

Spring 2023

51035 - Q2NL-0323

Spotlight



OPERATION BACKPACK

FREE SHRED

Event



Stop by to take advantage of our free shred opportunity & donate to a local cause!

What is Operation Backpack?

Each year, hundreds of Virginia Beach School students start the school year without a backpack and basic school supplies. This year, we've decided to use our annual Shred Day Event to collect backpacks and other supplies so the students in our community have what they need before heading to class.

If you would like to help, we'll be collecting backpacks, school supply items and monetary donations at both branches from April 1st through our Shred Day event on April 29th. All donations will be distributed at the Back to School Care Fair in August.

- Date:** **April 29, 10am - 1pm**
Please arrive no later than 12:45pm
- Location:** **Thalia Branch**
- Cost:** **FREE**
Donations are welcome but not required.
- Details:** **Bring all your shred materials in paper bags or boxes (NO PLASTIC)**
*No need to remove paper clips, staples, or binder clips.
Limit (4) boxes per person*



Donations will be accepted at both branches through April 29, 2023.

Get your hands ON THE LATEST fashion trends.



**NEW, USED OR REFINANCED,
WE'LL HAVE YOU** *riding in style.*

REDUCE OUR ALREADY SNAZZY
AUTO LOAN RATES UP TO AN ADDITIONAL

1/2 %
APR*

SEE A LOAN OFFICER TO FIND OUT HOW!

*APR = Annual Percentage Rate. Some restrictions apply.



“THEY TOOK CARE OF EVERYTHING!”



When Buddy Gilbert purchased his 2017 Chevy Silverado in March of 2022, he wondered if an extended warranty would be worth the money. “You often hear horror stories about these extended warranty companies, so I had my doubts.” After reviewing the Route 66 Extended

Warranty benefits, including no deductibles, total loss refund and nationwide coverage, he told Branch Manager Rachael Heiser the extra cost would be worth the coverage.

Fast forward to December of 2022 when Buddy’s truck developed transmission problems. He visited a few repair places and the dealership, and they all said the same thing ~ he needed to replace the torque converter. He reached out to Route 66, and they took it from there.

“The people at Route 66 were very customer-service oriented, and they followed up with me a couple of times with updates throughout the process.”

When all was said and done, the final bill came to \$1,519.52. Thanks to his extended warranty, however, Buddy’s cost was only \$192.52. Route 66 covered the remaining \$1,327! “My wife and I are very satisfied members!”

The Route 66 Extended Warranty is the most comprehensive extended warranty coverage for all makes and models of automobiles, regardless of your vehicle’s age, odometer reading or if the vehicle is still under a manufacturer’s warranty.



**PLUS, WITH ROUTE 66
EXTENDED WARRANTY'S
OPEN ENROLLMENT, YOU DON'T HAVE
TO PURCHASE YOUR WARRANTY AT THE TIME
OF PURCHASE; IT CAN BE ADDED AT ANY TIME
DURING THE LIFE OF THE VEHICLE!**

Speak to a Loan Officer for more details on how Route 66 can save you money and extend the life of your vehicle.

HOW TO SEND MONEY WITH ZELLE® SAFELY

Zelle® is a fast, safe and easy way to send and receive money with people you trust, like your babysitter, coworkers, fellow PTA mom, or your son's soccer coach. Whether you just enrolled with Zelle® or have been an active user for a while, there are a few tips you should always keep in mind to ensure you are being safe when sending money.

ONLY SEND MONEY TO PEOPLE YOU KNOW AND TRUST

Money moves fast with Zelle®, directly from checking account to checking account within minutes.* So, it's important you know and trust the people you're sending money to.

Why? Because you can't cancel a payment once it's been sent if the recipient is already enrolled with Zelle®. And if you send money to someone you don't know for a product or service you might not receive (like paying for something in advance), you may not get your money back. Keep in mind that sending money with Zelle® is similar to handing someone cash.

BEWARE OF PAYMENT SCAMS

One example of a payment scam is buying event tickets at a price that seems too good to be true from a stranger and never receiving them. If the seller asks you to use Zelle® to purchase the tickets, you should refuse unless the seller is a person you personally know.

Also, keep in mind that no one from Beach Municipal FCU will ask you to send them money with Zelle® as a test or to send money to avoid a fraud event. Neither Beach Municipal FCU nor Zelle® offers a protection program for authorized payments made with Zelle®. So, if you aren't sure you will get what you paid for, you should use another payment method with purchase protection, such as a credit card.

TREAT ZELLE® LIKE CASH

Did your friend change phone numbers recently? It's easy for people to change their phone number or email address. When in doubt, contact your friend to verify the email or U.S. mobile number they used to enroll with Zelle® before you hit "Send." Another good check point for ensuring you're paying the right person is to confirm the first name that is displayed for enrolled emails and U.S. mobile numbers.

If a person has already enrolled a U.S. mobile number or email address with Zelle®, you can't cancel the transaction, so it's important you get it right the first time.

For more information and videos on how to use Zelle® safely, visit zellepay.com/financial-education/pay-it-safe.

**U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes. Zelle® and the Zelle® marks are property of Early Warning Services, LLC and are used herein under license.*



Camp Millionaire™

Financial Wisdom for Life

Hey Parents! Here's a fun, interactive money camp just for rising 7th and 8th graders.

Camp Millionaire uses an innovative day camp format to provide rising 7th and 8th graders with the financial decision-making tools they need to create financial independence. Through fun-filled games, activities, group exercises and a field trip to a credit union, kids learn how to be responsible for their own financial futures.

Enrollment is on a first come, first serve basis.

We do a lot of team activities, so it's really important for your child to attend all five days of camp.

Lunches and am/pm snacks will be provided each day. All students will receive a Camp Millionaire workbook, t-shirt and other materials.



WHEN: July 17 - 21
FIRST DAY REGISTRATION: 8:45am
TIME: 9am - 4pm
WHERE: Virginia Cooperative Extension Office
 2449 Princess Anne Road,
 Municipal Center, Bldg. 14
COST: \$85 non-refundable, \$105 late registration (after June 2)

Please visit beachmunicipal.org for more information and to register.

Holiday Closings

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

MEMORIAL DAY
 Monday, May 29

JUNETEENTH
 Monday, June 19

INDEPENDENCE DAY
 Tuesday, July 4



Beach Municipal

Est. 1970

Federal Credit Union

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
 Sat. 9am - 1pm

DRIVE-THRU HOURS

Mon. - Fri. 8:30am - 5:30pm
 Sat. 9am - 1pm

MORTGAGE DEPARTMENT HOURS

(THALIA BRANCH ONLY)
 Mon. - Fri. 9am - 5pm

P.A.T. (Phone Audio Teller)
 800.391.9007

WEB

beachmunicipal.org

IMPORTANT PHONE NUMBERS

Main: 757.333.7787
 Main Fax: 757.333.7868

CHIEF EXECUTIVE OFFICER

Gerl Metzger

BOARD OF DIRECTORS

Nianza Wallace
 Chairman

Doug Guevara
 Vice Chairman

Lois Ritger
 Secretary

Joelle Talbot
 Treasurer

Teresa Tatem
 Board Member

Charity Stone
 Board Member

Ryan Jason
 Board Member

SUPERVISORY COMMITTEE

supervisorycomm@beachmunicipal.org

P.O. Box 56552
 Virginia Beach, VA 23456

Chairman, Teresa Tatem
 Member, Nina Gilbert
 Member, Kirsten Schwartzler
 Member, Jerry Hairston
 Member, Joyce Jason

NMLS #596474

