

# Postal Points

## VIRGINIA BEACH

### DRUM ROLL PLEASE!

-- BILL PAY--  
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-- BILL PAY--

On June 1, 2016 we will be offering **Bill Pay!** We are excited to be adding this product to our line of services. If you have a share draft account (checking account) with the credit union you will be able to use this feature. Bill Pay is a convenient and easy way to pay your bills, schedule future and recurring payments all online. If you have questions about this product simply give us a call for the answers.



#### 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@vbpcu.org](mailto:info@vbpcu.org)

#### WEB BANKING

[www.vbpcu.org](http://www.vbpcu.org)



# AUTO LOANS



Can we beat your current rate? We offer low rates on auto loans and refinancing to a lower rate can save you hundreds in finance charges. If you are planning to buy a new or used auto come see us first and get prequalified saving you time and most importantly money. It simply takes a phone call to get started.

## VISA Gift Cards

We have Visa gift cards available for all your special occasions. With Mother's Day, Father's Day and Graduation coming up it is the perfect gift especially for the hard to please. Any denomination from \$10.00-\$500.00.

Gift cards are also great for online purchases because they are not linked to your personal account.



## Start Smart Saving

Kids and Teenagers should learn at an early age the importance of saving money. Younger kids get excited watching their money grow as they save. Teenagers can learn to manage money and the importance of savings. You can teach children how to use a register for deposits and withdrawals. Our savings accounts pay interest on savings of \$100.00 or more so they see they can make money by simply saving it.

## PAL (Payday Alternative Loan)

Many payday loans come with a HEFTY interest rate. Some interest rates are as high as 300% with high payments and a long payback term making them hard to payback. We have the solution with our PAL loans. Our Pal loans offer up to six months to payback and quick and easy application process.\*



\*Some restrictions apply.

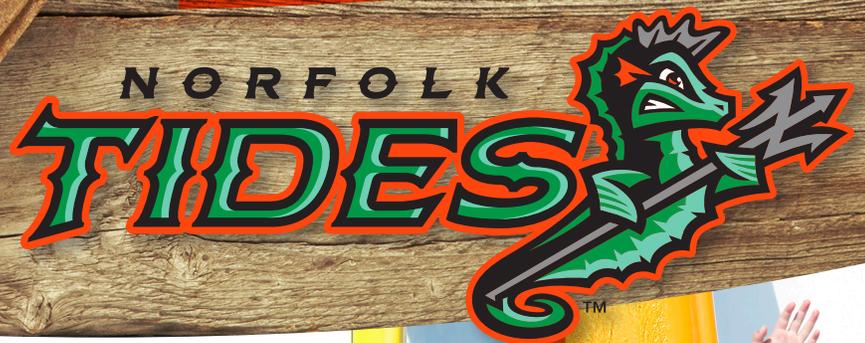
# Member APPRECIATION Night

## B-B-B-BATTER UP! 4th Annual Night at the Ball Park

Where: Harbor Park  
Who: Norfolk Tides vs Pawtucket Red Sox  
When: Thursday, June 2nd, 2016 at 7:05 P.M.

Come join us for a night of baseball, fun, and a picnic style dinner, the admission and dinner is on us. The event is open to our members and joint owners. If you are not a member an account must be established to attend.

The tickets are limited so reserve your tickets soon! Tickets can be reserved at the credit union or by calling us at 757-340-9781.



Depositors are called members and each member is an owner of the credit union.

Credit Unions are not-for-profit and the Board Of Directors are volunteers. Earnings of a Credit Union are paid back in the form of lower interest rates and higher savings rates.

The main focus of a credit union is a members savings, consumer loans, and services that are needed by the membership.

Depositors are called customers and have no ownership interest because banks are owned by investors.

Banks are for profit so the Board of Directors are paid and earnings are paid to the stockholders.

Banks focus on large accounts, commercial loans, commercial accounts and services that generate significant income.



## Season and All Day Admission Tickets

Enjoy a day at the water park with discounted tickets from VBPFUCU. The park is family-friendly with a Caribbean vibe featuring over 30 rides and slides. The best part is that the parking, sunscreen and inner tubes are free! There are also Cabanas, food concessions and much more!

