



NEWSLETTER • Spring 2022

ABD'S NEW INSTANT ISSUE DEBIT CHIP CARD

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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

Why wait?... We live in an age where you can receive nearly everything in an instant: information, text messages, phone calls and conversations, money requests and payments. For the loyal members of ABD Federal Credit Union, how about we add debit cards to that ever-expanding list?

Here at our Warren location, we would love to introduce to you our brand-new, in-house Instant Card Ordering Service!

Gone are the days of waiting for your card to ship to you! All you have to do is come on down to our Warren branch, request a card, and in as little as five minutes, you'll be walking out of the door with your brand new debit chip card! You'll even be able to choose your own PIN number in-house!

For more information visit www.abdfcu.com



WELCOME NEW BOARD MEMBER LATISKA HEARN!



Latiska is currently the supervisory chairperson for ABD Federal Credit Union locations, and has been a member for over 25 years. She holds a Master's Degree in Science Administration from Central Michigan University. "It is with great honor to be considered as a new member of the

Board of Directors. My past experiences include working in the accounting tax field for five years as well as the automotive industry for twenty-seven years in two different sectors, which allows me to be very well rounded.

This will allow me to help come up with new ideas for our membership that can help them with their financial needs. I look forward to assisting in the growth and educational process of the financial industry with our members here at ABD Federal Credit Union!"

INTRODUCING ABD E-PAY



YOU SPOKE AND WE LISTENED!

Introducing ABD E-Pay!

With ABD E-Pay, you will be able to make a loan payment, visa payment or a deposit to your savings account with a debit or credit card on the phone, at the branch, or online in a secure, efficient, and convenient way.

Expected Launch Date:

April 12, 2022

For more information,
visit our website
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. To apply 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.

**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. *Promotions/offers are limited time only. For more information, check with the credit union.*

Get the Best Deal on Your Car Purchase

Our auto shopping website is a great place to start your search. Learn as much as you can about the vehicle, including specs, tech features, and gas mileage.

More importantly, research the book value of a given car and what other dealers in your area are charging. This will give you an advantage when it is time to make a decision.

We're here to help you understand the entire shopping process, and how to get the best deal on a new or pre-owned vehicle.

**Start your search today with
ABDFCU.GROOVECAR.COM
We put our members in the driver's seat!!**



AUTO TALK

Why Your Next Auto Loan Should Be From Us

If you're in the market for a new or pre-owned vehicle, you might not be thinking about the loan until you're ready to buy. Getting a loan through us, before going to the dealership, might take a bit more time and effort. However, it might be advantageous in three key areas:

Rate – Direct loans with us usually have the best rates. This could save hundreds, if not thousands, over the course of your loan.

Affordability – Having a pre-approved amount in mind will help you stay on track with your budget.

Convenience – Although a direct loan might take more time at our branch, it'll translate to much less time at the dealership.

How Do You Negotiate With a Car Dealer?

There are four negotiating tips to follow →



Know your numbers to get a fair deal



Be careful with your words



Start low because it's easier to negotiate up than down



Stand firm on negotiating just the price of the car

Experience it now...abdfcu.groovecar.com

We put our members in the driver's seat!!



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

Fax (586) 751-4407

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		HOMEOWNERS Please complete Purchase Price		Balance Owed									
		Est. Value				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									
Other Income						Source									
Automobile				Bal. Owed				Automobile				Bal. Owed			
Year		Make		Model		Bal. Owed		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		DATE		CO-APPLICANT'S SIGNATURE	
X				X	
				DATE	



ABD
Celebrates
Women's
History
Month

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



"In the near future, ABD plans to improve its mortgage services for all of its members. More information will be revealed soon!"

"THE COUNT
DOWN BEGINS,
ABD's
NEW WEBSITE
launching April 4, 2022!"



truSTAGE™

TruStage Insurance Agency

Get Trusted Protection and True Savings with TruStage® Auto & Home Insurance Program

Call 1-800-789-6286 today and find out how you could save on car and home insurance. Credit union members could save hundreds of dollars on car insurance through the TruStage® Auto Insurance Program. And it can be easy to switch carriers—without losing any money.

What are the advantages?

TruStage offers a powerful mix of savings and popular, member-friendly benefits:

- Credit union members could save hundreds
- *Nationally recognized companies
- Friendly, 24/7 service—even on holidays
- Discounts for multiple vehicles, safety features, good driving and more*
- Mobile app for easy claims

*TruStage products and programs are made available through TruStage Insurance Agency. TruStage was founded on more than 80 years of serving credit unions and their members. Affiliates of TruStage currently serve more than 20 million credit union members.

Visit LoveMyCreditUnion.org and sign up today!



LOVE MY
CREDIT UNION
REWARDS



TAX SOLUTIONS
AND SAVINGS
FOR MEMBERS



SCAN THE QR CODE
TO VIEW SAVINGS
TaxServices.LoveMyCreditUnion.org

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

April 15th – Good Friday
(Close @ 1PM)

May 30th – Memorial Day

June (19th) 20th – Juneteenth

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

*Promotions/offers are limited time only. For more information, check with the credit union. Love My Credit Union Rewards limited time offers. Restrictions apply. All rights reserved. All other logos and trademarks are the property of their respective owners.