

Postal Points

VIRGINIA BEACH

HOLIDAY CLOSINGS

Thanksgiving Day
November 24, 2016

Christmas Day (Observed)
December 26, 2016

New Years Day (Observed)
January 2, 2017



Please help us in welcoming our new SEG groups to VBPFUCU

National Active and Retired Federal Employees Association – Branch 974

National Association of Letter Carriers – Branch 6066

We are excited to welcome these groups to our Credit Union.
Thank you for trusting us with your financial needs.

MAILING ADDRESS

501 A Viking Drive
Virginia Beach, VA 23452
(757) 340-9781 • FAX (757) 340-1213
VRT 1-855-293-6991

HOURS

Monday - Thursday 9:00 a.m. - 5:00 p.m.
Friday 9:00 a.m. - 6:00 p.m.

EMAIL ADDRESS

info@vbpfcu.org

WEB BANKING

www.vbpfcu.org



Holiday Loan Special

The Holidays are right around the corner, and back by popular demand, is our **"Get some JINGLE for KRIS KRINGLE"** loans to help you get through the holidays. Two great options to choose from:

\$700.00

7% APR*

7 Months to Pay
No Credit Check
\$20.00 Application Fee

\$1,500.00

starting at **7% APR***

12 Months to Pay
Credit Check Required

* APR=Annual Percentage Rate. Interest based on credit score. Some restrictions apply. Promotion starts October 3, 2016.



Home Banking Bill Pay

We have had so much positive feedback on our Online Bill Pay. It is a safe, quick and an easy way to pay your bills. You can set up one-time payments, recurring payments, person to person transfers, or mail a check. Why not sign up today and find out what all the buzz is about?

Piggy Bank Fun

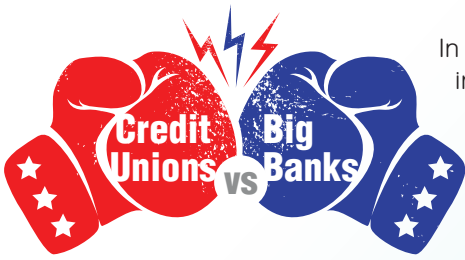
to benefit the local Food Bank of Southeastern VA for the Holidays

We started collecting Piggy Banks for fun and now we would like to utilize them. Please join us in "Feeding the Piggy." All the proceeds that we collect will benefit the local Food Bank. For every \$10 the Food Bank receives it can buy \$60 worth of food for those in need. By throwing in your change, or a few dollars here or there, we can make a difference!

 **Foodbank**
of Southeastern Virginia

Leading the effort to eliminate hunger
in our community





In recent light of the Wells Fargo scandal, in which Wells Fargo has agreed to pay a \$185 million dollar fine. It is important to bring up the fact that your Credit Union is member owned, non profit, with a volunteer Board of Directors, no big bonuses or ridiculous retirements.

Even some smaller banks are trying to steer clear of the big banks. As published in American Banker, Ken LaRoe, Chief Executive for First Green Bancorp, said he wants to differentiate his bank from Wells and other big banks. He stated "The main reason I want to do it is because I'm so sickened by the behavior of the big banks 'that' continue to do slimy, scummy things," Laroe said. A little later in the article he is quoted as saying, "It's just disgusting that these banks haven't been punished or brought to their knees after they ruined the entire world economy."

So why deposit in a big bank with big fees, and sometimes bogus fees so they can pay outrageous bonuses, etc. when you can be part of a credit union where we are member owned.

REMEMBER – Keep Us Informed!

Whether you are moving, have changed your phone number, had a name change, etc. It is very important to keep us informed. If you have moved, you must complete a change of address card or email us through our secure email via home banking. The address change that you do through the Postal Service does not update your account information. You will incur a \$3.00 return mail fee if your mail is returned to us. From time to time we need to contact members for a variety of reasons so make sure we have your updated phone numbers.

Example: You are traveling out of town and there is suspected fraud on your debit card. We cannot get in touch with you, so there is a temporary block put on your card. Until we can verify information, you are without access to your funds.

Holiday Skip-A-Pay

It's back! Let us help you get through the Holidays with our Holiday Skip-A-Pay! We realize the holidays are quickly approaching and sometimes your finances can get tight. Take advantage of our Holiday Skip-A-Pay and get your shopping started.



Holiday Skip-A-Pay Request

December (apply by November 25, 2016) **January** (apply by December 27, 2016)

Member Name: _____

Account #: _____ Date Request Submitted: _____

Member Signature: _____

Complete the information below for each loan you wish to skip:

Loan #: _____ Payment \$ _____ Due Date: _____

Loan #: _____ Payment \$ _____ Due Date: _____

Loan #: _____ Payment \$ _____ Due Date: _____

Loan #: _____ Payment \$ _____ Due Date: _____

*Certain Restrictions Apply. Delinquent loans, loans under \$500, and new loans are not eligible. By signing and returning this form you are allowing the Va. Beach Postal FCU to advance the due date by one month on each of your eligible loans. You authorize a fee of \$15.00 per skipped loan to be paid at the time of advancement.

CU USE ONLY

Date Received _____ Date Logged _____ Date Processed _____ Date Returned _____

Teller Initials _____ Teller Initials _____ Teller Initials _____ Teller Initials _____

VISA Gift Cards

We all have the "hard to buy for" people in our lives. The ones that are super picky or they already have everything. Our Visa Gift cards are the solution! They also make great stocking stuffers. The kids love them as well because they feel "grown up" when they go to the store.

Choose any denomination from \$10.00-\$500.00. \$2.00 fee for each card.

Christmas Club

Start a Christmas Club today and start planning for next year's holiday expenses. Put a little away each payday or each month. It is an easy way to save!



DISCOUNTED

TICKETS



Regal and AMC Tickets & Gift Cards

Give the gift of movies with a single admission ticket or an AMC Gift Card. Great for gifts or date nights!