



## Winter 2019 Community Newsletter

### President's Message



"It has been another very active year at ABNB and I'd like to share some of the highlights of the past 12 months with you. I would also like to preface this message by saying that all the decisions that have been made during the year have been done thoughtfully and with one goal in mind... to better serve our members. You are the reason that we exist. We will never lose sight of that.

As we look back on 2018, we continued to add talent across the organization including key senior leadership positions. We've also made a conscious effort to improve service to members through technology and our branch network that allow easier access to the credit union wherever you are, and whenever you need us. These improvements include opening a new branch in the Harbour View community in September, moving the Wishart branch to our new Haygood location in January 2019, and the most exciting news of all... opening our first Hampton Roads branch on the Peninsula in Yorktown in mid-February.

Beyond branches, we've made significant service improvements to eServices like online banking, mobile banking, ATMs and other points of contact. In addition, we continued to enhance our products and services making them more competitive than ever and introduced our new Free & Easy checking account which offers one of the best rates in the region along with great perks. We also upgraded our credit card offerings and are about to roll out a new online account opening and loan application system that make it easier than ever to connect with us remotely on a variety of devices.

We've also continued our commitment to serving residents in communities that experienced significant weather events by offering a special Skip A Pay program in the aftermath of hurricanes Florence and Matthew to provide relief to members affected by these storms. We broadened our charitable giving and community involvement initiatives by providing support for CHKD, Edmarc and many other non-profits in the region. In fact, I'm proud to announce that we will be introducing our new ABNB Foundation during the first few months of the year which will expand our ability to provide funding to local charitable organizations in the new year.

We continued to offer the Bank On financial counseling program and embarked on a multi-year sponsorship of Festevents in Norfolk which greatly increased our community involvement and visibility on the Southside. Finally, in December we joined hands with Hampton Roads Catholic Federal Credit Union through a merger that brings over 1,000 members into the ABNB family.

On behalf of our terrific employees and volunteers who are deeply passionate about serving members, we're very excited about the positive momentum that's been building over the past few years. It's all designed to enhance the ABNB experience for members and we look forward to continuing our success into the new year!"

-Charlie Mallon, President & CEO

### ABNB is Here for Your Financial Needs!



- Auto Loans
- Credit Cards
- Mortgages, Home Equity Loans, and Lines of Credit
- Certificate and Money Market Accounts
- Business Services
- Investments
- Insurance

Great rates and friendly service! [ABNBfcu.org](http://ABNBfcu.org)

### ABNB's 2018 Community Efforts



In 2018, ABNB became the Diamond Sponsor for tHRIVE Young Professionals network. "tHRIVE's mission is to provide a platform for young professionals to succeed. We want to connect them with business leaders and elected officials. We want them to stay in Hampton Roads," said Alisa Crider, Chairwoman of tHRIVE. ABNB is proud to support local young professionals and organizations which further enrich our community.



ABNB also partnered with Festevents in 2018 and was named the Title Sponsor of Norfolk's Town Point Park Main Stage over the summer.

"We are thrilled to work with ABNB in support of musical performances associated with all of our major festivals," Festevents' Director of Development, Claudell Clark said.

Throughout the year, we were out in the community for events like The Norfolk Jazz Fest, LatinoFest, Bayou Boogaloo, and Christmas Yule Log!



### Holiday Community Drives

ABNB has proudly supported local charities in Hampton Roads through the year. In 2018, we asked members to nominate organizations to benefit from ABNB's holiday charity effort. The organization chosen was The Greater Hampton Roads Diaper Bank. We are proud to have donated a wide variety of items from The Diaper Bank's wishlist, including diapers, wipes, and more thanks to member and ABNB staff contributions.



ABNB also participated in our annual fundraising efforts for Edmarc Hospice for Children. ABNB employees and members raised \$880 for The Hospice, and over 45 teddy bears were decorated and donated to the children and families of Edmarc Hospice!



