



VIRGINIA BEACH POSTAL
FEDERAL CREDIT UNION

POSTAL POINTS

START
THE

New Year

WITH...

A Great Rate

Take advantage of a lower rate when you use your **Virginia Beach Postal FCU VISA** card between February 4, 2020 and April 30, 2020.



Platinum – 3.99% Gold – 5.99% Classic – 8.99%

Whether you are transferring balances from higher rate cards, consolidating holiday or other debt, paying for large expenses or purchases, this low rate offer can help you save money. Contact your credit union for details!

Less Debt

Did you spend too much this past holiday? We can help! Consolidating higher rate loans helps you to save your hard earned money. Talk to your credit union about how we can help lower your monthly payments and/or rates with a Virginia Beach Postal FCU consolidation loan.

Updated Information

The New Year is a great time to make sure your information is current if you moved, changed your name, phone number or email address, or need to update joint owners and/or beneficiaries. Often after accounts are opened, important changes on the account are not updated. This is especially true for joint owner and beneficiaries. If you aren't sure if you've made the proper changes, please give us a call so we can help you update this important information.

A Budget

Do you know where your money goes? Do you want to save and invest more of your earnings? The New Year is the perfect time to evaluate your spending habits and establish a budget. To get started:

- **Review your W-2(s), 1099s, etc to determine your total income.**
- **Review all account statements to determine ALL your expenses for the last year.**
 - This is easy with EZCardInfo.com! One more reason to use a Virginia Beach Postal FCU VISA Credit Card. Don't have one? Now is a great time to apply. See to the left about great rates!
- **Determine what your goals are:**
 - Purchasing a car or home
 - Saving for retirement
 - Dream vacation
- **Make a plan on how to accomplish your goals.**
- **Implement your plan.**
 - Use direct deposit to easily save and invest in your future!
 - Ensure you are using all possible investment and tax advantaged options. Check with your employer about available benefits such as 401Ks, Health Savings Accounts (HSAs), and Flexible Spending Accounts.

Even if you find that you don't have enough information to tell you where all your hard-earned income went, the New Year is a good time to start tracking your expenses. The overall goal should be to pay yourself first! Getting started today will benefit you greatly tomorrow. **Need help getting started?** There are many resources available. Here are just a few:


- bankON Hampton Roads – www.BankOnHR.org
- Federal Trade Commission – www.ftc.gov
- Plus many other websites, books, audio books, and podcasts – search for Financial Literacy, Finance, Money, etc.

ATTENTION HIGH SCHOOL SENIORS

Virginia Beach Postal FCU has scholarships available for qualified graduating seniors who plan on continuing their education.

TO BE ELIGIBLE THE APPLICANT MUST:

- Be a graduating senior
- Be a member of Virginia Beach Postal Federal Credit Union
- Have applied for admission to a college, university, or trade school
- Submit a completed application by April 15, 2020. Applications are available at www.vbpfcu.org.



*Scholarships
Available*

SAVE THE DATE: ANNUAL MEETING

Please mark your calendars for Virginia Beach Postal FCU's Annual Meeting to be held on **Friday, February 14, 2020 at 5:30 PM at 501-A Viking Drive, Virginia Beach, VA**. Please join us for the annual report and light refreshments.

Get Your MAXIMUM REFUND and Special Savings on TurboTax



Tax time doesn't have to be stressful! With TurboTax, you'll get your biggest possible refund fast and your taxes done right. PLUS, credit union members save up to \$15 on TurboTax federal products, all through tax season. TurboTax makes it easy to find the best solution for your unique tax situation. Simple filer? Homeowner? Independent contractor, freelancer or side-gigger? TurboTax has a product that is right for you.

File with confidence, knowing that TurboTax guarantees 100% accurate calculations and runs thousands of error checks as you go. And if you need help, TurboTax has it: from answers online anytime, to unlimited advice and a final review from a CPA or Enrolled Agent with TurboTax Live.

Save on TurboTax today! Try it for free and pay only when you're ready to file.

INCLEMENT WEATHER

Winter is here, and along with it the chance for inclement weather. The volunteers and staff of Virginia Beach Postal FCU value your business AND 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, please call 757.340.9781 for hours of operations.



IMPORTANT TAX INFORMATION

Expecting an income tax return?

Remember that direct deposit is the safest and fastest way to get your return. When completing your return, simply fill in your credit union's routing & transit number (251483243) and account number on the direct deposit line on your tax form. If you would like to split your return, just use IRS Form 8888.



For the total dividends earned in 2019, please keep your December 2019 statement. 1099s will be sent only to members who earned \$10.00 or more in dividends for the year.

PRIVACY NOTICE

Federal law requires that we inform you of how we collect, share, and protect your personal information. Our Privacy Policy can be found on our website at www.vbpfcu.org or call us at 757.340.9781 to request a free copy.

MAILING ADDRESS

501-A Viking Drive
Virginia Beach, VA 23452
(757) 340-9781 • FAX (757) 340-1213

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

