



VIRGINIA BEACH POSTAL  
FEDERAL CREDIT UNION

# POSTAL POINTS

## Happy New Year!

# 2022

### GET A GREAT START WITH...

#### LOWER COST 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.
- Is the rate on your current auto loan the best you can do? Virginia Beach Postal FCU offers competitive low rates AND benefits on vehicle loans. Call your friendly loan officer to find out how we can help you save money and get better protections on your auto loan.
- Tax season is here. Do you need help paying taxes? Virginia Beach Postal FCU may be able to help with a low cost loan.
- Loan applications are available online for your convenience. Just complete the application and return to the credit union along with your last two paystubs to get started on saving money.

#### STAY CONNECTED ✓

##### MAKE SURE WE HAVE YOUR CURRENT INFO

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:

- o Review your W-2(s), 1099s, etc to determine your total income.
- o Review all account statements to determine ALL your expenses for the last year.

Did you know that this is easy with EZCardInfo.com? One more reason to use Virginia Beach Postal FCU VISA Credit Card. Don't have one? Now is a great time to apply. Contact us about our Great Rates!

##### o Determine what your goals are:

- Purchasing a car or home
- Saving for retirement
- Dream vacation
- Etc...

##### o Make a plan (budget) on how to accomplish your goals

##### o Implement your plan.

- Use direct deposit to easily save and invest in your future!
- Ensure you are using all possible investment and tax advantage 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:

- o BankON Hampton Roads – [www.BankOnHR.org](http://www.BankOnHR.org)
- o Federal Trade Commission – [www.ftc.gov](http://www.ftc.gov)
- o 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, 2022.  
Applications are available at [www.vbpfcu.org](http://www.vbpfcu.org).

## 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.

### THANK YOU to all of our VBPFcu VOLUNTEERS!

Thank you for your dedication and service to your fellow members. We appreciate all that you do.

We are looking for a few good men or women. If you are interested in volunteering for your credit union, please contact us at [info@vbpfcu.org](mailto:info@vbpfcu.org).

### ANNUAL MEETING

Please mark your calendars for Virginia Beach Postal FCU's Annual Meeting to be held on **February 11, 2022 at 4:30 PM** at 501-A Viking Drive, Virginia Beach, VA. Please join us for the annual report and light refreshments.

## DID YOU KNOW...

Technology expands the options available to do your "banking". Many services provide convenience and speed BUT WITHOUT the protections, benefits, and quality member service found at your credit union. Your VBPFcu savings are federally insured up to at least \$250,000 and backed by the full faith and credit of the United States Government, through the National Credit Union Administration. If you have problems or questions, you can talk to a friendly staff member who is here to serve you. Protect your hard earned money by doing business with your federally insured and member service oriented credit union.

## INCLEMENT WEATHER POLICY

The winter season is upon us, and with it comes the risk of inclement weather. At Virginia Beach Postal FCU, we value your safety as well as your business. 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](tel:757.340.9781) for hours of operations.

## 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](http://www.vbpfcu.org) or call us at [757.340.9781](tel: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 - Friday 9:00 a.m. - 5:00 p.m.

### EMAIL ADDRESS

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

### WEB BANKING

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

