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ABD BRANCH OFFICES:

MAIN OFFICE

27850 Mound Road
Warren, MI 48092
Phone: 1-586-751-4400

DETROIT OFFICE

2222 Conner
Detroit, MI 48215
Phone: 1-313-822-1034

ILLINOIS OFFICE

892 Belvidere Road
Belvidere, IL 61008
Phone: 1-815-544-6437

HOURS

Monday-Thursday
9:00 am– 5:00 pm
Friday 9:00 am– 6:00 pm

LOAN-BY-PHONE

1-586-751-2638

abdacct@msn.com
www.abdfcu.com

LOST/STOLEN DEBIT CARD

1-800-472-3272

CREDIT CARD

1-800-828-3901



PHONE BANKING

1-833-838-9964

It's ME 24/7 ONLINE BANKING

www.abdfcu.com

MOBILE BANKING

ABD Mobile App available at
Apple App Store & Google Play Store

SHARED BRANCHES:

By Phone 1-800-919-2872

By text 91989

www.sharedbranching.org

PUT A SPRING IN YOUR STEP WITH AN ABD VISA CREDIT CARD



ABD Federal Credit Union is excited to offer you low interest consumer friendly Visa Credit Cards. Our Visa Platinum, Visa Gold, Visa Classic and Classic Secured all have fixed rates that are much lower than many national lenders. Choose the Visa that fits your lifestyle.

VISA PLATINUM-Low 6.99% Annual Percentage Rate (APR)

VISA GOLD-Low 9.99% Annual Percentage Rate (APR)

VISA CLASSIC-Low 14.99% Annual Percentage Rate (APR)

VISA CLASSIC SECURED-Low 14.99% Annual Percentage Rate (APR)

With these lower rates you won't lose any of the buying power, convenience or level of service that you will find elsewhere. Enjoy low competitive APR, no finance charges for the first 25 days after purchases, no annual fee, cash advance capabilities, Visa Score Card reward points for gifts and travel and world-wide access

where you need it most. Plus, transfer balances from your other high-rate credit cards and never pay a penalty or a higher interest rate and we won't charge you the transfer fee! To apply online visit www.abdfcu.com, call 1-586-751-2638 or simply fill out and return the application in this newsletter. For more information, speak with a Loan Officer, call 1-586-751-4400 Ext. 3170 or visit one of our branches. Go ahead, get the Visa Credit Card that is right for you and put a "Spring" in your step today!

*Subject to Credit Approval. * APR = Annual Percentage Rate. Rates are based on the creditworthiness of the individual applicant and are subject to change without notice. Please visit www.abdfcu.com or call 1-586-751-4400 for current rates.

CONGRATULATIONS TO STEPHANIE BOLE: EMPLOYEE OF THE MONTH & NEW MANAGER OF BELVIDERE BRANCH!



First and foremost, thank you to my amazing co-workers and the board of directors for voting me as the employee of the month!

ABD has been my family away from home for almost 5 years now and within that time I have grown and learned so much about my job, co-workers, and the amazing people that come in to our branch. I strive to be trustworthy, to always lend a helping

hand, and to give our members the best banking experience possible. As the new Branch Manager at ABD in Belvidere, I look forward to working with you for all your future financial needs!



You can build, rebuild, or re-establish your credit worthiness in as little as 6 months!

Our Classic Secured Visa Credit Card features:

- Credit lines available from \$500 to \$7,500!
- Low fixed 14.99% interest rate on purchases - with no penalty rate!
- Low Competitive APR
- Full 25-day Grace Period
- No Annual Fee and No Balance Transfer Fee
- Cash Advance Capabilities
- Score Points

It's a fast and easy application process. Choose your own credit line amount. Deposit the required 100% collateral and the \$100 retainer to be held with the collateral in a Pledge Savings Account to secure your line of credit. Make payments by phone, online, with the ABD Mobile App or in person at the Credit Union. Also helps strengthen your credit with responsible card use. We report to three national bureaus. Increase your credit score in as little as 6 months if you make on-time minimum payments. Visit abdfcu.com, or call 586-751-4400 Ext. 3170 today!

ROLL INTO SPRING WITH A NEW RIDE!



Nothing says spring like a warm breeze, the open road and your hands on the wheel of a new automobile. If you're in the market for a new vehicle this spring, take a look at our great New and Used Auto Loan rates: AS LOW AS 3.25% APR for qualified borrowers. Best of all, with credit union financing you'll likely save big bucks over dealer financing. Your best bet is to take full advantage of dealer incentives and finance with ABD Federal Credit Union. This way, you'll save money on both ends of the deal! To lock in low-rate financing on your next auto, stop in to the credit union or log on to www.abdfcu.com.

