

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

The savings really add up!
OPEN TODAY

*Rates are effective 03/01/2019 and subject to change without notice. Dividends are calculated by the average daily balance of at least \$1,000.00. APY of 2.00% only applicable to balances over \$250,000.00.

**GREAT
CERTIFICATE
RATES** as high as **3.20%** APY*

The savings really add up!
**Act Now.
Limited Time Offer**

*Dividend rate & APY as of 07/01/19. \$100,000 minimum deposit. Rates subject to change.

HELLO HELOC!

**Fixed Rate
Home Equity
Line of Credit**

12 Year 5.49% APY*
17 Year 5.99% APY*

Great rates. No minimum draw or closing costs.
OPEN TODAY!

*APR is based on percentage rate. APRs are fixed rates with an APR of 18.00% and will not increase during the life of the loan. Rates and terms subject to change without notice. Available to members with qualifying credit. Some restrictions may apply.

ABNBFCU.ORG



(800) 443-1141 • (757) 523-5300



830 Greenbrier Circle • Chesapeake, VA 23320

Serving Everyone
in Hampton Roads



Summer News 2019

President's Message

I wanted to begin this message by saying that we have all been deeply saddened by the recent tragic events in Virginia Beach. We will always remember the families, friends and members of our community that were affected by this tragedy. As a close-knit community, we must find the strength to stand together in times of great sorrow. We also pledge to honor the memory of our friends and neighbors to continue to make our community stronger in the future! As your community credit union, ABNB FCU has acted by donating \$25,000 to the Virginia Beach Tragedy Fund in memory of those we lost and to assist the many friends and families directly affected. #VBStrong. **You can also contribute, text vabeach to 41444.**

It's hard to believe that we're halfway through the year already, but many great things continue to happen at ABNB as we re-imagine the credit union of tomorrow. In April, we held our 59th Annual Meeting. During the meeting the Board of Directors and the members expressed their sincere thanks to Mary Ann Melchers who stepped down as the Chairman of the Board after



20 years of leadership. Mrs. Melchers has had a longstanding history of service to ABNB, its members and credit unions in general. She is a fierce advocate for our members and has shown great leadership during her 54-year credit union career. In fact, she was recently honored for her service by Representative Elaine Luria. We are grateful that Mrs. Melchers will continue to serve the credit union as a member of the Board of Directors and are excited to work with our new Chairman of the Board, Richard M. Cheliras.

We are also proud to be a homegrown financial institution with local roots and a 59-year history of service to members in the Hampton Roads community. Our local presence means we're here for members every day, we live and work next door to the people in our towns and neighborhoods, we support local organizations and invest back into the communities where we do business. In short, we care about and are dedicated to serving everyone in Hampton Roads and Northeastern North Carolina.

As a community credit union, we also strive to be a good corporate citizen

by supporting multiple non-profit organizations and being visible in the cities and towns where we do business. You may have seen our staff manning the FestEvents booths during weekend events on the Waterfront in Norfolk. We also support many local charitable organizations in the region through sponsorships and other forms of funding. In addition, we'll be hosting our Member Appreciation Day at the corporate headquarters in Chesapeake on Saturday, October 19, 2019, so mark your calendars and visit www.abnbfcu.org for all the details.

Finally, we're always looking to provide value to our members in the form of fantastic loan and deposit promotions during the year. We're currently offering very competitive rates on our Performance Money Market accounts and Certificates/IRA Certificates as well as on our credit cards and Home Equity Lines of Credit. Visit our website, stop in at a branch or call our Member Service Center to learn more. Thank you again for choosing ABNB to be your financial institution of choice. We appreciate your business and look forward to continuing to serve you today and into the future.

Charlie Thibault



ABNB In the Community

ABNB presented Lauren Krieger of Children's Hospital of The King's Daughters (CHKD) with a check for \$7,197 raised in partnership with the National Association of Federally-Insured Credit Unions (NAFCU)!



ABNB partners annually with the Defense Credit Union Council's (DCUC) Armed Forces Financial Network (AFFN) Military Community Support Program to support the Portsmouth Fisher House/Fisher House Foundation. This year, DCUC donated on behalf of ABNB to support the Fisher House's mission of providing free housing to military and veteran families while a loved one is in the hospital.

ABNB presented a check for \$2,000 to THRIVE Peninsula's Executive Director, Angela York, during our new Yorktown branch's ribbon cutting ceremony. ABNB donated \$100 to THRIVE, a local non-profit serving families in need, for every new member who joined at the Yorktown branch between March 4th and April 1st.



Did You Know?

All Business, All the Time

Do you have a business and would like all your accounts in one place? ABNB offers many services for our Business members; including loans. From vehicle to real estate and everything in between, we have something that suits your specific needs.

Benefits of ABNB Business Services:

- ▶ All loan decisions are made locally in the Hampton Roads area
- ▶ We welcome all types of businesses
- ▶ We provide secured and unsecured options

We help all businesses, from startups to established businesses!

Contact our Business Services department today to learn more at
757-523-5369

NEW BRANCHES

ABNB hosted the grand opening of our first branch on the Peninsula in Hampton Roads. The branch is located at 1600 George Washington Highway in Yorktown. A Grand Opening celebration took place April 1st through April 5th with refreshments served daily. ABNB also hosted a public ribbon cutting ceremony on April 2nd featuring Tom Shepperd, Chairman of the York County Board of Supervisors.



NEW Yorktown branch

FEE CHANGE COMPLIANCE NOTICE

Effective September 2, 2019, ABNB will increase the Account Collection Fee to Garnishments/Levies/Liens to \$75.00.



SAVE THE DATE!

ABNB's annual Member Appreciation Day
Saturday, October 19th
11am - 1pm

830 Greenbrier Circle in Chesapeake.
Stay tuned for more information.

Understanding and Improving Your Credit Score

FREE SEMINAR AUGUST 27 TH

Reservations Required
RSVP at (757) 523-5380

Would you like to improve your credit score but you don't know how to get started? Do you have little or no credit, and would like to learn the best way to establish credit for yourself?

By attending the seminar, you will be able to take advantage of a personal credit report analysis and a Q&A session. Space is limited, so act fast! Deadline to RSVP is Friday, August 23rd. For more information, visit: ABNBfcu.org/creditseminar

Our Financial Counseling Team can help!

▶ **TUESDAY, AUGUST 27TH AT 5:30pm**

ABNB Operations Center:
830 Greenbrier Circle, Chesapeake, VA 23320

New Hires & Promotions

ROBERT "ROB" ATWOOD

Director of Information Technology

CHAKA GATLING

Retail Training Manager

TIFFANY JEFFERSON

Promotion to Relationship Manager

KELLY MARTINEC

Promotion to Relationship Manager

SUSAN NEWMAN

Promotion to Financial Services Specialist

HEIDI OLSEN

Promotion to Regional Brand Manager

TERESA RIOS

Regional Brand Manager

ALEXANDRA ROTHMICH

Relationship Manager

MIKE STIDHAM

Enterprise Systems Manager