



Do you need that extra cash to help out with holiday bills, home repairs, or a much needed vacation?

Whatever your need may be, you should talk to us about our Home Equity Line of Credit. We have a great rate starting at Prime minus 2%.¹ In addition to great rates we offer a no closing cost Home Equity Line of Credit that is perfect for all of your financial needs.²

1. Prime Rate is based on the published rate in the Wall Street Journal. A promotional rate of Prime minus 2% is offered from January 1st to March 31st and will be good until 12-31-2008. After this period, the rate will revert to the Prime rate as published in the Wall Street Journal and may include an additional margin depending upon the loan to value. See or call a loan representative for more details.

2. To qualify for the no closing Home Equity Line of Credit, you must take an initial draw of at least \$15,000. A minimum balance of \$5,000 must be kept on the Home Equity Line of Credit for 24 months. If you pay the balance off in full within the first 24 months of your loan, these fees will be added onto the payoff amount.

“Understanding and Improving Your Credit Score” Educational Seminar

- ☐ *Would you like to work on improving your credit score, but you don't know how to go about doing 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!

WHEN:

TUESDAY, JANUARY 22, 2008 at
5:30 PM

WHERE:

Wishart Branch

PRESENTER:

ABNB Vice President of
Lending, Craig Zuidema

OTHER TOPICS COVERED:

Credit Scoring, Credit Repair, How to initiate a Dispute, How to Establish/Reestablish Credit

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. Click here for the form. Reservation Required. Call in your reservation to the Financial Counseling Department, at 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 Friday, January 18, 2008).

Announcing Single Sign On for all your credit union and investment accounts!

If you have investment accounts associated with **ABNB Financial***, you can now choose to view them in **CU@home** along with your ABNB credit union accounts. When you log into CU@home, you'll be given the option to make your investment accounts viewable automatically whenever you sign on – no more extra clicks or additional login's. Your investment account balances will be right there beneath your other **ABNB** accounts.

If you already have an investment account and would like to have it linked to your ABNB accounts, please contact Susie Knotts at sknotts@abnb.org or 757-523-5389. She can explain how you can associate your investments with **ABNB** to view all your financial data in one place.

investment products and services offered through CUSO Financial Services, L.P. (CFS), an independent broker/dealer, are not NCUA/NCUIF insured, not Credit Union guaranteed, and may lose value. Representatives are employed by ABNB Federal Credit Union and registered through CFS. (Member FINRA/SIPC) ABNB is in partnership with CFS.

ABNB is not issuing any new ATM cards*. Members that need replacement cards for lost, stolen or expired cards will be issued ABNB's Visa Debit Card. The Visa Debit Card offers enhanced, convenient features:

- ☐ It can be used as an ATM card.
- ☐ It can also be used for point of purchases.
- ☐ It can be used as checking account debits.
- ☐ The Visa Debit Card offers debit rewards for signature based transactions.

Members with ATM cards are encouraged to visit any branch and exchange their ATM card for the current Visa Debit Card.

*Effective October 1, 2007

Quicken® Downloads

ABNB FCU is now offering our members who use Intuit Quicken the ability to download their ABNB account data into their Quicken for Windows or Quicken for Macintosh. We are not supporting download to the Intuit Quickbooks product.

Members must own the current year Quick product or one of the two previous years. A new release of Quicken is available each year from Quicken.

We support download via Quicken's Web Connect method which requires a login to **CU@HOME** for download.

The service is offered for a \$5.00 per month fee. The fee is waived for **ABNB FCU** members who have all of the following:

- ☐ **A checking account**
- ☐ **A direct Deposit**
- ☐ **Enrolled in eStatements**
- ☐ **Enrolled in eMail Services**



Look for this icon at **CU@HOME**

Holiday Closings

Tuesday, January 1st, 2008, Monday, January 21st, 2008,
New Year's Day Martin Luther King, Jr. Day

Monday, February 18th,
President's Day

46th Annual Business Meeting

The 46th Annual Business Meeting of ABNB Federal Credit Union will be held on Monday, April 21, 2008 from 9:00a.m. to 10:00a.m., at ABNB Corporate Headquarters and Operations Center, 830 Greenbrier Circle, Chesapeake, VA. 23320. Reservations are required. Please call 523-5300 to make your reservation no later than Wednesday, April 2, 2008.

Elections will be held for three positions on the Board of Directors, each serving three years. Elections shall be determined by plurality vote and shall be by printed ballot except where there is only one nominee for each position to be filled.

