the mountains.

Let's get you driving.

Refinance

New & Used

Warranty

RVs & Boats

Get Off the Beaten Path




Get Where You Need To Go With Flexible, Affordable Financing



Where Members Come to Learn

Learn more about the world of online and mobile banking at Beach Municipal FCU!

Visit **The Current**-our online learning hub featuring tutorials and demos for all our digital services.

Share this email:   

> Survey



Let us know your thoughts with this quick three question survey.



Easy &
Online

It's so easy to apply for a loan using our [online loan application](#)!



Holiday
Closings

INDEPENDENCE DAY
Friday, July 4



Manage Your Money with Digital Services

Pay it forward when you manage your finances online or through the Beach Municipal FCU Mobile Banking App. We're donating \$1 - up to \$10,000 - to [Good360](#) every time you make a qualifying transaction. You'll never feel better about well-managed finances that help give back to others.

Qualified Transactions Include:

- **Manage digital payments.** Set up electronic payments or receive paperless statements, set up recurring payments or send a same-day payment.
- **Manage your cards digitally.** Set up and control your cards digitally and manage spending across multiple cards online or within our mobile banking app.
- **Make a new transfer.** Move money to your primary bank account from any financial institution.
- **Send money with Zelle®** The fast and easy way to send money to those you trust, all from your online banking account or mobile app.
- **Enroll in mobile banking.** Access your account from anywhere, anytime and from our Mobile Banking App.

Notice of Change to Funds Availability Policy

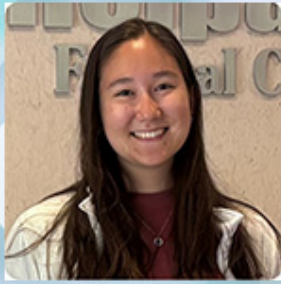
Effective July 1, 2025, the dollar amounts in Beach Municipal FCU's Funds Availability Policy will be updated to reflect inflation adjustments required by the Expedited Funds Availability Act.

- 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: [Funds Availability Policy](#).

You may also request a copy by emailing us at request@beachmunicipal.org or calling 757.333.7787.



Isabelle Chao



Hannah Kirschman

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.



Let Us Know When You Travel

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 Banking App.
- Send us a message through the secure Virtual Branch Home Banking portal.
- Call 757.416.6161



Save The Date

Mark your calendars! Join us for a special **City & School Appreciation Night** at YNot Wednesdays on **Wednesday, July 9, 2025!**

As a token of our gratitude for the hard work of Virginia Beach City and School employees, the **first 200** to stop by our booth with their employee ID will receive a coupon for a **FREE slice of mouthwatering YNot Pizza!**

And that's not all! Get ready to groove with **WonderLand**, a fantastic high-energy band featuring four talented multi-instrumentalists and singers. Their extensive setlist spans a wide range of genres, from modern rock and Top 40 hits to pop, country, and alternative tunes from the 70s through the 2000s - guaranteed to get you dancing!

For more information on upcoming YNot Wednesday events, be sure to visit the Sandler Center [website](#). We can't wait to celebrate with you!



Small Dollar Loans

We pride ourselves on helping our members - not only in the good times but the difficult times, too. That's why we offer loans most other financial institutions do not.

There are no hidden fees or predatory high-interest rates to fear. Skip the payday

Debt Consolidation Loans

A debt consolidation loan is a type of personal loan that enables you to combine multiple high-interest debts into a single loan with a single monthly payment.

This can help you to save money on interest and pay off your debt more quickly.

lender and save big with our low interest rates.

[Learn More](#)

[Learn More](#)

As always, we thank you for your membership and the opportunity to serve you!



beachmunicipal.org [757.333.7787](tel:757.333.7787)

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