



KDA HOLDINGS INC.
350 Franklin Road,
Marietta, GA 30067

FOR IMMEDIATE RELEASE

KDA Begins Construction of ABNB Federal Credit Union Branch Facility

New Retail Branch to be completed in July 2009

Atlanta, GA – January 23, 2009 – KDA Holdings Inc. has begun construction for a new ABNB Federal Credit Union branch office in Chesapeake, VA. KDA Holdings Inc. is providing a comprehensive package of design and build services for the approximate 3,800-square-foot facility, which will be completed by the end of July 2009.

The new building will be located at Towne Place at Greenbrier, a premier retail and commercial development. This new facility will replace ABNB Sam's Drive branch, reflective of the extensive growth the credit union has experienced in recent years. This new, centralized location will provide added convenience and offer a multitude of services to its members. The facility will house a full-service retail branch including 4 drive-thru lanes of which one will be an ATM.

KDA Holdings began working with ABNB Federal Credit Union in November of 2007 when they partnered to work on two projects: renovations of an existing branch located in Virginia Beach, completed on September of 2008, and the construction of a freestanding facility at Chesapeake, VA. ABNB FCU's real estate division had identified an out parcel at a shopping center and managed the acquisition of the property.

In February of 2008, ABNB hired KDA to conduct a strategic delivery planning study, which involved developing a new long term branching strategy. "ABNB is in a great position for growth," said Joe DiAntonio, Eastern Regional Director of KDA Holdings, Inc. "They are a highly progressive credit union, and we are delighted to partner with them in the development and implementation of their growth strategies."

About ABNB Federal Credit Union

ABNB Federal Credit Union, a not for profit financial institution, founded in 1960, has maintained a commitment to provide quality products along with professional and personal service to its members. Headquartered in Chesapeake, this credit union operates fourteen branches in Virginia and North Carolina with over \$365M in assets. ABNB is currently serving over 49,000 members and is one of the largest home-based financial institutions in the Hampton Roads area. For more information visit www.abnbfcu.org

About KDA Holdings Inc.

KDA Holdings Inc., a professional services firm specializing in growth strategies for the financial markets provides comprehensive development, design, and construction services that optimize marketplace presence and financial performance. KDA's unparalleled portfolio of services includes strategic market assessment, competitive analysis, real estate acquisition and due diligence, ownership strategies, operations consulting, facility design and construction, interior design, and retail merchandising. Established in 1982, KDA serves financial institutions throughout the United States. KDA Holdings has been a NAFCU prefer partner since 1994. For more information, visit KDA's web site at www.kdaholdingsinc.com

For more information, contact:
Daneyni Sanguinetti
Market Research Analyst
KDA Holdings Inc.
(770) 421-1532, ext 303
dsanguinetti@kdaholdingsinc.com