



VIRGINIA BEACH POSTAL  
FEDERAL CREDIT UNION

# POSTAL POINTS

## The holiday season is here!

Virginia Beach Postal FCU has several products and services to help make this season bright!

**HOLIDAY LOANS** – Need a little help covering holiday travel or gifts? Low cost loans are available at your credit union. Contact your friendly credit union staff to get started.

**SKIP-A-PAYMENT** – Take a temporary break from your loan payments to help with your holiday season spending. Sign up for Skip-A-Payment.

**CHRISTMAS CLUBS** – Do you wish you were more prepared for the holidays? Open a Christmas Club account to get started saving for next holiday season.

**VISA CREDIT CARDS** – Are you purchasing gifts online or traveling for the holidays? A VBPCU VISA Credit Card is a great secure way to pay and keep track of your expenses.

**GIFT CARDS** – Not sure what to get for those special people in your life? A VISA Gift Card is a great alternative. Get a card for as little as \$10 or as much as \$1,000 in a variety of holiday designs.

## HOLIDAY SKIP-A-PAY REQUEST

FOR DECEMBER 2020 (apply by November 30, 2020)

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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\* 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 \$20.00 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 \_\_\_\_\_

# DID YOU KNOW?



## You can set alerts on your account in Home Banking.

Stay informed about your account effortlessly with alerts that notify you about transactions, actions, or reminders. Account alerts can be useful in minimizing fraudulent activity. Get started by selecting the Self Service tab once you have logged into your Home Banking account. Choose the type of alert you want to set up in the Alerts menu box. Stay aware with account alerts, set some up today!

**EzCardInfo.com** is a great way to keep track of your VBPFUCU VISA Credit Card. Sign up to access your VISA Credit Card account online. View transactions, statements, and make payments easily through **EzCardInfo.com**.

# A FEW GOOD WORDS

*From a Valued  
VBPFUCU Member*

*"Almost 50 years with the credit union, you have forever been the most happy people to deal with. I hang up smiling every time... Your joyful attitude on the phone tells people you are going to take care of them. That can go a long ways."*

• **Robert Spry, Jr.**

## Supervisory Committee Audit

The Supervisory Committee will be conducting a periodic verification of member accounts. Please review your account statements and send notification of any discrepancies to:

Supervisory Chairperson, Ms. Jan Kuhagen  
PO Box 2321, Virginia Beach, VA 23450

## PAYROLL TAX RELIEF ALERT

You may have heard that President Trump issued a memorandum to defer Social Security payroll taxes for the remainder of this year. This may provide a nice but temporary boost in your paycheck. However, please be aware and prepared to pay those deferred taxes next year. The taxes that are deferred will be withheld and paid between January 1, 2021 and April 30, 2021. You may or may not be able to choose whether these taxes are deferred. Check with your employer to determine whether they will be deferring taxes.

To make sure that you aren't short on cash at the beginning of the new year when the deferral will be withheld, **SAVE NOW**. Your credit union can help with a club account. Call or come see us to get started!

## AMERICAN INCOME LIFE INSURANCE NOTICE



Virginia Beach Postal FCU has discontinued its partnership with American Income Life Insurance Company. For members who purchased a policy with American Income Life, please contact them regarding any requirements to convert your policy privileges.

### 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](mailto:info@vbpfcu.org)

### WEB BANKING

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