Thank you to all who participated in our holiday drives!

# ABNB is Growing!

## ABNB Welcomes Hampton Roads Catholic FCU!



Hampton Roads Catholic FCU and ABNB FCU have joined hands. We'd like to welcome all Hampton Roads Catholic FCU members. Thank you for letting us serve your total financial needs!

## Wishart Branch has Moved to Haygood!

In January, we opened our new location, right across from the Haygood Shopping Center.

We're pleased to serve you from our new location at:



1068 Independence Blvd, Virginia Beach, VA 23455

## ABNB is Expanding into the Peninsula!

Look out for our newest branch coming to Yorktown  
**OPENING TUESDAY, FEBRUARY 19<sup>th</sup>!**

## A warm welcome to the newest additions to the ABNB Leadership Team:

- **Donald "Scott" Chapman**  
ABNB Insurance Operations Manager
- **Vicky James**  
Yorktown Relationship Manager
- **Yuriko Leverich**  
Chesapeake Square Relationship Manager
- **Michael "Mike" McNabb**  
Senior Vice President / Chief Lending Officer
- **Michelle Perry**  
Loan Center Manager
- **Randy Saltzman**  
Director of Brand
- **Traci Simons**  
ABNB Financial Investment Advisor
- **Tenisha Stephen**  
Sewells Point Relationship Manager



## 59th Annual Business Meeting of ABNB FCU



**Mrs. Mary Ann Melchers, Chairwoman**, has served since 1965 on numerous ABNB FCU committees, and from 1998 to present serves as the Chairwoman of the Board of Directors. She is currently a volunteer with the Cancer Care Foundation. She retired as the Deputy Director, Defense Automated Printing Service, Norfolk after 40 years of government service. She attended the Directors Leadership Institute at London Business College and is a Certified Credit Union Director (CCUD)



**Mr. Richard M. Cheliras, Vice Chairman**, has served on the Board of Directors of ABNB since 1990. He presently is the Chairman of the Governance Committee and a member of the Executive Compensation Committee. He previously served as the Treasurer of ABNB (2006-2014), on the Asset & Liability Management and Business Loan Committees, and was the Chairman of the Search Committee which selected ABNB's present CEO. He was the Treasurer of Navy Base FCU prior to the ABNB merger (1993) and served on the Supervisory Committee 1986-1988, and as the Chairman of that committee 1990-1991.

He is a retired Navy Commander, serving in the surface forces of the US Navy, and has retired from a second career in business. Prior to his retirement he was a Senior Vice President for a local environmental company, a Division Manager for an international service contracting corporation, and Director of Waste to Energy and Director of Environmental Compliance for the Southeastern Public Service Authority of Virginia. Mr. Cheliras is a graduate of the United States Naval Academy (BS), the United States Naval War College (Strategic Studies), and Troy University (MS in Business Management).



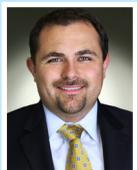
**Martha Smith** is Vice President for HR and Administration at Regent University, where she earned her M.A. in Management from the School of Business in 1995, and her Juris Doctorate (J.D.) from Regent's School of Law in 2014. She is an active member and volunteer leader in the Society of Human Resources Management (SHRM) and in the College and University Professional Association for Human Resources (CUPA-HR). Martha served from 2008-2014 on the Board of Directors of Guardian Federal Credit Union until Guardian FCU merged with ABNB Federal Credit Union in 2014. While serving on the Guardian Board she chaired the Member Loan & Delinquency Committee (2008-2010) and the Asset & Liability Management Committee (2011-2014). Martha and her husband Robert have been ABNB credit union members since 1991. Martha began her volunteer service with ABNB in 2014, serving on the ABNB Governance Committee where she continues to serve. Martha served in the U.S. Naval Reserve from 1983-1991, as a First Class Legalman. She and her husband Robert (a retired Navy Chief Petty Officer) have lived in the Hampton Roads community since 1978, moving from Norfolk to Suffolk in 1986.

