

Spring 2021

51035 - Q2NL - 0321

# Spotlight

enterprise car sales  
**CAR SALE**



GET PRE-APPROVED AND PURCHASE A VEHICLE BETWEEN  
APRIL 15 - MAY 15, AND WE'LL GIVE YOU A

**\$50 VISA® Gift Card\* PLUS,**

we'll make your first  
payment up to

**\$300**

when you purchase that vehicle  
from Enterprise Car Sales¹

**THALIA BRANCH**

4164 VIRGINIA BEACH BLVD

FRIDAY, APRIL 30 • 9AM-5PM  
SATURDAY, MAY 1 • 9AM-1PM

Visit [tinyurl.com/beachmunicipal-enterprise](https://tinyurl.com/beachmunicipal-enterprise) to view the  
entire selection of available vehicles, or call 757.583.7653

\*To qualify for \$50.00 VISA Gift Card, member must apply for and be pre-approved by BMFCU for financing of an auto loan between 4/15/2021-5/15/2021. Member must then purchase vehicle and close loan with BMFCU by 5/15/2021. Gift card will be presented to member within 72 hours of loan closing. One gift card per new loan. All loans are subject to BMFCU lending guidelines. BMFCU reserves the right to end this offer at any time. ¹Vehicle must be financed using standard financing terms through BMFCU to qualify for payment offer. Enterprise & BMFCU will make the first payment on the payment due date up to \$300 on member's behalf after vehicle is financed through BMFCU. Offer void when 7-day Buyback is activated. Offer valid 4/15/2021-5/15/2021. No cash advances. Offer cannot be combined. Not valid on previous purchases. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term, rental, lease or other. Restrictions apply. For details, see an Enterprise Car Sales Manager. The "e" logo and Enterprise are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2021 Enterprise Car Sales.

## DON'T TRASH YOUR IDENTITY SHRED IT!

**SHRED DAY**  
**SATURDAY, MAY 1ST**

10AM-1PM AT THE THALIA BRANCH

Did you know that every 70 seconds a thief  
steals someone's identity? Don't let it be yours.

An industrial shredding truck will be on site, and you're invited to bring any personal documents where they'll be destroyed on the spot. Bring all your shred materials in paper bags or boxes. (NO PLASTIC). You do NOT need to remove paper clips, staples or binder clips. To ensure everyone has time to shred, there's a limit of four boxes per person.

Please arrive no later than 12:45pm. See you then!



A huge THANK YOU to  
our members for helping  
reduce food insecurity in  
our community!

Your generous donations to our  
Holiday Food Tree raised \$400 in  
cash and over 600 pounds of food  
for the Foodbank of Southeastern  
Virginia. Our members are the best!

# Protect Yourself from Coronavirus Scams

Criminals know that people are concerned about the Coronavirus (COVID-19), and they're using that anxiety to their advantage. They may contact you pretending to be contact tracers from the Health Department or try to sell you fake vaccines. They may even pose as family members needing cash to pay for hospital treatment.

The Federal Trade Commission (FTC) offers the following tips to protect yourself from these fraudsters:

- **Be very cautious about texts, emails or calls about payments from the government.** Scammers are using stimulus payments and unemployment claims to rip people off. They might try to get you to pay a fee to get your stimulus check or unemployment payments, or they might try to convince you to give them your Social Security number, account information or government benefits debit card account number.
- **Be skeptical of 'urgent' appeals for money.** You might get an email request to wire funds to a friend or family member impacted by COVID. Directly contact the person they're claiming to be to verify the story.
- **Hang up on robocalls.** Scammers are using illegal robocalls to pitch everything from low-priced health insurance to work-at-home schemes.
- **Do your homework when it comes to donations.** Never donate in cash, by gift card or by wiring money. Bogus organizations may claim that your donation is tax-deductible when it is not. It's a good practice to keep a record of all donations. And review your statements closely to make sure you're only charged the amount you agreed to donate - and that you're not signed up to make a recurring donation.
- **You cannot pay to put your name on a list to get the vaccine.** You cannot pay to get early access to the vaccine. Nobody legitimate will call, text, or email about the vaccine and ask for your Social Security, bank account, or credit card number. Contact the Virginia Department of Health, or your state or local health department to find out how, when, and where to get a COVID-19 vaccine in your community.

Don't let the bad guys win. Following these tips could help you stay one step ahead, keeping your money and digital security healthy.



## Save the Date

### ON SATURDAY, AUGUST 14TH

### AT OCEAN BREEZE WATERPARK FOR A DAY OF FUN IN THE SUN!

RESERVATION INFORMATION  
WILL BE AVAILABLE ON OUR  
WEBSITE IN JULY.





