



Fall 2025



[--Merge1--],

Have you ever had a moment where your checking account balance was lower than you expected? Don't let a small slip-up turn into a costly mistake. Low Balance Brewing? An Overdraft Line-of-Credit Loan has you covered!

An overdraft loan is a flexible line of credit attached to your checking account, designed to be a safety net. It protects you against accidental overdrafts, so you don't have to worry about bounced checks or missed payments.

Why is this the best loan for you?

- Low, fixed interest rates.
- Interest only accrues when you have a balance.
- No application, transfer, or annual fees.
- It can even help improve your credit score.

Protect yourself from traditional NSF fees and give yourself peace of mind. Our Overdraft Line-of-Credit is the simple, smart solution to financial security.

Ready to get covered?

[Apply Today](#)

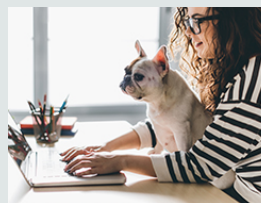


Share this email: [Facebook](#) [Twitter](#) [Email](#)

> 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

COLUMBUS DAY
MONDAY, OCT. 13

Get Your Move On With Our Affordable Mortgage Options

Our home loan experts can help you find the best financing options for your needs, whether you're buying your [first home](#), moving to a new one, or refinancing your current mortgage. We offer a variety of terms, features, and options to fit your individual circumstances.



Where Members Come to Learn

Visit **The Current**-our online learning hub featuring tutorials and demos for all our digital services, and [financial wellness](#) articles and videos.

VETERANS DAY
TUESDAY, NOV. 11

THANKSGIVING
THURSDAY, NOV. 27

CHRISTMAS EVE
WEDNESDAY, DEC. 24
(Close at 1pm)

CHRISTMAS DAY
THURSDAY, DEC. 25

NEW YEAR'S EVE
WEDNESDAY, DEC. 31
(Close at 1pm)

NEW YEAR'S DAY
THURSDAY, JAN. 1, 2026



A Free Night At The Aquarium

Join us for a special **City & School Appreciation Night** at the Virginia Aquarium on October 16.

As a token of our gratitude to the Virginia Beach City and School employees - and to our members - we are sponsoring a private, after-hours event at the Virginia Aquarium & Marine Science Center.

Mix and mingle with the finest in Virginia Beach: firefighters, teachers, police, administrative assistants, clerks of court, public utility workers, lifeguards, VBRescue volunteers - the everyday heroes who make up, or are eligible for, membership at Beach Municipal FCU.

This event is open to all Beach Municipal FCU members, Virginia Beach City and School employees, volunteers, and their families.

For more information or to [register](#), visit our [website](#).



Make Paying Bill Easier So You Can Get to the Fun Stuff Faster

We're excited to bring you the new and improved Virtual Branch Bill Pay - an easier, more convenient, and more secure way to streamline your finances. You'll love the redesigned interface that makes finding, managing, and paying your bills simpler than ever. Explore [Virtual Branch Bill Pay](#) online or in your [Mobile Banking App](#).

View our Virtual Branch Bill Pay [instructional & click-thru videos](#) to see it in action!



Secured Loan

Did you know that you can use your own savings as collateral to secure a loan?

A Share Secured or Certificate Secured Loan lets you to borrow up to the amount of money you have on deposit. Because you are borrowing against your own funds, qualifying is simple. If you have money on deposit, you may borrow against it!

[Learn More](#)

Personal Lines of Credit

Life can be expensive. At times, you might need a little help covering the costs. From unexpected travel plans to emergency car repairs, a Personal Line-of-Credit from Beach Municipal FCU can be helpful.

Similar to a credit card, a Personal Line-of-Credit is an unsecured, revolving credit line with a set credit limit.

[Learn More](#)

Who is Beach Municipal Federal Credit Union?

LAW ENFORCEMENT

INSTRUCTIONAL SPECIALISTS

SCHOOL BUS DRIVERS

EMS TECHNICIANS

MAINTENANCE WORKERS

TEACHERS

VOLUNTEERS

FIREFIGHTERS

CLINICIANS

ASSISTANT PRINCIPALS

INSPECTORS

IT SPECIALISTS














We Are Beach Municipal FCU **YOU!**

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.



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.

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.



beachmunicipal.org | [757.333.7787](tel:757.333.7787)

Download the Beach Municipal FCU Mobile App.



Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.

Follow Us: [f](#) [X](#) [in](#) [v](#) [i](#)

Copyright © [--CurrentYear--] Beach Municipal FCU. All Rights Reserved. This email was sent to you by Beach Municipal FCU located at 4164 Virginia Beach Blvd, Virginia Beach, VA 23452. Membership eligibility is required. For full membership disclosures and additional information please visit a branch location. Federally Insured by NCUA.

If you no longer wish to receive emails from us please go [here](#).