



Winter 2025



Say YES to Paying LESS!

Transfer your high-interest balances to a Beach Municipal FCU credit card between January 1st and March 31st, 2025, and enjoy a low 4% APR through March 2026.*

Plus - NO balance transfer fees!

Start saving today! Visit your local branch or [apply online](#) to take advantage of this limited-time offer.

*APR= Annual Percentage Rate. Promotional rates are good on new balances transferred from other financial institutions only for both existing cardholders and new accounts. All new account applications are subject to credit approval based on personal credit history and other factors. Offer may be withdrawn at any time without notice. Certain restrictions, other terms and conditions may apply. Member's account must be in good standing to qualify. Rate applies to balance transfers made between January 1 and March 31, 2025. Promotional rate in effect until the March 2026 billing cycle, then will revert to the current rate.

[Learn More](#)

RECEIPT	
ITEM 1	\$250
ITEM 2	\$50
ITEM 3	\$200
SUBTOTAL	\$500
DUE TODAY	\$100
REMAINDER	\$400
THANK YOU!	

Congratulations To Your Board Of Directors

Share this email:

> Survey



Let us know your thoughts with this quick three question survey.



Easy & Online

It's so easy to apply for a loan using our [online loan application!](#)



Holiday Closings

Martin Luther King Jr. Day
Monday, January 20

President's Day
Monday, February 17

Inclement Weather

A special thank you to all our members and staff who attended Beach Municipal FCU's Annual Meeting held on Wednesday, December 4, at our Thalia branch.

Ryan Jason, Teresa Tatem, and Charity Stone will continue to serve alongside current members Nianza Wallace, Chairman; Doug Guevara, Vice-Chairman; Lois Ritger, Secretary; and Joelle Talbot, Treasurer.

On behalf of the Credit Union and its members, we would like to thank the volunteers for the time and dedication they give our Credit Union.

The winter season is upon us, and with it comes the risk of inclement weather. In the event of severe weather, your Credit Union may close. We will make every effort to re-open as soon as possible. Before venturing out in inclement weather, please call 757.333.7787.



Manage Your Money with Digital Services

Make check deposits from anywhere with one snap using the Beach Municipal FCU Mobile Banking App! No more rushing to a branch or ATM to deposit your checks - just point, tap, and snap! Learn about Mobile Deposit by watching our [Mobile Deposit Video](#).

The Current Educational Videos



Track your debit and credit card purchases, set up travel notices, and more with MyCards!

MyCards is integrated into our Mobile Banking App. Simply log in and tap "MyCards" to begin.



2025 Scholarship Opportunities

Beach Municipal FCU strongly believes in giving back to the community and its members, which is why we are excited to once again share with you two different scholarship programs.

Beach Municipal FCU 2025 Education Scholarship Program

Your Credit Union offers two \$2,500 education [scholarships](#) to students who are members of the Credit Union.

The Leigh Ann Graham Scholarship

The Tidewater Chapter of the Virginia Credit Union League offers the Leigh Ann Graham Scholarship to qualified graduating seniors who plan to attend a college or university. Several \$1,000 scholarships are awarded.

Applications with full details and requirements will be available on our [website](#) and at each branch beginning February 1, 2025



Tired Of Living Paycheck To Paycheck?

Stop living on the financial edge and achieve financial freedom!

Bank On Virginia Beach is a **FREE** five-month financial empowerment program designed to help you:

- **Escape the paycheck-to-paycheck cycle**
- **Pay off debt and improve your credit score**
- **Build a secure financial future**

The program offers:

- **Monthly educational classes:** Learn practical techniques to manage your money, increase savings, and achieve your financial goals.
- **Personalized coaching:** Get one-on-one guidance from a financial coach to create a customized plan for success.

Virtual and in-person classes are starting in February!

Ready to take control of your finances? Visit bankonhr.org for more information and to register.



Secure Your Future: Invest in a Safe Deposit Box

Resolve to get organized in 2025!

Protect your most important documents and valuables with a Safe Deposit Box.

Why a Safe Deposit Box?

- **Ultimate Security:** Rest easy knowing your belongings are safe from fire, floods, and theft.
- **Convenient Access:** Only you, or those you authorize, can access your box.
- **Peace of Mind:** Safeguard your family's future with important documents like birth certificates, wills, and estate planning papers.

Available Sizes and Rates:

- 3x5: \$22 annually
- 3x10: \$44 annually
- 5x10: \$55 annually
- 10x10: \$75 annually (available at the Princess Anne branch only)

Important Reminder: Your annual Safe Deposit Box rental fee for 2025 will be automatically debited from your account on January 13, 2025.

[Important Tax Information](#)

[Contribute to Your 2024 IRA](#)

Be sure to save your December 2024 statement for tax purposes.

It contains year-end totals of dividends earned on shares and interest paid on loans.

You will only receive a 1099 if you earned \$10 or more in dividends in 2024, and you will receive a 1098 only if you paid \$600 or more in mortgage interest.

Now that the holiday season is over, it's time to think about taxes. Contributing to an IRA may lower your taxable income and save you money. The current IRA contribution limits are \$7,000 for those under age 50 and \$8,000 for those age 50 or older.

The deadline for your 2024 contribution is April 15, 2025. If you have been thinking of opening a Traditional or Roth IRA, we have information available to help you and your financial advisor decide which option is the most beneficial for your financial needs.

As always, we thank you for your membership and the opportunity to serve you!



beachmunicipal.org [757.333.7787](tel:757.333.7787)

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