

Here for You Here for our Community

Spring 2018 Community Newsletter

Don't Miss Our Home Buyer Event!

Are you looking to buy a new home, but you don't know how to get started? Well you're in luck! Come out to our Home Buyers Seminar, hosted by Bianca Avery-Poland of our ABNB Mortgage Team.

Sat. April 28th (11AM -1PM)

Salvatore's Pizzeria: 4876 Princess Anne Rd, Va Beach, VA 23462

RSVP no later than Mon. April 23rd to: mortgages@abnb.org

For more information, visit us at: **ABNBfcu.org/mortgageseminar**



...and while you're in the area, why not visit our Fairfield Branch?

5288 Providence Rd, Va Beach, VA 23464

Get ready for our 15th Annual Fish Fest!

This year will be our 15th Annual Fish Fest benefitting the Children's Hospital of the King's Daughters! Since the beginning of this event, we've raised more than \$500,000 for CHKD! With your help, we hope to make this the biggest year yet!

Join us on Friday, June 22nd at the Virginia Beach Oceanfront for a fun day of fishing on the Chesapeake Bay. Plus there will be raffle prizes and lunch provided, all to support CHKD.

For all the details and to register, visit: ABNBfcu.org/fishfest

Not able to make the event? Visit one of our 18 local branches to make a donation!



Calling all little artists!



Julian, 2017 CHKD Champion Child wearing last year's t-shirt, designed by 9-year-old Rayna Klar

Children 12 and under are invited to submit their works of art, featuring creatures of the sea to be considered for this year's Fish Fest t-shirt! Drawings are due Friday, May 11 and will be posted to our Facebook page May 14-18 for voting! The drawing with the most 'likes' will become the featured drawing on this year's event t-shirt and the winner will receive 2 free event tickets!

Find all the details and how to enter by visiting:

ABNBfcu.org/youngartists

Mark Your Calendars!



• April 24 - Annual Meeting

The Annual Business Meeting of ABNB will be held from 9am - 10am at the ABNB Ops Center, 830 Greenbrier Circle in Chesapeake.

RSVP by visiting: **ABNBfcu.org/annualmeeting** or by calling (757) 523-5364.

- June 22 Fish Fest
 Visit ABNBfcu.org/fishfest for details!
- Date Change for Our
 Member Appreciation Event:

 For your convenience, this event

For your convenience, this event has been moved from the summer, and will now be held on **Sat. Sept 22!**

Holiday **Closings**

Memorial Day May 28th 2018

Independence Day July 4th 2018





With the ABNB Spring HELOC Special

Are you a homeowner looking for some extra cash?

Maybe you're planning a family vacation or need to make some home improvements?

If so, now's the perfect time to take advantage of our Spring HELOC Special!

1.99% APR* for the first 9 months!

HELOC rates as low as

Drop by one of our branches today to learn more, or visit us online at: ABNBfcu.org/springheloc Don't delay -Offer ends April 30, 2018!

*APR = Annual Percentage Rate. Rates are subject to change without notice. Credit qualification applies to all mortgage loan applicants. Existing ABNB Home Equity Line of Credit loans excluded from this offer. Rate of 1.99% APR applies only for the first 5 months from date of funding, after which rate changes to Prime + Margin. Prime rate as of 03/28/2018 is 4.75% APR. No Closing Cost feature on our home equity products require a minimum advance or loan amount of \$15,000 of new money at time of loan closing. Home Equity lines of credit mortgage loans paid off and closed in less than 24 months from the loan origination date will require reimbursement of all closing costs. Offer valid for single family, owner-occupied, primary residences only. Closing costs are determined by the Home Equity product mortgage amount. Membership eliqibility and \$1 membership required. Promotion ends 04/30/3018.



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Earning rewards is simple, just bank as you normally do and we'll thank you in cash each month!

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We don't do garden-variety **Business Solutions...**...Unless, of course, you own a nursery!

You already know you can come to ABNB for your own personal financing needs, but did you also know we also offer **up to \$7 million in business loans?**If you're a local business owner or looking to start up,

ABNB can help finance your business service needs!

Learn more by giving us a call at (757) 523-5369, or visit us online at: ABNBfcu.org/business



We Can Help You Roll Over Your 401(k)

Deciding what to do with your 401(k) plan assets can be complex. Your future is too important to risk making the wrong choice, but we can help. Our CFS Financial Consultant can assist you in consolidating your retirement accounts** and help you retire with confidence by helping you to:

- Potentially save money on annual fees
- Allocate, diversify, and re-balance current holdings
- Simplify required minimum distributions
- Consolidate statements

Schedule your appointment by calling (757) 523-5389 or emailing investments@abnb.org

*Investments are not NCUA/NCUSIF Insured, not Credit Union Guaranteed, and May Lose Value

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC), and 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. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

CFS does not provide tax advice. For specific tax advice please consult a qualified tax professional.

**Before deciding whether to retain assets in an employer sponsored plan or roll over to an IRA an investor should consider various factors including, but not limited to: investment options, fees and expenses, services, withdrawal penalties, protection from creditors and legal judgments, required minimum distributions and possession of employer stock.

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