

Spotlight



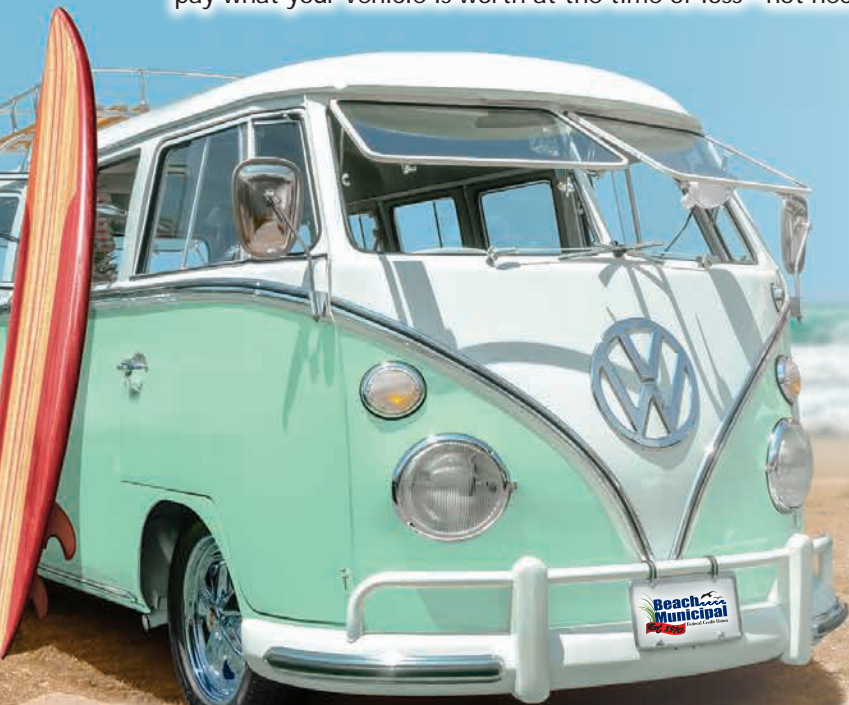
Imagine the POS-SEA-BILITIES

Don't pay high prices for the extras! Ask about our low-cost, high-service options.

At Beach Municipal FCU we offer the same add-on services offered by the dealerships... but at a fraction of the cost.

Guaranteed Asset Protection (GAP)

Did you know that your auto insurance may not fully pay off your loan if your vehicle is totaled or stolen? Your insurance will pay what your vehicle is worth at the time of loss - not necessarily what you owe on your vehicle. GAP can cover this.



Route 66 Warranty

Protect yourself from the high costs of mechanical breakdowns with a Route 66 Extended Warranty. Route 66 is the most comprehensive extended warranty coverage for most* makes and models of automobiles, regardless of the vehicle's age or odometer reading.

Added Bonus: You can purchase a warranty at any time during the life of the vehicle even if your vehicle is not financed with Beach Municipal FCU!

Auto Insurance

Auto Insurance and More! Explore low-cost insurance options from our partners at TruStage®. From Auto Insurance to Credit Life & Disability, TruStage® can help you protect your family with coverage designed to fit your life and budget.

**Make an appointment with a Loan Officer for details. Some restrictions apply.*

HOLIDAY SHOPPING

With Your Beach Municipal FCU Debit Card.

Your Beach Municipal Visa® Debit Card offers all the perks and none of the worries! Use your Beach Municipal FCU card for holiday shopping knowing your card is accepted at millions of retailers world-wide. Visa's Zero Liability Policy protects you from unauthorized charges if your card is lost or stolen.*

**Certain restrictions, limitations, and exclusions apply. Please visit beachmunicipal.org for more information.*



AGE 13-17?

LET BEACH MUNICIPAL FCU SHOW YOU WHAT IT TAKES TO

RIDE THE WAVE

TO FINANCIAL INDEPENDENCE.



THE PIPELINE IS EXCLUSIVELY FOR TEENS AGES 13-17.

THE SURF IS GREAT.
THE PERKS ARE SWELL.
THE SKILLS YOU LEARN WILL BE EPIC.

JOIN TODAY!

Digital Services Make Life Easier!

Virtual Branch Home Banking

We are excited to announce text and email account alerts! What are account alerts? Account alerts are a low-tech and easy way to monitor your accounts. You can set up alerts at any time to help prevent account overdrafts, avoid fraud and keep a closer eye on your finances. These alerts can be texted or you can choose the types of alerts you want to receive, how often you want to be notified, and how you want to receive the notifications.

To set up text alerts, logon to Virtual Branch Home Banking, click on Self-Service, then Alerts.

Zelle®

Available in the Mobile Banking App! Zelle® is a convenient way to send and receive money with friends, family and other people you trust.

Mobile Banking App with Mobile Deposit

Our Mobile Banking App is better than ever with Mobile Deposit. It's safe, secure and available at no charge on Apple® and Android™ devices. Download the app to get started.

Questions on our Digital Services? Send us a message through Virtual Branch Home Banking. It's safe, easy and on your time!

DORMANT ACCOUNT POLICY

Dormant accounts are defined as accounts that have had no activity on any of the associated accounts (Share Draft, Club, Money Market or IRA) and no loan account activity for a period of 12 months or more. Deposits of dividends are not considered account activity.

