



## Holiday Closings

November 11, 2014 ❄️ Veteran's Day

November 27, 2014 ❄️ Thanksgiving

December 25, 2014 ❄️ Christmas

## Christmas Club ACCOUNTS

Christmas Club disbursement will be on October 15th. The funds will be disbursed into your regular savings account. This is such a great way to save and helps ease holiday spending. Why not start a Christmas Club today and plan to save for next year!

## VISA® Gift Cards

### Do you have that hard to buy for person in your life?

We have the solution. A VISA gift card is the perfect choice. They are not limited to one store because they can shop anywhere VISA is accepted. You can purchase any denomination from \$10.00 to \$500.00.

### 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

### WEB BANKING

www.vbpcu.org



# HOLIDAY Loans

It's that time of year where the holidays are quickly approaching. Why not ease the financial stress with a low interest loan? Is your wish list getting a bit too long? Have plans to visit family for the holidays? Do you have that "someone special" that you are planning to surprise?

**We have two great loans to choose from:**

**\$700.00**  
for seven months  
at 7.0%\*

**\$1500.00**  
for one year starting  
at 7.0%\*

*\*Some restrictions apply.*

## Holiday Skip A Payment

Get a little extra "jingle" in your pocket with a holiday skip pay! Just in time for the holidays! It is quick and easy!

**December** (apply by November 28, 2014)     **January** (apply by December 26, 2014)

Member Name: \_\_\_\_\_

Account #: \_\_\_\_\_ Date Request Submitted: \_\_\_\_\_

Member Signature: \_\_\_\_\_

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

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

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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 \_\_\_\_\_





## All Graduating Seniors

If you are a graduating senior make sure to apply for one of our scholarships. We are excited to announce that we have two scholarship programs this year! Call us for details!

### Jack O'Connor Scholarship VBPFUCU Scholarship

You must be a member in order to apply. If you are not a member and are eligible to join, now is the time! Call us if you have any questions pertaining to membership.

## HELPING Members and HELPING our Community

We believe in taking time with our members, whether it is to open a simple savings account, apply for a loan, open an IRA, or to get credit back on track. Helping our members and our community are important to us. That is why together with our membership, we have given to some great local organizations and local families over the years. We will definitely keep up the "giving back" to the community we all work, play and live in. Some of the local organizations that we have donated to are:

- Children's Miracle Network
- Children's Hospital of the Kings Daughters
- Our Local Food Bank
- Local Families (who were in need of medical care, food, clothing, and even toys for the holidays)
- Local Toy Drive

## VBPFUCU: Serving Generations



### The Chisolm Family

"It is always a pleasure banking at Virginia Beach Postal FCU. There are always warm friendly greetings waiting when we come in. The services that are offered are great. From loans, gift cards, movie tickets, etc., the mission for us is to save money. The great part about movie tickets is you can buy now and use later. They come in

handy for spur of the moment rainy days. We've bought VISA gift cards to give out as graduation presents to people living in different states. We've also bought them for the kids to do their school shopping. They loved the feeling of being independent, but it also taught them how to make choices and be aware of their spending. With the help and encouragement of the VBPFUCU staff, all three kids opened their savings accounts. It has brought them a sense of pride by seeing their balances go up. Their Grandfather, a former Postal employee, has an account as well. That makes three generations enjoying the excellent service that the staff at VBPFUCU provides."

### The Roper Family

The Ropers have been using the Virginia Beach Postal-FCU for four generations! We strive to provide great service to all our members and what better way to be rewarded than to have generations of the same family as members. Mrs. Roper, her son Charles, her Granddaughter Meridith and Meridith's sons are all part of our credit union family!



## KIDS-KIDS-KIDS

Encouraging your children to save at an early age is a great way to start them on a road to financial success! We will be rolling out a fun way to save for the kids soon.

**STAY TUNED!**

