

## ABNB Branch Locations

### Virginia Beach

Wishart  
4524 Wishart Road

Fairfield  
5288 Providence Road

Kemps River  
5399 Kemps River Drive

Red Mill Commons  
2181 Upton Drive

Salem  
2077 Lynnhaven Pkwy.

### Chesapeake

Cedar Road  
1109 Cedar Road

Sam's Drive  
1434 Sam's Drive

### Base Locations

NAB  
1173 Amphibious Drive, Bldg. 3448

NAB West Side  
2525 Midway Road, Bldg. 1611

### Norfolk

Fort Norfolk  
803 Front Street

NSN  
9155 Seabee Road, Bldg. CD-25

Sewell's Point  
985 Denison Avenue

### Suffolk

Town Point  
6546 Town Point Road

Centerbrooke  
1024 Centerbrooke Lane

Nansemond Branch  
617 East Washington Street

### Moyock, NC

Moyock Commons  
102D Moyock Commons Drive

Call 757-523-5300

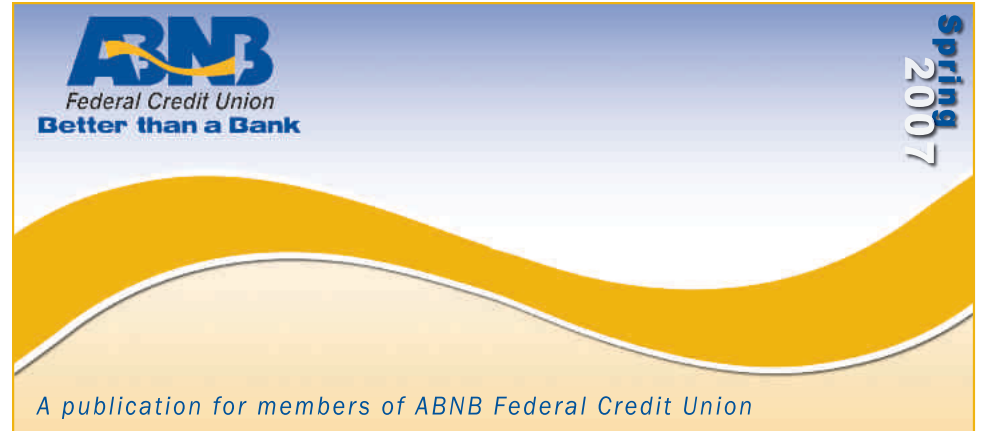
Click [www.abnbfcu.org](http://www.abnbfcu.org)



## Welcome First Calvary Baptist Federal Credit Union members!

As of April 1, 2007, members of First Calvary Baptist FCU officially became members of ABNB.

Welcome to the ABNB Family.



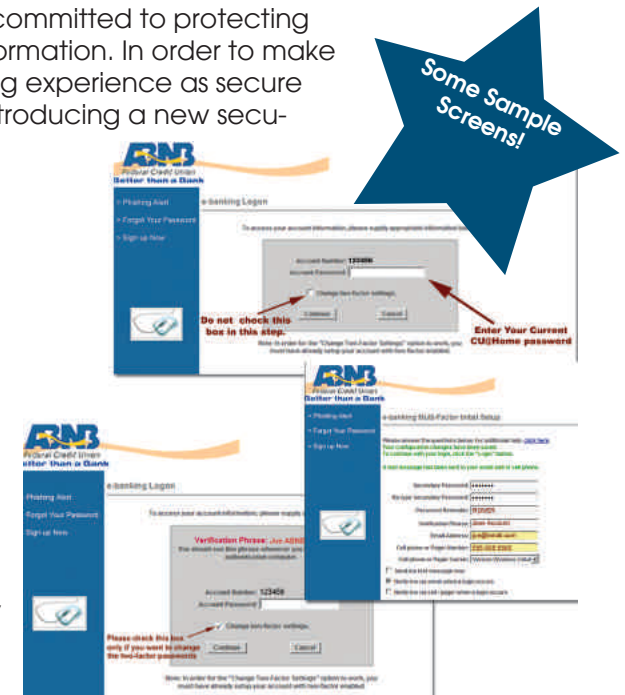
## We've Taken Online Security to a Higher Level!

ABNB Federal Credit Union is committed to protecting your identity and personal information. In order to make your CU@Home online banking experience as secure as possible, we will soon be introducing a new security feature.

Multi-factor authentication is a new sign-on process that ensures you are who you say you are by using more than a simple username-password set (single-factor). Adding in additional criteria such as a security question, verifying that this is a repeat computer and/or using an on-screen keyboard to enter your information ensures that someone cannot fraudulently access your account. The key authentication questions and answers are information that only you would know.

You may bypass the sign-up during the phased implementation, but once your account is found in the current sign-up group, you will be given two times to bypass the sign-up and after the third time, it will be mandatory that you complete the added security benefit.

To learn more, please visit the website at [www.abnbfcu.org](http://www.abnbfcu.org).



## Important Notice For Our Members: *Low Balance & Dormant Account Policy*

Any Regular Share Account with a balance less than the minimum balance required to own a share (\$5.00) for (3) three months will be closed and the funds transferred to the General Ledger. Funds may be withdrawn and 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 Youth Account with a balance of less than \$5.00 for (3) three months will be closed and the funds transferred to the General Ledger.

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 balance is less than the minimum required to retain credit union membership; five (\$5.00) for Regular Accounts and for 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) five 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 action 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.

### NEW 15-MONTH CERTIFICATE

**\$1,000 Minimum Deposit Required**  
**5.10% APY\***

**\$20,000 Minimum Deposit Required**  
**5.35% APY\*\***

\* ANNUAL PERCENTAGE YIELD (APY). The dividend rate and APY were accurate as of April 1, 2007. Penalties for early withdrawal of certificates may apply. Rates are subject to change without notice.  
\*\* JUMBO RATE for \$20,000.00 and up.

### Holiday Closings

**Monday, May 28 - Memorial Day**

**Wednesday, July 4 - Independence Day**

## Build Wealth Not Debt

SEVA (South Eastern Virginia Association) Saves with ABNB was launched in February and was designed to encourage members to save. Over two dozen families have already become savers with ABNB!

Members who join ABNB Saves can open an account with \$1.00 and must agree to set a regular monthly savings goal of at least \$10. Free information on saving, advice from a Financial Counselor and a subscription to **America Saves** quarterly newsletter are some of the features members will receive once they join this program.

ABNB Saves is part of the nationwide "America Saves" campaign.

For more information, refer to our website at [www.abnbfcu.org](http://www.abnbfcu.org) or call 757-523-5300.



## Save the date!



Annual Fishing Fest will be held on Friday, June 22, 2007! Stay posted for more information to follow soon.

Annual Business Meeting will be held on Monday, April 23, 2007. To RSVP call 757-523-5300.



Member Appreciation Day will be held on Saturday, September 8, 2007. Stay tuned for more details to follow.

