

Postal Points

VIRGINIA BEACH

TAX Corner

Faster • Safer • Free

When you are expecting a return from Uncle Sam the waiting can be stressful. The fastest way to receive your refund is by choosing Direct Deposit. In addition to it being faster it is also the safest way to get your return. No need to worry about lost or stolen checks or balances left on a pre-loadable debit card. Your credit union Routing # is: **251483243**

Be sure to save your December 2015 statement for tax purposes. You will only receive a 1099 if you earned \$10.00 or more in dividends in 2015.

Deadline for 2015 IRA contributions is April 15, 2016.



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



Low-Rate VBPFCU VISA

With No Balance Transfer Fees!
You can't lose with these rates!

PLATINUM CARDS

1.99%

GOLD CARDS

2.99%

CLASSIC CARDS

5.99%

Transfer any high-interest balance between January 7 and March 31, 2016 and enjoy the low APR rate through March 31, 2017*. So time to transfer the high balance cards you have or go shopping!

Call or stop by today to apply or request a balance increase!

**Some restrictions may apply.*



Movie tickets & VISA Gift cards FOR ALL OCCASIONS

We have discounted movie tickets for both AMC and Regal Theaters. We also have AMC gift cards that all movie buffs love. With the AMC gift card you can treat them to a movie and a snack.



VISA gift cards are always welcomed gifts – the recipient can shop anywhere that accepts VISA, unlike a store gift card that can only be used at the store you purchased it from. VISA gift cards are also a good option if you are an online shopper. Unlike your debit card it cannot be linked to your account.

Annual Meeting

February 12, 2016 at 5:30 PM

Meeting will be held in the credit union lobby.
Light refreshments will be served.





Attention High School Graduation Seniors

As a member of VBPCU you are eligible for two different scholarships this year, the VBPCU Scholarship and the Tidewater Chapter of the Virginia Credit Union League Jack E O'Conner Memorial Scholarship.

Some of the eligibility requirements are:

- Be graduating seniors
- Applied for admission to a college, university or trade school
- Submit a completed scholarship application with high school transcripts

Visit our website at www.vbpcu.org for further details, restrictions and applications.



Account Verification

The Supervisory Committee is conducting the annual verification of accounts. Please make sure that you verify your statement(s) for accuracy. **If you find a discrepancy, please contact Mr. Miller at P.O. Box 2321, Virginia Beach, VA 23450.** If your account is accurate no action is needed.

UPDATE your information

The New Year is the perfect time to make sure your information is current and your account is not in a dormant status. If you have moved, changed your phone number, or need to update your joint owners, beneficiaries, etc., now is the time. Many accounts were opened years ago and as the years go by important information on the accounts is not updated. This is especially true of joint owners and beneficiaries. If you are not sure whether you have made the proper changes, just give us a call and we can help you.

Welcome New Members!

We are pleased to welcome the new members that have recently joined. Most of these members came to us via the Membership Referral Program. Keep in mind, if you refer a member you can earn \$25.00 per referral as long as the new member starts a small allotment or direct deposit! This is a great way to earn extra cash while promoting your credit union! Contact us for details.



FREE Credit Report

It is a good idea these days to check your credit report periodically for accuracy. You can obtain a free credit report one time a year from www.annualcreditreport.com. This website offers one free report per bureau every twelve months. It is recommended to only pull from one bureau at a time every few months since most report the same information.



Inclement weather

The winter season is upon us, and with it comes the risk of inclement weather. At VBPCU we value your safety. In the event of severe weather, your credit union will close. We will make every effort to re-open as soon as possible. Before venturing out in inclement weather, please call **757-340-9781** for hours of operation.