

Summer 2022

51035 - Q3NL-0622

Spotlight



BEACH MUNICIPAL FEDERAL CREDIT UNION

INVITES YOU TO A

STAR-STUDDED

PRIVATE AFTER-HOURS EVENT

AT THE

NEPTUNE FESTIVAL

TUESDAY, OCTOBER 4TH

6:30 PM – 8:30 PM

Join us in the Sandsculpting tent for an exclusive look at this year's entries into the International Sandsculpting Championship!

Mix and mingles with the finest in Virginia Beach - the firefighters, the teachers, the police, the admin assistants, the clerks of court, the public utility workers, the lifeguards, the VBRescue volunteers - the everyday heroes who make up or are eligible for membership at Beach Municipal FCU!

Visit our website or scan the QR code for more information and to register. We'll make sure you and your family are on the A-list!



THE SUNS SHINE!

APPLY NOW!

GETTING THAT SUMMER GLOW IS EASY WITH A BEACH MUNICIPAL FCU VISA® OR MASTERCARD®!

Holiday Closings

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

INDEPENDENCE DAY:
Monday, July 4

LABOR DAY:
Monday, September 5

COLUMBUS DAY:
Monday, October 10

Travel Notification

DEBIT & CREDIT CARDS: Before you leave on vacation, please contact the Credit Union and tell us your travel plans. If we do not know that you are traveling and suspicious out-of-state activity appears on your account, your Debit and/or Credit Card may be blocked and be unusable. It's also very important that we have your current contact information in the event we need to confirm transactions. **Calling our Card Services Department at 757.416.6161 prior to your departure will ensure your trip goes smoothly.**

FOREIGN TRAVEL: Due to an increase in fraudulent activity, all foreign Debit and Credit Card transactions have been blocked. Therefore, you are not able to use your Debit or Credit Card at ATMs or stores outside of the United States unless a temporary exemption is applied.



If you are traveling to another country and plan to use your card, please contact the Card Services Department at 757.416.6161 prior to your trip.



Thank You!

Our annual shred day event was a huge success! Over 19,000 pounds of paper was collected during the four-hour event as members brought their confidential documents to be shredded onsite. Financial identity theft is by far the most common form of identity theft, and shredding your personal information is one of the best ways to prevent a thief from stealing your information.

To learn more about identity theft, visit the Resources section of our website.

INTRODUCING Our 2022 Education Scholarship Winners!

Each year, your Credit Union awards two \$2,500 education scholarships based on academic achievement, extracurricular activities and commitment to the community. Please join us in congratulating this year's winners, **Kelsey Conklin** and **Abigail Jones**!

Kelsey is a graduate of First Colonial High School's Legal Studies Academy and will be continuing her studies at George Mason University. She plans to major in English and hopes to work in a publishing house. Throughout high school, Kelsey played softball, was a member of the Academic Bowl and the Battle of the Brains teams. She was also a member of the National Honor Society, Legal Studies Honor Society and Social Studies Honor Society, and she was recognized with a Gold Star Community Service Award.

A graduate of Kellam High School, **Abigail** will be continuing her education at Arcadia University in Pennsylvania. She plans to major in Chemistry, and she hopes to be a forensic science lab technician. While in high school, Abigail played on her school's varsity softball team and was recognized with the Sportsmanship Award. She was a member of the National Society of High School Scholars, the National Honor Society and the Science National Honor Society for which she served as an Executive Board Member. She is the recipient of the Principals of American



Citizenship for Honesty, the Interscholastic All-American and STEM Star awards.

We are also pleased to announce that both ladies were also selected as 2022 Jack E. O'Connor Memorial Scholarship recipients through the Tidewater Chapter of the Virginia Credit Union League.

Both Kelsey and Abigail exemplify the values of leadership, integrity and service upon which Beach Municipal Federal Credit Union was founded. Please join us in wishing them the best of luck in school and in the future.

Congratulations, Kelsey and Abigail!

Protect Your Apartment and *Everything In It!*

You trust your credit union to offer products and services to help you succeed financially. That's why we've joined with a dedicated team of insurance professionals to bring you the TruStage® Home Insurance Program to help protect your apartment.

Working with carefully selected insurance partners, the TruStage Home Insurance Program offers discounted rates for credit union members. They provide quality coverage for liability, personal

possessions and, if needed, additional living expenses. You'll also get the convenience of online servicing and 24/7 claims service.

If you haven't compared renters insurance lately, it's a great time to take a look. Your credit union membership could result in some nice savings.

**Visit the TruStage link on our website or call
833.345.1161 to get your free quote.**


TruStage® Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC, P.O. Box 61, Waverly, IA 50677-0061, and issued by leading insurance companies. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverage and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. © TruStage Insurance Agency



Who knew staying at home could be so exhausting?

Fortunately, we're here to help you find your

get
and
GUP



Auto Rates as low as

2.25% APR*

OR

Reduce already low auto loan rates up to an additional

1/2% APR*

*APR = Annual Percentage Rate. Some restrictions apply. See a loan officer for details. Rates subject to change.

What's Your Money Personality Type?

Each of us has a 'Money Personality' that gives insight into our relationship with money, our impulses, how we save, and how we spend. At *America Saves*, their goal is to encourage you to save successfully. Knowing your money personality type can give great insight into instincts and clues on how to be most effective in your quest to save more, reduce debt, and build wealth. Are you a Super Shopper, Idealistic Investor or Savvy Saver? Are you aware of how to make savings a priority, or are you more of a Big Spender?

Visit the *America Saves* website at AmericaSaves.org and take the 'What's Your Money Personality Type' Quiz, then share your results on social media. Don't forget to take the *America Saves* Pledge (or re-pledge with a new goal)! *America Saves* will send you resources, information, and nudges that help you stay on track with your savings goals.

Consider them your savings accountability partner!



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

CHIEF EXECUTIVE OFFICER

Geri Metzger

BOARD OF DIRECTORS

Nianza Wallace

Chairman

Teresa Tatem

Vice Chairman

Lois Ritger

Secretary

Joelle Talbot

Treasurer

Doug Guevara

Board Member

Charity Stone

Board Member

SUPERVISORY COMMITTEE

supervisorycomm@beachmunicipal.org

P.O. Box 56552

Virginia Beach, VA 23456

Chairman, Teresa Tatem

Member, Nina Gilbert

Member, Talmadge Piland

Member, Kirsten Schwartzner

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

NMLS #596474

