



## 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](http://www.vbgov.com/eitc) (Virginia Beach only) or [www.shreitc.com](http://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](mailto:info@vbpfcu.org)

### WEB BANKING

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



## ATTENTION Graduating Seniors

We are very excited to be offering the first VBPFU 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 VBPFU 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

#### SAVE SMALL, WIN BIG

- **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](http://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.

**Credit Union Closings**

**Martin Luther King Day**  
January 19th

**Presidents Day**  
February 16th

# 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!




### FINANCIAL REST AREA NEXT EXIT

 AVOID FEES	 PAY OFF CREDIT CARDS
 BUILD SAVINGS	 IMPROVE CREDIT SCORE
 AVOID CRISIS	 CREATE A SPENDING PLAN

## Tired of living Paycheck to Paycheck?





### January 2015 Classes

**Pembroke 6, Room 431**  
1<sup>st</sup> Tuesday 12:00 – 1:00 pm  
Starting January 6

**Williams Farm Recreational Center**  
5252 Learning Circle  
2<sup>nd</sup> Tuesday 6:30 – 8:00 pm  
Starting January 13

**Municipal Center, Building 14 Conference Room**  
2<sup>nd</sup> Wednesday 12:00 – 1:00 pm  
Starting January 14

**Potter's House**  
1709 Pacific Avenue  
3<sup>rd</sup> Thursday 6:30 – 8:00 pm  
Starting January 15

**Joint Use Library**  
1700 College Crescent  
TCC Campus, Building L  
4<sup>th</sup> Wednesday 6:30 – 8:00 pm  
Starting January 28

### NO TOLLS

Thanks to our partners, Bank On Virginia Beach costs you nothing but your time.  
**Everything is completely FREE.**

Through the 10 monthly classes and one-on-one coaching, you can break free from living paycheck to paycheck, avoid late payment and penalty fees and keep more money for yourself!

Invest in Yourself. Register Today!  
[www.VBGov.com/BankOn](http://www.VBGov.com/BankOn) • 757.385.3551

 **Human Services**