

# Tax Corner

- Have your tax refund direct deposited into your account instead of on a preloaded debit card. Direct deposit is fast, convenient and free! Avoid the possibility of being charged a fee.
- Be sure to keep your 2014 December statements 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 \$10.00 or more in dividends.
- Do you know you may qualify for a bigger refund? Families earning less than \$52,000.00 per year are eligible for free tax preparation and can receive refundable credits up to \$9,000! Check the websites below for more information to see if you are one of the families that may qualify: www.vbgov.com/eitc (Virginia Beach only) or www.shreitc.com (Surrounding areas)

### **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





## ATTENTION Graduating Seniors

We are very excited to be offering the first VBPFCU Scholarship in addition to the Jack E. O'Connor Scholarship. Applications and requirements will be available **February 1, 2015** on our website.

## **Home Banking**

Your VBPFCU VISA and loan payments can be made online as a single one-time payment or set up to be recurring with home banking. It is quick and easy! Go to Home Banking and click on the Account Access Tab-click on Transfer Funds and choose either Immediate or Scheduled payments. Schedule the number of payments you would like to make. Feel free to call us if you need assistance in setting your payments up.



# SAVE YOUR REFUND

- SPLIT IT (When you file your taxes using Form 8888)
- SAVE IT (Save at least \$50.00 in a Savings account, Savings Bond, IRA)
- ENTER TO WIN (Enter to win weekly prizes)

Go to www.saveyourrefund.com for details.

## **Annual Meeting**

Date: February 13, 2015 Time: 5:30PM Place: Credit Union Lobby Light refreshments will be served.

## **Pay Day Loans**

Don't get caught up in the vicious cycle. Payday loans typically come with outrageous interest rates and are hard to pay off. The Credit Union offers loans for those with less than perfect credit at much lower rates. Call us or stop by for details.



JANUARY 2015

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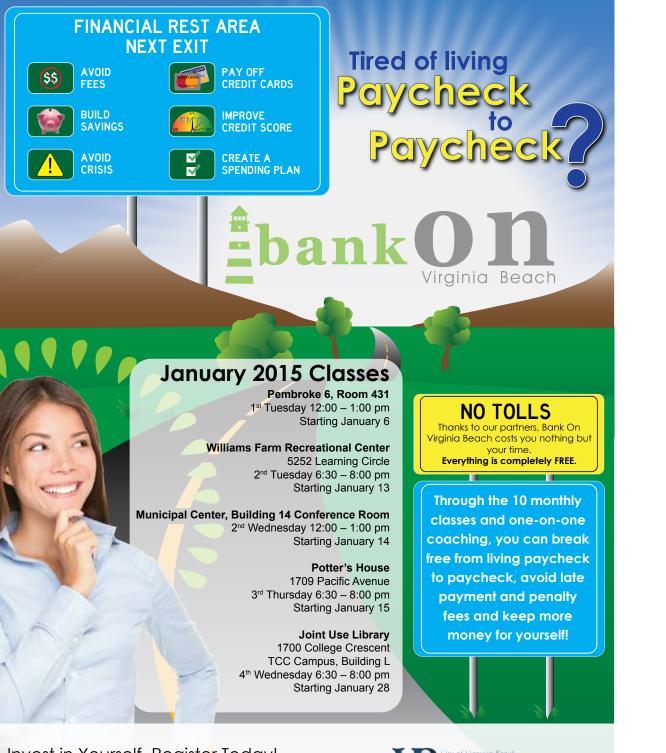
A QUARTERLY PUBLICATION FOR THE MEMBERS OF OUR CREDIT UNION

# **INVEST IN YOURSELF**

### Take the Mayor's Challenge-Start the New Year off Right!

Get financially fit for the future with a free financial makeover!

The City of Virginia Beach in conjunction with local credit unions and banks are offering financial planning courses. Meet with Certified Financial Planners and Credit Counselors to shape your financial future. Best of all these classes are completely FREE!



Invest in Yourself. Register Today! www.VBGov.com/BankOn • 757.385.3551