Nominations for Elections of Directors are:



Marvin L. Brangan is a native of the local area who is currently President of Professional Tax and Accounting Service in Virginia Beach, and is currently a member of the Asset and Liability Management Committee. Prior to his position with Professional Tax and Accounting

Service, he was the owner of Adamson Oil Co. for over 20 years. He has served as a volunteer in various community organizations such as the United Way, Norfolk Sertoma, and Jaycees. As a member of Providence Presbyterian Church, he has held the positions of Elder, Chairman of Christian Education Committee, Sunday School teacher, Church treasurer and Youth Director, and he is currently President of the Men's Group and a Choir member.



Mr. Thomas P. McAndrews has been a Board Member of credit unions first with Ft. Norfolk FCU in the early 1960's, while working for the Corps of Engineers, then with St Gregory's FCU, and finally with Amphibious Base FCU starting in 1978 which merged to become

today's ABNB Federal Credit Union. He presently is the Vice Chair of the Board, Chair ALMC, member of Building Facilities Committee, and Personnel Policy & Grievance Committee. Other activities include: Chair Board of Directors of Marian Manor assisted living facility; Board Member of Our Lady of Perpetual Help nursing facility and Catholic Charities of Hampton Roads. He helps run the church bingo game every Friday night and chairs parish Finance Counsel. [Play golf on Wednesday]. Retired Professional Civil Engineer from civil service with Navy Facilities Engineering after 37 years of service.



Mr. Byron O. Walker is a charter member of the ABNB FCU since March 1960. He chaired the Credit committee for 5 years of the 10 years he served on that committee. He has chaired the delinquent loan committee, served on the Education Commit-

tee, Annual Meeting committee, Special Events committee, and Building Facilities Committee. He has chaired the legislative committee since 1980 to present and is currently Board Secretary, 1984 to present. He has served the credit union as President (Chairman), Vice President (Vice-Chairman), Treasurer and Secretary. Mr. Walker has served as Chairman of the Chapter Worker of the Year Committee for 10 years. He was honored with the Chapter Volunteer of the Year Award in 1996. He retired from Civil Service (Navy Department, Amphibious Base, Little Creek) after 34 years. Prior to that he worked as a ticket agent and reservationist for United Airlines. He is currently the Adjutant/F.O. Chapter #136 Military Order of the Purple Heart, Va. Beach, Va. He was Commander of the Chapter for four years. He is currently assistant Civilian liaison to the U.S.S. Anzio (CG 68) cruiser, representing The Anzio Veterans of WWII. In WWII, Mr. Walker served in the U.S. Army for 3 years (heavy artillery). He fought in the North African, Mediterranean and European Campaigns with three Army's 3rd, 5th, and 7th.

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 Wednesday, March 12, 2008. 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

Before You Go...

Take Foreign Currency along with you- besides the convenience, we have the safest, and most secure method of purchasing. We even ship to your home or office!



Choose from more than 125 countries and American Express® Travelers Cheques in 18 countries.

Don't pay exorbitant fees found in airports, hotels and currency exchange outlets around the world.

Values:

- Cash in hand - means you avoid using credit cards and paying the 3% surcharge on overseas purchases; and paying up to 9% for each \$100 ATM withdrawal.
- C.P.P. Sell Back Guarantee – with Currency Price Protection, return unused foreign currency and we'll pay you the exact exchange rate as originally purchased.

Place your order today by calling 757-523-5300 or visiting www.abnbfcu.org.

IMPORTANT NOTICE FOR OUR MEMBERS

Low Balance & Dormant Account Policy
Any Regular Share Account to include Youth Accounts with a balance less than the minimum balance required to own a share (\$15.00) for (3) three months will be closed and the funds transferred from any other jointly 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.

Any Regular Share Account or Youth Account that has had no 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 each month until the account is less than the minimum required to retain credit union membership; twenty-five (\$25.00) for Regular Accounts and Youth Accounts. At that time the account will be closed and the funds transferred to the General Ledger. If an account balance is greater than the minimum to retain membership after (5) years of being dormant, the balance in the account will be forwarded to the state under the Virginia Unclaimed Property Act (Escheat Law).

Share Draft Accounts, Christmas Club, All Purpose Club, and Escrow Accounts with no activity for six (6) months will be closed and the balance transferred to the Regular Share Account.

The Supervisory Committee will attempt to inform members of the need to take the necessary actions to bring their account to an active status.

If a member brings the account to an active status, inactive fees will not be refunded and dividends will not be paid on those funds. If the funds are forwarded to the state, it is the responsibility of the member to take appropriate action to recover the funds.

ABNB
Federal Credit Union
Better than a Bank

(800) 443-1141
(757) 523-5300
www.abnbfcu.org