# At Beach Municipal FCU it's all about



**Members 18-30:** You determine your path. We'll help you navigate.

Now it's All About You AND a new baby!

## How does a new baby affect my life insurance needs?

*Having children can be one of life's greatest joys, but parenthood is not easy. Diapers and daycare add up. Suddenly your home can feel too small. A life insurance policy is one way to help protect your growing family's finances, and becoming a new parent is a great time to look into coverage. Here's why:*

### **You're seeking security**

There's a lot to worry about as a new parent, and it seemingly never ends. Once you're excited that they're taking their first steps, then you have to worry about baby proofing the living room. What you can do, though, is help make sure your kids are protected from future money problems. How? One good option could be getting life insurance.

With life insurance coverage in place, you might not have to worry about your children taking on all of your private student loan debts or handling all your mortgage payments after you're gone.

### **You're still young**

Still in your 20s or 30s? Most other American parents are too. This means you've got plenty of time to plan your family's future. Your youth also gives you the chance to get low insurance rates with either term or whole life coverage. Those who get life insurance at 40, on the other hand, face higher payments.

With children on the way, you might think about signing on with an insurance company that can start you off at a low monthly rate. If you decide to go with a term policy — which is usually the preferable choice for young parents — your kids can access your chosen amount no matter when you pass. With whole life insurance, you build up money over time.

### **You're thinking about buying a home**

Buying a new home and growing your family often go hand-in-hand. While finding a fresh place to settle down could definitely benefit your kids, it also means getting a mortgage. This debt might become your dependents' responsibility after you're gone. With the typical home loan amount hovering near an all-time high, you'll want to set your family up for financial stability when you're not here anymore. Life insurance could be a good solution here, as your children could use your policy amount to help cover some of the mortgage payments you leave behind.

### **You're thinking about college**

Parents often start thinking about their kids' futures before they're even born or adopted. College or some form of higher education is usually part of that picture. But paying for school — when the time comes — is its own financial difficulty. Most parents can't fully pay for education costs without borrowing, and neither can students without help. That's why families rely on loans, which can take decades to pay off. In fact, around 45 million Americans have school debt.

Just as you'd look out for your child's well-being with health insurance for newborns, you can help prepare for financial challenges with life insurance for yourself. Your policy amount could go toward your child's education should you die before they're off to school. It could also help them to avoid paying for school entirely out of pocket or taking out a lot of loans.



**TruStage™**

TruStage Insurance Agency

**If you'd like more information about how life insurance can help protect your growing family, consider reaching out to TruStage®. Their skilled and experienced agents can help you find coverage that works for you and your growing family. You can contact them at 1.855.989.1626 or through our website.**



# Let us take you to your HAPPY PLACE.

*Find sun, fun and*  
**AUTO RATES AS LOW AS**

**2.25%  
APR\***

*or*

**REDUCE ALREADY LOW AUTO LOAN  
RATES UP TO AN ADDITIONAL**

**1 1/2%  
APR\***

\*APR = Annual Percentage Rate.  
Some restrictions apply. See a loan officer for details.



## Holiday Closings:

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

**MEMORIAL DAY:** Monday, May 31

**INDEPENDENCE DAY:** Monday, July 5



# Beach Municipal

*Est. 1970*

Federal Credit Union

[beachmunicipal.org](http://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

### CHIEF EXECUTIVE OFFICER

Geri Metzger

### BOARD OF DIRECTORS

Nianza Wallace

*Chairman*

Shane Hughes

*Vice Chairman*

Lois Ritger

*Secretary*

Joelle Talbot

*Treasurer*

Doug Guevara

*Board Member*

Teresa Tatem

*Board Member*

Charity Stone

*Board Member*

### SUPERVISORY COMMITTEE

[supervisorycomm@beachmunicipal.org](mailto:supervisorycomm@beachmunicipal.org)

P.O. Box 56552  
Virginia Beach, VA 23456

Chairman, Shane Hughes  
Member, Nina Gilbert  
Member, Talmadge Piland  
Member, Kirsten Schwartzner  
Member, Linda Stephenson

**NMLS #596474**

### MORTGAGE DEPARTMENT HOURS

(THALIA BRANCH ONLY)

Mon. - Fri. 9am - 5pm

P.A.T. (Phone Audio Teller)

800.391.9007

### WEB

[beachmunicipal.org](http://beachmunicipal.org)

### IMPORTANT PHONE NUMBERS

Main: 757.333.7787

Main Fax: 757.333.7868

