You asked, we listened!

2 New Branch Locations
OPEN THIS FALL!

Little Neck Branch
NOW OPEN AT:
3237 Va Beach Blvd,
VA Beach, VA 23452

Moyock Branch
MOVING TO:
562 Caratoke Highway,
Moyock NC 27958
Opening: Nov 14th

The card that's as bold as you are

Delivering rewards for your lifestyle.
Introducing our NEW Onyx credit card!

This credit card rewards you for just using it. For every purchase
you make, you earn..... Rewards!

Use the points on travel, merchandise, gift cards or CASH BACK.

What’s even better, we’ll give you 50,000 points when you
purchase up to $4,000 in the first 90 days! If you like to get
rewarded for using your credit card, this is for you.

Coming soon to ABNB!

Capture that one perfect moment and keep it right at
your fingertips with a custom photo debit card from ABNB!

Learn more by visiting:
ABNBFcu.org/customcards

A strong middle class depends on strong credit unions
54% of Americans say credit unions are the best place for middle class people to deposit their money.
Unlike banks, credit unions are not-for-profit financial cooperatives owned and operated by our
members. Credit unions like ABNB keep our economy strong and provide a smart financial choice
for consumers. As we enter the 2016 Election season, we want to make sure every candidate,
Republican or Democratic, knows that too. In the upcoming debates, credit union members
deserve to hear all the candidates for the White House talk about the economic issues that really
matter to middle class families.

Let’s make sure the presidential candidates are talking about the economic issues middle class credit
union members care about most. Let them know you want to hear their views on middle class
economic issues and tell them why credit unions matter. It only takes a few minutes to send a
message to the Presidential candidates!

Visit middleclass2016.com and make your voice heard!

Understanding and Improving Your Credit Score

Would you like to work on improving your credit score, but you don’t know how to go about it? Do you have little or no credit, and would like to learn the best way to go about establishing credit for yourself?

We Can Help!

Tuesday, November 15, 2016 at 5:30pm

Wishart Branch:
4524 Wishart Road, Virginia Beach, VA 23455

Upon attending the seminar and filling out a release authorizing ABNB to pull a credit report inquiry, you will receive a free copy of your credit report, and will be able to take advantage of a personal credit report analysis and question and answer session. Reservation Required.

Call in your reservation to the Financial Counseling Department, at (757) 523-5380. Space is limited, so act fast!

REMEMBER... you must FIRST call to reserve a space and THEN fill out a credit report release form, to be sent to the Financial Counseling office prior to attending the class (The deadline to turn in releases and reservations is Thursday, November 10, 2016).

To download your release form, and for more information, visit: ABNBfcu.org/creditseminar

Low Balance & Dormant Account Policy

Share accounts with a balance less than the minimum balance required to own a share ($1,000 one dollar for (3) three months will be closed and the funds transferred to the general ledger. Funds may be withdrawn and transferred from any other jointed owned account or sub account (including share certificate accounts) to maintain the required minimum balance. If such a transfer is made, written notice will be provided to the member. Sub-share accounts such as share draft/checking, club, money market, insurance, and escrow, with no activity for (6) six months will be closed and the balance transferred to the regular share account. Share accounts to include Youth accounts that have not had member-initiated activity for (12) twelve months will be classified as a dormant account. These accounts will be assessed an inactive account fee of ($15.00) fifteen dollars each month until the account balance is less than the minimum ($1,000) one dollars required to retain credit union membership. At the time the account is less than ($1,000) one dollar, it will be closed and the funds transferred to the appropriate general ledger account. If an account balance is greater than the minimum to retain membership after (5) five years of being dormant, the balance in the account will be forwarded to the state under the Virginia Unclaimed Property Act (Escheat Law).

How much do you know about your current insurance coverage?

Are you paying too much? Do you have enough coverage? ABNB’s Member’s Assurance Property & Casualty Team can help answer all of your questions!

Call one of our licensed agents at: (757) 523-5352 for your complimentary insurance review!

Two ways to GIVE BACK!

ABNB is teaming up with the Salvation Army to provide coats to our neighbors before the cold weather hits our community. Boxes will be available at all 18 branches for you to donate your new or gently used coat. The Salvation Army will distribute the coats to those in need.

Plus, to help raise 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 go to support Edmarc Hospice for Children.

Begins October 3rd and runs through December 2nd!