

2.99% APR*
**Balance Transfers
through 2019!**

No transfer or annual fee.

*Loans subject to approval. Rates may vary.



Up to **2.00% APY***
**PERFORMANCE
MONEY MARKET**

The savings really add up!

OPEN TODAY

*Rates are effective 3/22/19 and are subject to change without notice. See branch for more details.



**GREAT
CERTIFICATE
RATES** as high as **3.35% APY***

The savings really add up!

**Act Now.
Limited Time Offer**

*Dividend rate & APY as of 1/14/19. \$100,000 minimum deposit. Rates subject to change.



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830 Greenbrier Circle • Chesapeake, VA 23320

Serving Everyone
in Hampton Roads



Spring News 2019

A Letter from the President

We're off to a flying start in 2019 and I'd like to share some of the highlights of the past 3 months with you.

As we've done in the latter part of 2018, we continue to add talent across the organization including key leadership roles. Some of these are new management positions that have been added to the branch system as well as in our Marketing, Community Development, and Training areas. In addition, we continue our practice of promoting from within to give current staff opportunities to develop and grow as the credit union grows. We're proud to help people move up in the organization and are delighted to bring their energy and new ideas into more responsible managerial roles in many cases.

We've also executed several projects designed to improve member service through technology and through our branch network to allow easier and more convenient access to the credit union 24/7 from wherever you are. These improvements included the roll out of a new account opening system in March to make it easier and quicker to join the



credit union. We moved our longstanding Wishart branch to Haygood, a newer more visible location in mid-January where we cut the ceremonial ribbon alongside Bobby Dyer, Mayor of Virginia Beach. We also achieved a milestone by opening our first Peninsula branch on George Washington Highway in Yorktown on March 4th and have a major grand opening celebration planned for early April. This Yorktown branch will be the first of its kind for ABNB and will serve as a working model for the credit union's new "Total Financial Center" branch concept. Beyond traditional transactions-based products and services, we will also spotlight Business Services, Investment Services, Indirect Auto Lending, Home Loan Services and Insurance Services, all under one roof. We encourage all our Peninsula members to stop in to visit with our staff.

We continue to be deeply involved in the communities we serve in many ways. We're reaching out to both businesses and residents near our branches to expand our awareness and gain new members for the credit union. I am particularly

proud of the efforts we made to assist members impacted by the government shutdown. Beyond offering a special Skip A Pay program and 0% interest short term loans for many members, we donated \$5,000 each to the Chief Petty Officers Associations of the Coast Guard Hampton Roads and Elizabeth City Chapters to assist local USCG families. In addition, ABNB staff participated in weekend pop-up Food Pantries to support affected families. These efforts truly embody the credit union philosophy of "People Helping People."

On behalf of our Board, our employees and other volunteers who are truly passionate about serving members, we're very excited about the great momentum that continues into 2019. We are running some terrific promotions for our credit cards, Performance Money Market, Certificates and Home Equity Lines of Credit. Our rates are extremely competitive, so we invite you to visit our website, stop in to a branch or call our Member Service Center to learn more.

I would like to close this message by saying that all the decisions we're making are strategic in nature and are designed with the goal of enhancing the member experience. We're very excited about the future of the credit union and want to thank you for being a member.

Charlie Hall



In the Community

ABNB Assists Coast Guard Members

ABNB assisted members impacted by the recent government shutdown. Beyond offering a special Skip A Pay program and 0% interest short term loans for many members, we donated \$5,000 each to



the Chief Petty Officers Associations of the Coast Guard Hampton Roads and Elizabeth City Chapters to assist local USCG families. In addition, ABNB staff participated in weekend pop-up Food Pantries to support affected families.

ABNB hosted several educational Mortgage Workshops and Lobby Days while Financial Counseling provided financial management classes for local students of all ages.

NEW BRANCHES

ABNB announced the opening of the new Yorktown branch on March 4th. This is ABNB's first branch location on the Peninsula. Other Peninsula locations are being planned for 2019 and beyond.



NEW Yorktown branch

We also celebrated the move of our Wishart branch to its new location at 1068 Independence Blvd. in Virginia Beach. We hosted a public ribbon cutting ceremony in partnership with the Hampton Roads Chamber of Commerce on January 30th, 2019 featuring Mayor Robert M. "Bobby" Dyer of Virginia Beach.



NEW Haygood branch



REMINDER

The 59th Annual Business Meeting of ABNB Federal Credit Union will be held on the evening of **Tuesday, April 23, 2019 starting at 6:00 p.m.** at the Operations Center, 830 Greenbrier Circle, Chesapeake, Virginia 23320. Please call (757) 523-5364 to make your reservation.

Did You Know?

Looking to learn more about Life Insurance?

ABNB Insurance provides members with options on all types of insurance products. Whether you are looking to compare prices on auto, homeowners, or renters insurance, we have you covered. Looking to learn more about Life insurance? We can help with that too. Own a business? ABNB offers a full line of commercial insurance options designed to give you peace of mind that your business is properly protected.

Our team of professional agents can educate you on how to make informed buying decisions, and make sure you are getting the proper coverage you need.

Don't take chances with something as important as protecting your loved ones and your property. Talk to one of our agents today and get on the road to better insurance. You might save a bundle too!

Donald Scott Chapman
Insurance Operations
Manager ABNB Insurance



Your Retirement Plan

When was the last time it was reviewed?

The transition into retirement is when you are changing from your full-time working years to your retirement years. If retirement is approaching, you may have to make numerous decisions.

- Can you afford to retire?
- What about early retirement — is it a possibility?
- If you want to continue working, are there other considerations?



Your first step is to review your sources of retirement income and estimate your retirement needs. The closer you are to retirement, the more accurate a picture you should be able to get. Even more, you should consider the timing of your retirement. We're here to help you prepare for the next stage.

Give our CUSO Financial Services* advisors at ABNB a call to set a complimentary appointment directly 757-523-5389.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA Opens a New Window. /SIPC Opens a New Window.) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations

of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. ABNB Federal Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members. For specific tax advice please consult a qualified tax professional.

New Hires & Promotions



BRENDA REED OLEJASZ
Promotion to
Director of EServices



JAY ALLEN
Dealer Lending
Liaison /Peninsula



LAUREN COSSEL
Community
Development Officer



LEISA BRISSETT
Promotion to Director
of Branch Operations



ROBERT HENDERSON
Dealer Lending
Liaison /Peninsula



TRACY ARNOLD
Promotion to
HR Director