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UPDATE YOUR CONTACT INFORMATION

Keeping us updated when you make changes to your address, telephone number and email will allow us to better serve you and can also help prevent fraud.

Check with a teller, member service representative or log on to your online profile to verify your contact information on file.

UPCOMING EVENTS

Please note that ABD Federal Credit Union will be closed the following Holidays.

April 2th – **Good Friday (Close @ 1PM)**

May 31st – **Memorial Day**

July 5th – **Independence Day**

For a complete list of our Holiday Schedule, visit www.abdfcu.com

WANT TO RENOVATE YOUR HOME? WE CAN HELP WITH THAT!

ABD's home improvement loan can assist you with your remodeling project and our competitive rates will fit right in with any budget. To apply online visit www.abdfcu.com, call 1-586-751-2638 or to speak with a Loan Officer call 1-586-751-4400 Ext. 3170 or visit one of our branches.

WANT EQUITY TO REMODEL YOUR HOME? WE CAN HELP WITH THAT TOO!

Want to use the equity in your home to make home improvements or for major expenses? Get the term and loan amount that meets your specific needs. Take advantage of competitive low rates. Enjoy the security of having a fixed-term loan with the stability of set monthly payments. Visit www.mortgagecenter.com and start your application online today.

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YOU COULD SAVE BIG BY REFINANCING



One of the most common reasons to refinance is to get a lower rate. Depending on the market, and when you last

financed your home, you could end up reducing your monthly payment or shortening the term of your loan. Mortgage interest rates remain at record lows, which means members of ABD can lower their rate, save years on their loan, and even lower their monthly payment. Daily Rates For Home Purchases as of **March 5, 2021:**

30-Year Purchase Fixed Rate 3.250% APR 3.362%

15-Year Purchase Fixed Rate 2.500% APR 2.690%

Rates can change daily. To speak with a mortgage expert about refinancing or purchasing a new home while interest rates remain low, call 1-800-353-4449 or visit www.MortgageCenter.com to start your application today!

THERE ARE MORE REASONS THAN EVER TO LOVE BEING A MEMBER OF ABD!



LOVE MY
CREDIT UNION
REWARDS

ABD members can **save up to \$360 on their wireless bill** by switching to no-contract wireless. Members can also **save up to 35% on IdentityIQ** credit report monitoring and identity theft protection. Savings **up to \$15 on TurboTax** federal products. Exclusive access to **home tech support and protection** with Asurion Home+. Exclusive discount from the **TruStage Home & Auto Insurance Program**. Members save on **SimpliSafe**, the #1 expert pick for home security. Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program**. Save on car maintenance + get \$10 off your first service using **CarAdvise**. Save 40% on a 1-year membership to **Sam's Club**. Build your credit history with rent and save up to 30% with **Rental Kharma**. Save \$40 on **Calm**, the #1 app for meditation and sleep. Save on your **Travel and Entertainment** needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more! Learn all about how your ABD membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

**Promotions/offers are limited time only. For more information, check with the credit union. *Subject to Credit Approval. * APR = Annual Percentage Rate. Rates are based on the creditworthiness of the individual applicant and are subject to change without notice. Please visit www.abdfcu.com or call the credit union for current rates. Love My Credit Union Rewards limited time offers. Restrictions apply. All rights reserved. Other marks are the property of their respective owners.*



Fax (586) 751-4407

ABD FEDERAL CREDIT UNION
27850 Mound Road • Warren, Michigan 48092

APPLICATION FOR LOAN

ABD Account Number
Date of Birth

Reason for Loan:

Amount

\$ _____

I wish to repay this loan in _____
monthly installments of \$ _____
Due on the 30th of each month by cash
or payroll deduction starting _____

Do You Want Credit Life Insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No			Do You Want Credit Disability Insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No												
Name		Social Security Number		Name (Joint Borrower, Co-Maker)		Social Security Number									
Present Address (Street)		No. Years		Present Address (Street)		No. Years									
City, State, Zip				City, State, Zip											
Previous Address (Complete if Previous Address Less Than 3 years)				Previous Address (Complete if Previous Address Less Than 3 years)											
HOMEOWNERS Please complete Purchase Price		Balance Owed		Est. Value		HOMEOWNERS Please complete Purchase Price		Balance Owed		Est. Value					
Home Phone Number			Birth date			Home Phone Number			Birth date						
Cell Phone Number			Email			Cell Phone Number			Email						
Employers Name / Division / Title				Employers Address or Plant Number				Employers Name / Division / Title				Employers Address or Plant Number			
Employers Phone Number			Position			Employers Phone Number			Position						
Pay Frequency (Very Important) <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly		Gross		Hourly Rate		Seniority Date		Pay Frequency (Very Important) <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly		Gross		Hourly Rate		Seniority Date	
Previous Employment (Complete if above less than 3 years)				Years Employed				Previous Employment (Complete if above less than 3 years)				Years Employed			
Other Income			Source			Other Income			Source						
Automobile Year		Make		Model		Bal. Owed		Automobile Year		Make		Model		Bal. Owed	
Drivers License Number						Drivers License Number									

*NOTE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

BANK (NAME)	TYPE OF ACCOUNT	INTEREST RATE
BANK (NAME)	TYPE OF ACCOUNT	INTEREST RATE

CREDIT INFORMATION, OUTSTANDING DEBTS

LIST ALL DEBTS i.e. CAR LOANS, BANK LOANS, FINANCE COMPANIES, CREDIT UNIONS, DEPT. STORES, CREDIT CARD ACCOUNTS.

