

Spotlight

Community News

BEACH MUNICIPAL FCU'S EDUCATION SCHOLARSHIP PROGRAMS

Beach Municipal FCU strongly believes in giving back to the community and its members, which is why we are excited to once again share with you two different scholarship programs.

- Beach Municipal FCU 2026 Education Scholarship** – We offer two \$2,500 education scholarships to students who are members of the Credit Union.
- The Leigh Ann Graham Scholarship** – The Tidewater Chapter of the League of Credit Unions & Affiliates offers the Leigh Ann Graham Scholarship to qualified graduating seniors who plan to attend a college or university. Several \$2,000 scholarships are awarded.

Applications with full details and requirements will be available on our website and at each branch beginning **February 1, 2026**.



CONGRATULATIONS TO YOUR BOARD OF DIRECTORS!

A special thank you to all our members and staff who attended Beach Municipal FCU's Annual Meeting held on Wednesday, December 3, 2025, at our Thalia branch.

Nianza Wallace and Joelle Talbot will continue to serve alongside current members Ryan Jason, Doug Guevara, Teresa Tatem, Charity Stone, and Lois Ritger.

On behalf of the Credit Union and its members, we would like to thank the volunteers for the time and dedication they give our Credit Union.



New Debit Card With Tap To Pay Feature!

We are excited to announce an upgrade to your Beach Municipal FCU Visa debit card! Newly issued cards will feature an updated blue design, a smoother feel and most importantly, a new contactless "tap to pay" feature. Tapping to pay is secure, fast, and you can check out with just a tap. Simply "Look. Tap. Go." wherever you see the "tap to pay" sign or Contactless Symbol at the point of sale.



PROTECT YOUR IMPORTANT DOCUMENTS IN A SAFE DEPOSIT BOX

Resolve to get organized in 2026 by keeping family birth certificates, wills, real estate and tax documents, along with other valuables in a Safe Deposit Box. Safe Deposit Boxes can only be accessed by the person to whom it has been rented. You'll rest easy knowing everything is in one secure location, safe from fire, floods and burglary.

BOXES ARE AVAILABLE IN MULTIPLE SIZES:

3x5 - \$22 annually
3x10 - \$44 annually
5x10 - \$55 annually
10x10 - \$75 annually (Princess Anne branch only)

ANNUAL BOX RENEWAL NOTICE

Annual Safe Deposit Box rental fees for 2026 will be automatically debited from your account on January 13, 2026.

MEMBER EDUCATION

Tired of Living Paycheck to Paycheck?

Bank On Virginia Beach is a FREE five-month financial empowerment program designed to help you escape the paycheck-to-paycheck cycle, pay off debt, and improve your credit score. Monthly educational classes will teach you practical techniques to manage your

IMPORTANT TAX INFORMATION

Be sure to save your December 2025 statement for tax purposes. It contains year-end totals of dividends earned on shares and interest paid on loans. You will only receive a **1099** if you earned **\$10 or more** in dividends in 2025, and you will receive a **1098** only if you paid **\$600 or more** in mortgage interest.

CONTRIBUTE TO YOUR 2025 IRA

Now that the holiday season is over, it's time to think about taxes. Contributing to an IRA may lower your taxable income and save you money. For **2026**, the IRA contribution limits are **\$7,500** for those under age 50 and **\$8,600** for those age 50 or older.

The deadline for your **2025** contribution is **April 15, 2026**. If you have been thinking of opening a Traditional or Roth IRA, we have information available to help you decide which option is the most beneficial for your financial needs.

money, increase savings, and achieve your financial goals.

Virtual and in-person classes are starting in February 2026! Visit bankonhr.org for more information and to register.

Holiday Closings

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

MARTIN LUTHER KING, JR. DAY

MONDAY, JANUARY 19

PRESIDENTS' DAY

MONDAY, FEBRUARY 16

Inclement Weather Policy

The winter season is upon us, and with it comes the risk of inclement weather. At Beach Municipal Federal Credit Union, we value your safety as well as your business. In the event of severe weather, your Credit Union may close. We will make every effort to re-open as soon as possible. Before venturing out in inclement weather, please call **757.333.7787** for our hours of operation.

Less Interest.

FREE MORE FREEDOM.



Take Control
OF YOUR BALANCE
TODAY!

Get this newsletter electronically
and stay up to date with other credit
union news by updating your contact
information with your credit
union.



4164 Virginia Beach Blvd.
Virginia Beach, VA 23452



Beach Municipal
Federal Credit Union
Est. 1970
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



*APR= Annual Percentage Rate. Promotional rates are good on new balances transferred from other financial institutions only for both existing cardholders and new accounts. All new account applications are subject to credit approval based on personal credit history and other factors. Offer may be withdrawn at any time without notice. Certain restrictions, other terms and conditions may apply. Member's account must be in good standing to qualify. Rate applies to balance transfers made between January 1 and March 31, 2026. Promotional rate in effect until the March 2027 billing cycle, then will revert to the current rate.