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**Thomas Johns** is currently an Associate Director after 28 years of U.S. Coast Guard service and retiring from 14 years as the Operations Director at the law firm of Kaufman & Canoles, P.C. His Coast Guard service included both operational and financial management assignments, with his last tour of duty being the Commanding Officer of the Coast Guard Finance Center in Chesapeake. At Kaufman & Canoles, Tom led seven departments, managed the firm's office leases and insurance policies, and served on various industry study and cybersecurity committees. While at the law firm, he co-authored two articles entitled "The Corporate Emergency Response Plan: A Smart Strategy," published by the American Bar Association and "Emergency Response Planning: An Ounce of Prevention is Worth a Pound of Cure" which was published by the Bureau of National Affairs. Tom graduated with a Master of Science degree in finance (cum laude) from the U.S. Naval Postgraduate School, Monterey, CA and was afforded a Bachelor of Science degree with a major in economics/management from the U.S. Coast Guard Academy. Additionally, he was credentialed as a Certified Legal Manager (CLM) by the Association of Legal Administrators. His community involvement has included serving the members of both the Hampton Roads Chapter, Association of Military Comptrollers and the members of the Hampton Roads Chapter, Association of Legal Administrators as its President. He additionally serves as a deacon and a member of the finance committee of his church.

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**Wesley Parker, P. E., PTOE** is a Senior Transportation Engineer and Associate with Clark Nexsen. He is a civil engineering graduate of Old Dominion University and an active board member of the Virginia Section Institute of Transportation Engineers (VASITE) where he serves as Chapter Vice President. An Eagle Scout, Wes also has served as vice president of camping operations for the Tidewater Council, Boy Scouts since 2010 and he has served as a Volunteer at ABNB since 2018. Wes is an extremely dedicated business professional and volunteer within the community and was a Hampton Roads Inside Business 2016 Top 40 Under 40 honoree.

Annual Meeting will be held Tuesday April 23, 2019. There will be no nominations from the floor when there is only one nominee for each position to be filled. Nominations for vacancies may be made by petition signed by 1% of the members with a maximum of 500. Such nominations must be accompanied by a certificate from the nominee stating that they are a member of ABNB, they are agreeable to being nominated and must state the term that they want to be nominated for. The nomination must be filed with the Secretary of the board no later than Thursday, March 14, 2019. The Secretary shall cause such nominations, along with those of the Governance Committee, to be posted in a conspicuous place in the credit union at least 35 days prior to the Annual Business Meeting.

# 2.99% Intro APR\*

## Balance Transfers through 2019!

2 Great Cards  
No Transfer Fee



Apply today. Call 757-523-5353, or visit:  
**ABNBfcu.org/balancetransfer**

\*APR Annual Percentage Rate. Rate of 2.99%APR only eligible during promotion of 01/01/2019 - 06/30/2019. After promotional period ends on 12/31/2019, rate will return to original APR range of 7.99% - 18.00%. No annual fees or cash advance fees. Foreign transaction fees apply. All loans subject to approval. Rates may vary depending on credit worthiness. Some restrictions apply.

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

IRA CERTIFICATE RATES up to 3.40% APY\*



The savings really add up!

OPEN TODAY  
**ABNBfcu.org/certificates**

\*APY stands for Annual Percentage Yield. The dividend rate and APY are accurate as of 01/14/19. Penalties for early withdrawal of certificates may apply to all certificates at 15 day times original term of dividends on amount withdrawn. Rates are subject to change without notice. Existing ABNB certificates not eligible.

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- 24/7 access to your money
- Online and Mobile Banking
- E-Statements and Bill Pay
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Enroll Today!  
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All ABNB branches will be closed  
**Mon. Feb. 18th**  
in honor of President's Day



Serving Everyone in Hampton Roads

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