

Town of Oak Island

BUSINESS BULLETIN

July 2025

Welcome to the Town of Oak Island's Business Bulletin! Every edition is crafted to illuminate the latest updates, insights, and opportunities, tailored exclusively for the local business community. Join us as we shine a spotlight on the heartbeat of commerce in the Town of Oak Island, fostering connections, and fostering growth.



Medallion Hunt Wrap-Up: A Celebration of Community & Clues

On Tuesday, June 17 after nine days of puzzles, clues, and exploration, the *2025 Oak Island Medallion Hunt* came to an exciting close a day early, when Tim Pope found the medallion hidden under the upper deck railing of the *Oak Island Cabana*, located at the corner of SE 46th St and E Beach Dr.

"I was searching when I started talking with someone else who was out there looking too," Pope

said. "It's been so much fun exploring the island and visiting new places, especially as someone still fairly new to the area. This has really helped me feel connected to the community." A returning participant, Pope also shared how the hunt led him to local businesses he hadn't previously visited. "I discovered Hippie Chick Granola during the last *hunt* and now I go there often," he said.

The Town of Oak Island and the Business Advisory Board extend a heartfelt Thank You to all the local businesses who participated as Clue Hosts and Prize Sponsors. Their support made the hunt possible and helped shine a spotlight on the incredible variety of small businesses that make Oak Island special.

Prize Sponsors included: Dunes Mercantile Gifts & Guitars, The Grape & Ale, Hippie Chick Granola Co., Oak Island Loggerheads, Koko Cabana, Ruby's Coffeehouse, Kai Joe's, Cafe Koa, Fizzy Jane's, Doodle's, Hope Taylor Spencer, Flocking Fabulous Designs, Awl Made Here Custom Leatherwork, Aloha Knife Works, Timeless Treasures, Stephanie Canning Color Street, Oak Island Senior Center & Artists, Coastal Essence, LLC, Sea Dreams.

Host Businesses included: Inergy Market, Anchor Inn Motel, Sunset Slush, The Crystal Web, Never Ever Boards, Oak Island Fitness, Dunes Mercantile, Hippie Chick Granola, Oak Island Senior Center and Gift Shop and Doodles.

Congratulations again to Tim Pope, and thank you to everyone who participated in the Hunt, supported local businesses, and made this event such a success!

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The Grape and Ale Named Oak Island's July 2025 Business of the Month

We're excited to share that The Grape and Ale has been chosen as Oak Island's July 2025 Business of the Month.

Nominated by a member of the community, The Grape & Ale is celebrated for their wide variety of products, welcoming atmosphere, and unwavering support for local musicians and events.

From their friendly team and exceptional service to their role as a true gathering place for locals and visitors alike, The Grape & Ale continues to go above and beyond. As one supporter shared, "They are champions of everything OKI—and every employee delivers with heart."

Owners Joe and Des Yeager have not only built a business, but a community hub, and their commitment to Oak Island shows through everything they do, including launching additional ventures that enrich our area.

Congratulations to The Grape and Ale, and thank you for all you do for Oak Island!

The Business of the Month is selected by the Business Advisory Board from nominations sent in by community members like you!

[Submit a Nomination](#)



Development Services Stakeholders Meeting

Tuesday, July 15, 2025 • 2:00 PM

Town Council Chambers • 4601 E Oak Island Dr.

Upcoming Stakeholders Meeting: Let's Talk Permits, Inspections & More!

The Town of Oak Island invites general contractors, realtors, pool installers, irrigation and landscaping specialists, and property owners to a Development Services Stakeholders Meeting on:

Tuesday, July 15 at 2:00 PM in the Town Council Chambers (4601 E Oak Island Dr)

This is your chance to connect directly with staff to discuss topics like building and development permits, erosion control, stormwater compliance, and the Town's tree management program.

Got questions? Submit them ahead of time by July 11 at OakIslandNC.gov/SURVEY so we can make sure your voice is heard!

[Learn More](#)



Funds Available for Façade Improvement Grant Program

The Town of Oak Island is committed to maintaining and improving the aesthetic appeal of its commercial districts, which are crucial to the Town's image, and economic vitality. To support this goal, the Town Council has approved the Façade Improvement Grant (FIG) Program.

This program provides an exciting opportunity for commercial property owners and tenants in Oak Island to receive financial assistance for exterior improvements to their buildings. By participating in this program, businesses can not only enhance their own properties but also contribute to the overall revitalization and charm of Oak Island.

The FIG Program offers matching grants that cover up to 50% of the cost of qualifying façade improvements. Grants can range from a minimum of \$250 to a maximum of \$10,000 per project. Only one application per property will be accepted each year, and funding is limited. Awards are made on a first-come, first-served basis, subject to the availability of funds.

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Reminder: Know the Rules on Credit & Debit Card Fees in NC

In North Carolina, businesses can charge a fee (surcharge) for credit card transactions, but not for debit card transactions. The surcharge must be clearly disclosed to the customer before the transaction, and it cannot exceed the actual cost to the merchant for processing the credit card payment.

Credit Card Surcharges: North Carolina law permits businesses to add a surcharge to credit card transactions to offset processing fees.

Debit Card Surcharges: Surcharges are prohibited on debit card transactions, even if the debit card is processed as a credit transaction. This is due to federal regulations.

Transparency: Businesses must clearly disclose the surcharge before the transaction, both at the point of entry and at the point of sale.

Cost Matching: The surcharge amount should be limited to the actual cost the business incurs for processing credit card payments.

Discounts for Cash/Other Methods: Businesses can offer discounts for customers paying with cash, check, or other methods that don't incur processing fees.

Convenience Fees: A "convenience fee" is different from a surcharge. It can be applied to transactions where a customer chooses a less common payment method (e.g., paying online instead of in person), but only if there's an option to pay without the fee (e.g., in-person payment).

If you're not sure whether your current practices are compliant, now is a good time to review them. You can contact your payment processor, legal advisor, or visit the North Carolina Attorney General's Office at ncdoj.gov for guidance.

Being transparent and following the law helps maintain customer trust and protects your business.



What's your biggest priority this summer as a small business owner?

Please select an option below.

Attracting new customers

Increasing foot traffic

Improving marketing/social media

Taking a much needed break





Upcoming Town Events

Development Services Stakeholders Meeting

Tuesday, July 15

2:00 PM

Town Hall

This is an opportunity to discuss building, permitting, and inspections through an upcoming stakeholders meeting.

Summer Concert Series

May 23 - August 30

6:30 PM - 8:30 PM

Middleton Park

The sun is out, the fun is back, and Bands by the Beach is ready to bring the soundtrack to your summer!

Farmers' & Artisans' Market

Mondays

June 2 - August 25

8:00 AM - 1:00 PM

Middleton Park

Farmers and artisans alike can be found in this great showcase of baked goods, produce, handmade crafts, and artistic goods.

[Learn
More](#)



Upcoming Town Meetings

Town Council Meeting

Tuesday, July 8 | 6:00 PM | Town Hall

Planning Board

Thursday, July 17 | 9:00 AM | Town Hall

Business Advisory Board

Tuesday, July 22 | 9:00 AM | Police Training Room

[View Full
Calendar](#)

Want to stay informed on all of the latest news and events throughout the Town? Sign up for *The Current* - the digital weekly update from the Town of Oak Island! To view the current edition, and sign up for email notification of new editions each week, just visit:

www.OakIslandNC.gov/CURRENT



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