

Spotlight



CONSIDERING A JOB? Think Before You Accept

Before you say “yes” to your first job offer, think it through to make sure you’re prepared for what it takes.

- ✓ When you consider any job, be sure you really want it, know you can do it well, and are willing to fulfill the commitment.
- ✓ When you are offered a job, make certain that the duties are clear. Ask for a job description or write your own to review with your employer.
- ✓ Make sure you understand the terms—the task, the hours and the pay. Before you say “yes,” repeat the offer to the employer to confirm your understanding of it.
- ✓ Once you make the commitment, follow through. Do the best job you can.

THINGS TO CONSIDER ABOUT TAKING A JOB:

Think about the pros and cons of taking an outside job before you begin your search and make a commitment.

- What goals are you trying to reach? Perhaps write them down for yourself before going on a job search.
- What resources will you need? Will this job require transportation, special clothing or supplies?
- Is the job you’re considering appropriate to your skills?
- Will the job require many hours? Think about how you’ll balance family time, free time and school. Don’t overload yourself.
- Will you be neglecting any previous commitments? Consider what activities you’ll have to give up in order to take on a job. Be sure that you can still live up to any previous commitments you may have made.
- Prepare a proposed schedule that covers your daily responsibilities for home, work, and extracurricular activities.

A job can be a great way to gain real-world experience and earn some extra money. You may even discover a new field of interest. If you think everything through ahead of time, you’ll be more apt to do a great job, gain even more experience and impress your employer.



If you’re between the ages of 13 and 17, you’re invited to join our club exclusively for teens. Paddle out to The Pipeline to learn how to turn that loose change into something you really want. Whether it’s a car or a college education, The Pipeline is your tool for money management.

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!

2022 BOARD OF DIRECTORS ELECTION & ANNUAL MEETING

- 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 Vice Chairman of the Board of Directors, Teresa Tatem, no later than 5pm, October 31, 2022.
- 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.
- Election to the Board of Directors shall be determined by plurality of vote. Voting will be conducted by ballot box. Ballots, if necessary, may be cast from 9am, Tuesday, November 8, 2022 until 5pm, Monday, November 28, 2022.
- 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.
- The Election results will be announced during the 2022 Annual Meeting.
- The 2022 Annual Meeting will be held at 6pm, Wednesday, November 30, 2022, at the Thalia branch located at 4164 Virginia Beach Blvd., Virginia Beach, VA 23452.

Nominating Committee Members: Doug Guevara, Carmen Jones, Lois Ritger

Terms Expiring: Joelle Talbot, Nianza Wallace

Nominations Made by the Committee: Joelle Talbot (incumbent), Nianza Wallace (incumbent)

BEACH MUNICIPAL FCU BOARD OF DIRECTORS

2022 ELECTION QUALIFICATIONS AND BIOGRAPHICAL INFORMATION



NIANZA WALLACE

Mr. Wallace has spent more than 28 years as a volunteer of the Credit Union. He currently serves as Chairman of the Board and has previously filled the positions of Vice Chair and Director. After graduating from Virginia Wesleyan College with a B.A. in History, he procured his law degree from the Detroit College of Law. After 27 years with the City Attorney's Office, Mr. Wallace retired in March 2013.

JOELLE TALBOT

Since 2010, Mrs. Talbot has volunteered her time as a Director, and currently serves as Board Treasurer. She was born and raised in Virginia Beach and is a graduate of Princess Anne Business College. She began her career with the City's Police Department as an Offense Clerk and soon transferred to the Finance Department. After 36 years of service, she retired but still stays busy with the Virginia Beach Retired Employees Association, playing Bunco and spending time with her husband, Dick Talbot, their daughter and grandchildren.



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 prepaid 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, includes 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. To learn more about prepaid Visa Gift Cards, please visit our website.



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

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 or PAT 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!

WHY IS BEACH MUNICIPAL FCU ASKING ME FOR IDENTIFICATION AND PERSONAL INFORMATION?

Chances are you've been asked for your driver's license or other form of identification when visiting our branches. If you've ever made a large cash deposit, the Member Services Representative at the teller line asked you about the source of the funds. While it may seem as if we're being nosy, there's a reason for our questions.

Federal law requires all financial institutions to report currency (cash or coin) transactions over \$10,000 conducted by, or on behalf of, one person, as well as multiple currency transactions that aggregate to be over \$10,000 in a single day. These transactions are reported on Currency Transaction Reports (CTRs). The federal law requiring these reports was passed to help prevent terrorism funding, money laundering and other financial crimes. To comply with this law, financial institutions must obtain personal identification information about the person conducting the transaction such as a Social Security number, driver's license or other government-issued document. This requirement applies whether the individual conducting the transaction has an account relationship with Beach Municipal FCU or not.

Beach Municipal FCU collects this information in a manner consistent with your right to financial privacy. If you would like to learn more, visit the Financial Crimes Enforcement Network's website at fincen.gov.

Don't let your

holidays

get

UGLY!



SWEATER WEATHER

is coming, so it's time to whip out your favorite card again!

(See what we did there?)

The peace of mind and **LOW RATES** that come when you use your **Beach Municipal FCU VISA® or MASTERCARD®** will give you that *warm hug* feeling all season long.



Holiday Closings

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

COLUMBUS DAY

Monday, October 10

VETERANS DAY

Friday, November 11

THANKSGIVING DAY

Thursday, November 24

PRIVACY NOTICE

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.

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

Gerri 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

Member, Becky Taylor-Schmidt

NMLS #596474

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