Names of Creditors	Interest Rate	Collateral if Secured Loan	Balance Owed	Monthly Payments	Amount Past Due
1. MTG / RENT					
2. AUTO PAYMENT					
3. ABD FCU					
4. ABD VISA					

Name of Nearest Relative Not Living With You	Address (City, State, Zip)	Relationship
Complete the following only if you reside in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin); or if another person will be jointly liable on the account. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried		
This statement is submitted to obtain credit and I (we) certify that all information herein is true and complete. I (we) also authorize the credit union to verify or obtain further information the credit union may deem necessary concerning my (our) credit standing. In the event my (our) request is approved and issued, I (we) agree to read and comply with the terms of the agreement which will be furnished to me (us).		
APPLICANT SIGNATURE X	DATE	CO-APPLICANT'S SIGNATURE X
		DATE



CREDIT APPLICATION



Credit Limit Requested \$ _____

CHOOSE Visa® Platinum Gold Classic Classic Secured

Individual Account
 Joint Account: _____

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

APPLICANT Note: All applicable sections should be filled out completely to avoid delay in processing your application.

Last Name		First	Middle	Social Security Number		
Date of Birth	Home	Cell	Email	Own	Rent	Other
Current Address		City	State	Zip Code	Monthly Mortgage / Rent Payment \$	
Previous Address (if less than 2 years at present address)		City	State	Zip Code	How Long (yrs)	
Employer Name		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone 0		Date Employed
Employer Address		Position/Occupation			Monthly Gross Income or Hourly Rate \$	
Name and Address of Previous Employer (if less than 2 years at present employer)						How Long (yrs)
Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness.				No. of Dependents		Amount per Month \$
Nearest Relative (Not Living With You)			Home Phone ()		Relationship	
Their Address		City	State	Zip Code		

CO-APPLICANT Information about a co-applicant is not required for an individual account.

Last Name		First	Middle	Social Security Number		
Date of Birth	Home	Cell	Email	Own	Rent	Other
Current Address		City	State	Zip Code	Monthly Mortgage / Rent Payment \$	
Previous Address (if less than 2 years at present address)		City	State	Zip Code	How Long (yrs)	
Employer Name		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone 0		Date Employed
Employer Address		Position/Occupation			Monthly Gross Income or Hourly Rate \$	
Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness.				No. of Dependents		Amount per Month \$

TRANSFER OF BALANCE Fill out this information if you wish to transfer balance from a different credit card

Name of Bank	Card Number	Balance
Name of Bank	Card Number	Balance

CREDIT DISCLOSURES

	Classic	Gold	Platinum
Annual Percentage Rate (APR) for Purchases (Variable)	14.99%	9.99%	6.99%
Cash Advance APR (Variable)	19.99%	14.99%	11.99%
Balance Transfer APR (Fixed)	13.99%	11.99%	6.99%
Penalty APR	19.99%	17.99%	11.99%
Grace Period for re-payment of balances for purchases	25 Days	25 Days	25 Days
Return Payment Fee	\$35.00	\$35.00	\$35.00
Transaction Fee for Cash Advances	\$25.00	\$25.00	\$25.00
Late Payment Fee	\$30.00	\$25.00	\$15.00
Over-the-Credit-Limit Fee	\$30.00	\$25.00	\$15.00

The prime rate used to determine your APR is the rate published in the Wall Street Journal on the 2nd day of the prior month.
 KY, OH, MI, TN Fees Disclosed and Calculated as Finance Charge.

CREDIT INSURANCE: Credit insurance is available for a nominal cost for this loan. If you are interested in credit insurance please check below.
 Credit Disability Yes No Single Credit Life Yes No

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I / we certify that all information herein is true and complete. I / We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I / We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

X _____ Applicant Signature Date X _____ Co-Applicant Signature Date

TRANSFER OF BALANCE REQUEST

Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.
 Credit Card Account Number _____ Amount to be transferred \$ _____
 Signature _____

FOR INTERNAL USE ONLY

Visa Account No.	DATE APPROVED	CREDIT LINE	APPROVED BY
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