

Join us Saturday, October 6th for our
Member Appreciation Day!

Enjoy food, fun, and a private
concert by The Deloreans 80's Band
performing live for ABNB Members!

RSVP today at:
ABNBfcu.org/memberappreciation



Fall 2018 Community Newsletter

Looking for a New Home? ABNB is Here to Help!

Come out to our Home Buyers Seminar hosted by Bianca Avery-Poland of our ABNB Mortgage Team

Saturday, December 1st (11AM -1PM)

Russell Memorial Library: 2808 Taylor Rd, Chesapeake VA 23321



RSVP no later than Tues. Nov 27th to:
mortgages@abnb.org

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

...and while you're in the area, why not visit our Chesapeake Square Branch?
4109 Chesapeake Square Blvd., Chesapeake, VA 23321

Forbes2018

BEST-IN-STATE CREDIT UNIONS

**ABNB Federal Credit Union is proud to have been
named in Forbes Magazine's first-ever "America's
Best-In-State Credit Unions of 2018" ranking!**

To read the full details, visit: ABNBfcu.org/forbes

New Harbour View Branch Opening!

ABNB is growing, which means you might start seeing
more of our friendly faces throughout Hampton Roads!

Come visit us at our newest branch office located in the
Harbour View neighborhood of Suffolk.

**We will be celebrating Harbour View's
grand opening the week of October 22nd!**



Two ways to give back!

This holiday season, ABNB will be raising funds for **Edmarc Hospice for Children!** Each branch will be raffling off teddy bears decorated by our staff! All donations \$1 and up will put you in a drawing to win the branch bear! All funds collected will support Edmarc Hospice for Children.



In the past, ABNB has teamed up with local charities to support efforts for coat drives and animal shelters. This year, we would like to give you the opportunity to choose the organization in which to donate this holiday season.



Nominate the charity of your choice by visiting: ABNBfcu.org/giveback

Did you know that ABNB offers property and casualty insurance?

We have saved our members over \$200,000 on insurance premiums!

Contact us today for your complimentary insurance review and to take advantage of member-only savings!

Call us at (757) 523-5352, or visit: membersinsuranceagency.com



Introducing Our New Free & Easy Checking Account!

ABNB is proud to introduce a new checking account that will provide amongst the best rates and benefits in our region! This new financial tool represents the kind of checking account our members deserve as well as a higher level of ease and convenience.

As of 11/6/18, we will no longer offer Kasasa Cash or Kasasa Cash Back checking accounts. Members who currently use these accounts will be provided the new Free & Easy Checking account detailed below. This new account is absolutely free and requires no qualifiers to receive the benefits it provides. It's free and easy! There is no action required on your part with this change. We have taken care of everything for you starting 11/6/18.

Benefits of Free & Easy Checking

- No qualifiers to get the most value from the account!
- Dividend-bearing at 0.30 APY*
- Refund of ATM fees nationwide (up to \$25 monthly)
- No minimum balance requirements
- Unlimited transactions
- No monthly service fee
- Free E-Services Package
 - Free Online banking
 - Free Mobile banking with free Mobile Deposit
 - Free Visa debit card
 - Free Bill Pay
 - Free Popmoney
 - Free Apple Pay
 - Free eStatements
- Free Security Package
 - Free SecurLock App for debit or credit cards
 - Free E-Lerts
 - Free credit report when you open account (optional)



Again, no action is required on your part with this change. Your Visa debit card, PIN, electronic deductions, and checks will continue to function as normal.

If you have any questions about the change to your checking account, please call us at (800) 443-1141 or (757) 523-5300, or visit any of our 18 branch locations.

*APY = Annual Percentage Yield. Rates are subject to change without notice. Some restrictions apply.

Introducing Our New Performance Money Market Account!

ABNB is proud to introduce a new money market account that will provide amongst the best money market rates in our region!

Our Performance Money Market is for those who wish to safeguard higher deposit amounts in an account with an accelerated dividend rate. It's performance based – the higher the balance, the better the rates. And the rates are really good!

This new account will replace the Money Market, Platinum Money Market and Platinum Money Market Plus accounts as of 11/1/18. There is no action required on your part with this change. We have taken care of everything for you starting 11/1/18. All you need to do is enjoy the new rates and benefits listed below.

Our New Performance Money Market offers:

- Higher Yields

Balance	APY†
\$1,000 - \$10,000	0.15%
\$10,000.01 - \$25,000	0.20%
\$25,000.01 - \$50,000	0.30%
\$50,000.01 - \$100,000	0.50%
\$100,000.01 - \$250,000	0.75%
\$250,000+	1.00%

- No monthly service fee
- Minimum \$1,000 to earn dividends
- Free Online Banking
- Free Mobile Banking with Mobile Deposit
- Free E-Lerts



If you have any questions about the change to your money market account, please call us at (800) 443-1141 or (757) 523-5300, or visit any of our 18 branch locations.

† APY = Annual Percentage Yield. Rates are effective 11/1/18 and are subject to change without notice. Dividends are calculated by the average daily balance of at least \$1,000.00. No dividend will be earned on any dividend period if the average daily balance is below \$1,000.00.

HOLIDAY SKIP-A-PAY

Looking to get some extra cash for those holiday expenses? **Well you're in luck!**

We are offering our members a chance to skip their December and January loan payments on select ABNB loans. To be considered for Holiday Skip-a-Pay, **be sure to submit your request by Nov. 21, 2018.**

For more details, visit us at one of our 18 branch locations, or visit: ABNBfcu.org/skip

