



Dear [--Merge8--],

Now more than ever, it's important to have a cushion of savings. And whether you're saving for education expenses, a home improvement project or a well-earned splurge, you're in the right place.

Which savings plan is right for you?

Money Market Account: Earn more with this high-yield investment account that allows you to access your cash up to six times a month without penalty.

IRA: Stash the cash for your future with Traditional, Roth and Coverdell Education Savings Accounts and enjoy the benefits of tax-deferred earnings* now.

Share Certificate: Ignore market fluctuations with a high-yield savings account that guarantees the interest rate for the term of the certificate.

IRA Share Certificate: It's the best of both worlds. Dividends are paid back into the IRA account, which can be a tax advantage.*

Club Account: Become the family hero as you save for the holidays and vacations with the added benefit of obtaining your money any time during the year with no withdrawal penalty.

Make tomorrow a better place to be.

To open an account, call **757.333.7787** or visit any [branch](#). Together, we'll find the right savings path for you (you'll have to get the shades on your own).

[Learn More](#)



beachmunicipal.org | 757.333.7787

* Please consult your tax advisor.

MC34001

Copyright © [--CurrentYear--] Beach Municipal FCU. All Rights Reserved. This email was sent to you by Beach Municipal FCU located at 4164 Virginia Beach Blvd., Virginia Beach, VA 23452-1762.

If you no longer wish to receive emails from us please go [here](#).