



## Harbor Park Member Appreciation Day

Norfolk Tides VS Syracuse Chiefs  
June 18th, 2014

We appreciate our members and want to treat you to a night of baseball and fun! We had so much fun last year we want to do it again! The Credit Union will provide tickets for the game and food. We have limited tickets for this event so make sure you sign up quickly. The deadline to sign up is May 15, 2014.

You must be a Credit Union member to participate.

A \$5.00 deposit will be required and will be refunded to your account after you attend the game.



### 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)

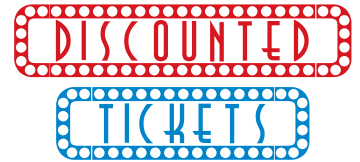
## Mechanical Service COVERAGE

We are excited to offer Mechanical Service Coverage for your vehicle. We find in most instances we can beat others' rates! Costly repairs can be a burden on your finances. Mechanical Service Coverage brings you peace of mind with open enrollment. Call 757-340-9781 to start your coverage today.



### KEEP US INFORMED!

If you are moving, make sure to update your address with us. A change of address with the Postal Service does not update your information with the Credit Union. If we receive returned mail, your account will be assessed a \$3.00 per item fee.



Ocean Breeze and Movie Tickets (AMC and Regal Theaters) are available for discounted prices at the Credit Union! Get your Ocean Breeze tickets for fun in the sun or Movie tickets for the rainy days!

## VISA Gift Cards

The time of year is upon us when we are thinking of vacations, graduations, Mother's and Father's Day, etc. A VISA gift card is the perfect solution for all your gift and spending needs. VISA gift cards are also a safe way to do your online shopping and protect your credit union account information. We have many designs to choose from in any denomination \$10.00-\$500.00.



## Vacation Loans

We work all year, and now it is time to take a vacation and relax with our family and friends. You might be going out of town, taking a cruise, or just doing a stay-cation and taking in the local sights.

No matter what you choose to do we have the perfect vacation loan for you! Give us a call today to get started with our easy application process and low rates. Let us help you make this year's vacation the most memorable one to date!



# National Credit Union Youth Week

## April 20-26, 2014

*Sun, Sand, Surfing, & Saving – it's all fun!*

Do you have a child or grandchild that could benefit from a Credit Union savings account? Enroll your loved ones into a savings program at the Credit Union. They will have fun making regular deposits to help their savings grow, and you can share in the pride that they are taking the right steps towards future financial success.



Just like catching the first wave, having a savings goal to buy something special is exciting. During National Credit Union Youth Week, our goal is to help the younger members of our credit union community learn all about the fun of saving and help them get started on their epic saving adventure.

Please give us a call for more information, or visit our website at any time to learn more about our saving program details.

## Your Credit Score: **THE BASICS**

A credit score is a three-digit number that allows creditors to assess what the risk will be if you default on your obligations. If using the FICO score, which is the most common type of credit score, your score can range from 300-850.

### Credit Score



Many different factors go into comprising a credit score, including payment history, amounts owed, the length of your credit history, the type of credit, and how much new credit you have. A higher credit rating means good credit. A lower credit rating means poor credit. How do you know where you stand? Order your free credit report.

## How to order your **FREE** credit report

- Online at [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Call (877) 322-8228
- Or mail in the Annual Credit Report Request Form to:

**Annual Credit Report Request Service**  
**P.O. Box 105281**  
**Atlanta, GA 30348-5281**

Under the Fair Credit Reporting Act, you are entitled to one free credit report annually from each of the three credit reporting agencies: Equifax, TransUnion, and Experian. You can request your report for free from all 3 agents at one time or at different times throughout the year.



## May is Direct Deposit Month



Why wait to deposit your paycheck when you can sign up for Direct Deposit? With Direct Deposit, your money is safe and sound in your Credit Union account. There's no need to make a special trip, and there's no paper check that could be stolen or lost in the mail.

May is National Direct Deposit Month, and now is a great time to sign up! Consult your employer's human resources department, contact the Credit Union, or visit [www.godirect.org](http://www.godirect.org) to learn more.

### Invest in **America**

Invest in America is the nationwide, successful program that teamed up credit unions with valuable savings from name-brand merchants, service providers, and automakers. Here are a few of the popular ones:

- Sprint – 10-15% off mobile services
- GMC – Preferred pricing
- ADT – Up to \$425 in exclusive credit union member savings
- And more!

Learn about these saving opportunities and more online at [www.lovemycreditunion.org](http://www.lovemycreditunion.org).