After one year of inactivity, a quarterly fee of \$5 or the account balance, whichever is less, is charged against any account with combined balances under \$50. At the time the account balance equals \$0, the account is closed.

You may avoid the dormant account fee by performing a member-generated transaction on your deposit account. A member-generated transaction includes:

- Cash or check deposits or withdrawals
- ATM or Debit Card transactions
- Virtual Branch Home Banking transactions
- ACH transactions

Our Long John Saver Kids Club and Pipeline accounts are excluded from the dormant account fee.

We value your membership at Beach Municipal FCU and hope you do, too. To make the most of your membership and avoid a dormant account fee, be sure to keep your account active. Should you have any questions, please do not hesitate to contact a Member Services Coordinator at 757.333.7787 or memberservices@beachmunicipal.org. As always, we thank you for your membership and the opportunity to serve you!

MAKE YOUR VOTE COUNT!

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!

2023 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 93 members (one (1) percent of membership), a statement of qualifications and a signed statement agreeing to serve if elected with the Treasurer of the Board of Directors, Joelle Talbot, no later than 5pm, October 31, 2023.
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, Tuesday, November 7, 2023 at 9am until Monday, November 27, 2023 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 2023 Annual Meeting.
7. The 2023 Annual Meeting will be held Wednesday, November 29, 2023 at 6pm at the Thalia branch located at 4164 Virginia Beach Blvd., Virginia Beach, VA 23452.

Nominating Committee Members: Joelle Talbot, Carmen Jones, Ryan Jason

Terms Expiring: Doug Guevara, Lois Ritger

Nominations Made by the Committee: Doug Guevara (incumbent), Lois Ritger (incumbent)

BEACH MUNICIPAL FEDERAL CREDIT UNION BOARD OF DIRECTORS

2023 ELECTION QUALIFICATIONS AND BIOGRAPHICAL INFORMATION

DOUG GUEVARA

Mr. Guevara has worked for the Virginia Beach Police Department since 1993. He is married with four children and is an avid Mets and Virginia Tech fan. A member since 1994, Mr. Guevara was appointed to the Board of Directors in 2021 and has served on Beach Municipal FCU's Education Scholarship Committee. He says he looks forward to continuing to serve the members of the Credit Union!



LOIS M. DALTON RITGER

Ms. Ritger has been a member of Beach Municipal Federal Credit Union since 1976 and a member of the Board of Directors since 2005. She has held the position of Board Secretary since 2009. In addition to her employment as a Records Management Specialist, she serves for the Virginia Association of Government Archivists and Record Administrators (VAGARA). She is very involved with her church and is a long-term member of the Kempsville High School's Class of 1973 Reunion Committee.



NEED A LITTLE HELP FOR THE HAUL- IDAYS?



GET EVERYTHING AND EVERYONE WHERE THEY NEED TO BE
WHILE KEEPING YOUR HOLIDAY BUDGET ON THE ROAD.

ASK US ABOUT A BEACH MUNICIPAL FCU AUTO LOAN WITH
NO PAYMENTS FOR 60 DAYS* AND

IF YOU PURCHASE FROM ENTERPRISE, YOUR FIRST PAYMENT IS ON US!**

* Not available on existing Beach Municipal loans. Membership eligibility required. Interest will continue to accrue on your loan. Normal underwriting guidelines apply. Beach Municipal FCU holds the right to cancel this promotion at any time. Offer valid 11/1/2023 - 12/31/2023.

** Vehicle must be financed using standard financing terms through Beach Municipal Federal Credit Union to qualify for payment offer. Beach Municipal Federal Credit Union will make the first payment on the payment due date up to \$400 on member's behalf after vehicle is financed through Beach Municipal Federal Credit Union. Offer void when 7-day Repurchase Agreement is activated. Offer valid only on Enterprise vehicles purchased 11/1/2023 - 12/31/2023. No cash advances. Offer cannot be combined. Not valid on previous purchases.

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.

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

*Temporarily closed on Saturdays

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

IMPORTANT PHONE NUMBERS
Main: 757.333.7787
Main Fax: 757.333.7868

Enjoy worry-free,
hassle-free, stress-free
gift buying!



Tired of trying to find the perfect gift? Your friends, family and that hard-to-buy-for person who has everything can choose their own perfect gift when you give them a Visa® Gift Card from Beach Municipal FCU!

- An all-occasion gift! Use it for birthdays, holidays, weddings, graduations and more.
- Unlike store gift cards and gift certificates, you can use it almost anywhere, including online.
- Available in any denomination, loaded with the dollar amount you specify from \$10 to \$1,000.
- If your card is lost or stolen, the unused portion can be replaced.



Visa® Gift Cards may be purchased for a small fee of \$2.50 per card.

Let them choose their own perfect gift... give Visa® Gift Cards this holiday season or for any occasion!

Holiday Closings

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

COLUMBUS DAY
MONDAY, OCTOBER 9

THANKSGIVING
THURSDAY, NOVEMBER 23

VETERANS DAY
SATURDAY, NOVEMBER 11

CHRISTMAS
MONDAY, DECEMBER 25

Beach Municipal

Est. 1970

Federal Credit Union

beachmunicipal.org

CHIEF EXECUTIVE OFFICER

Geri 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 Schwartzner
Member, Jerry Hairston
Member, Joyce Jason

NMLS #596474

