

Spotlight



Community News

YOUR VOTE COUNTS!

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!

2024 Board of Directors Election & Annual Meeting

1. The Nominating Committee has submitted nominations for three (3) 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 24, 2024.

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, Monday, November 12, 2024 at 9am until Monday, November 25, 2024 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 2024 Annual Meeting.

7. The 2024 Annual Meeting will be held December 4, 2024 at 6pm at the Thalia branch located at 4164 Virginia Beach Blvd., Virginia Beach, VA 23452.

Nominating Committee Members: Joelle Talbot, Carmen Jones, Leigh Ann Graham

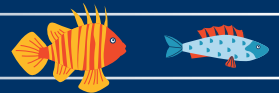
Terms Expiring: Ryan Jason, Teresa Tatem, Charity Stone

Nominations Made by the Committee: Ryan Jason (incumbent), Teresa Tatem (incumbent), Charity Stone (incumbent)

For more information on the 2024 Election & Annual Meeting please visit beachmunicipal.org



MEMBER APPRECIATION EVENTS ~ SAVE THE DATE Night at the Aquarium: October 24



MEMBER EDUCATION | Dormant Account Policy

At Beach Municipal FCU, we are committed to maintaining a strong and active financial relationship with you. We understand that members open accounts for various reasons, and occasionally these accounts may not serve as their primary account. Perhaps you have moved, forgotten about your account, or a relative may have opened the account for you when you were younger. **While we value our relationship and hope it continues for many years to come, we want you to be aware of how your account can go dormant.**

- *Accounts with no member-initiated activity in any suffix for a period of 12 months are considered dormant. Accounts with active loans or Share Certificates will not be considered dormant.*
- *Dormant accounts are subject to a fee. For accounts with combined balances less than \$50.00, a quarterly fee of \$5.00 or the account balance, whichever is lower, is charged. When the total share balance reaches \$0.00, the account is closed.*
- *Our Long John Saver Kids Club and Pipeline accounts are excluded from the dormant account fee.*

For steps on how to keep your account from going dormant, please visit our website.



SCAN TO LEARN MORE

Holiday Closings

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

VETERANS DAY
MONDAY, NOVEMBER 11

THANKSGIVING
THURSDAY, NOVEMBER 28

CHRISTMAS
TUESDAY, DECEMBER 24
CLOSE AT 1PM
WEDNESDAY, DECEMBER 25

NEW YEARS
TUESDAY, DECEMBER 31
CLOSE AT 1PM
WEDNESDAY, JANUARY 1, 2025



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.

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.*

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!

Route 66 Warranty

Get this newsletter electronically and stay up to date with other Credit Union news by updating your contact information with your email!



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.

Beach Municipal



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

DRIVE-THRU HOURS

Mon. - Fri. 8:30am - 5:30pm

MORTGAGE DEPARTMENT HOURS

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

IMPORTANT PHONE NUMBERS

Main: 757.333.7787
Main Fax: 757.333.7868

NMLS #596474

