Fall 2026

Spotlight

Community News

51035 - Q4NL-0926

Beach Municipal Federal Credit Union
Est. 1970

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!

2026 BOARD OF DIRECTORS ELECTION & ANNUAL MEETING

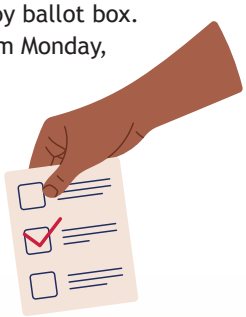


1. The Nominating Committee has submitted nominations for two (2) seats for the Board of Directors. Nominations for vacancies may also be made by any member at least eighteen (18) years of age who files a written petition containing signatures of at least 90 members (one (1) percent of membership), a statement of qualifications and a signed statement agreeing to serve if elected with Chairman Nianza Wallace, no later than 5pm, October 23, 2026.

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 16, 2026, at 9:00 a.m. until Tuesday, November 24, 2026, at 5:00 p.m.



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 2026 Annual Meeting.

7. The 2026 Annual Meeting will be held December 2, 2026 at 6pm at the Thalia branch located at 4164 Virginia Beach Blvd., Virginia Beach, VA 23452.

Nominating Committee Members: Carmen Jones, Nina Gilbert, Jerry Hairston.
Terms Expiring: Lois M. Dalton Ritger and Doug Guevara.
Nominations Made by the Committee: Lois M. Dalton Ritger (incumbent), Doug Guevara (incumbent).



For more information on the 2026 Election & Annual Meeting please visit beachmunicipal.org.

We thank you for your membership and appreciate the opportunity to serve you!

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 12

VETERANS DAY: WEDNESDAY, NOVEMBER 11

THANKSGIVING: THURSDAY, NOVEMBER 26

CHRISTMAS EVE: THURSDAY, DECEMBER 24 *(CLOSE AT 1PM)*

CHRISTMAS DAY: FRIDAY, DECEMBER 25

NEW YEAR'S EVE: THURSDAY, DECEMBER 31 *(CLOSE AT 1PM)*

NEW YEAR'S DAY: FRIDAY, JANUARY 1, 2027

Protect Your Ride, Down the Line.



With Our Low-Cost, High-Service Options!

- Guaranteed Asset Protection (GAP)
- Route 66 Extended Warranty
- Credit Life & Disability Payment Protection

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

Get this newsletter electronically!

Stay up to date with Credit Union news by adding your email address to your contact information.

You can also view past issues of the newsletter on our website anytime.

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Est. 1970

4164 Virginia Beach Blvd.
Virginia Beach, VA
23452

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.

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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

CO-OP SHARED BRANCH

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