



# NEWSLETTER • Winter 2022

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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



All Visa Credit Card Accounts that are **current** will **not have to make** a payment in January. Visa Cardholders **can** still make a payment; however, no payment will be required to maintain a current account status. For more information, please contact an ABD representative at 1-586-751-4400 Ext. 3170 or visit [www.abdfcu.com](http://www.abdfcu.com)



## REFINANCE YOUR VEHICLE WITH US AND RECEIVE A \$100 GAS CARD

Refinancing with ABD Federal Credit Union is easy and can save you money. Simply bring in the Original Contract, a 10 Day Payoff and drive the vehicle to the Credit Union and when you refinance with us, you'll receive a \$100 Gas Card.

Rates are based on your credit score. Apply online at [www.abdfcu.com](http://www.abdfcu.com), call 1-586-751-4400 Ext. 3170 or visit our branch to start your loan application 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](http://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.*

## MEET AMANDA VERDE: BELVIDERE'S NEW BRANCH MANAGER!

I am so excited to be the new branch manager of the Belvidere office! I am looking forward to building a great relationship with all of the current and future members. My goal is to help our members with all of their financial needs, whether it be helping them come up with a budget to avoid overdrafts on their account, refinance a loan to get a lower payment, or even help consolidate their debt into one low monthly, affordable payment. I will be sharing my knowledge with my coworkers so we can continue to offer the same great service that the members have always received.



## ABD ANNUAL MEETING NOTICE

The Annual Meeting of ABD Federal Credit Union will be held on **Sunday, January 23rd, 2022** at **UAW Local 1264**  
**7450 15 Mile Road**  
**Sterling Heights, MI 48312**  
at **1:00 PM.**

Due to COVID-19 mandates, please call 1-586-751-3180 to register for the meeting. Deadline to register for the annual meeting is Friday, January 14, 2022.

**It is mandatory to wear a mask.**

*Wishing you  
and your family  
a healthy and safe  
New Year!*

**2022**  
**HAPPY NEW YEAR**



# THIS IS HOW OUR MEMBERS GO CAR SHOPPING



Stay out of the cold this winter, and find your next car online.

With over 4 million vehicles at your fingertips, why go anywhere else?

- Shop for your next vehicle with confidence.
- Research millions of vehicles in our massive inventory.
- Save time and money with credit union pre-approval.
- Refinance your existing auto loan.
- Free Car-Fax vehicle comparisons, and more!

What are you waiting for?

Doing business with us will put you in the driver's seat. It's a different experience than working with a large bank. For starters, we're a not-for-profit organization established by members, for members. Once you qualify for a loan with us, you're a member of a very special financial institution that comes with the following benefits:

**Lower Rates**—Rates at credit unions are generally lower. This is because credit unions pass savings from their not-for-profit status throughout our product lines. As an example, credit unions offer members higher rates on savings accounts and lower rates on loans and credit cards. We are not looking to make a profit.

**Loan Approval**—Credit unions exist for their members. We are more likely to understand and listen to your circumstances when applying for a loan; sometimes adjusting terms of loans accordingly. While the loan approval process is similar, we are much more approachable and willing to work with you. We strive to provide a personalized approach that values you and your financial situation.

**Customer Service**—Members report high satisfaction rates when conducting business with our credit union. It is our mission to provide members with affordable financial services because our goal is not to profit from a member.

ABDFCU Homepage Welcome Tanaka Saved Cars

HOME FIND A CAR GET A LOAN RESOURCES LOCATE DEALER CONTACT US

SEARCH NEW CARS > 2021 JEEP GLADIATOR

2021 Jeep Gladiator Compact Crew Cab Pickup

4x4 High Altitude 4dr Crew Cab 5.0 ft. SB

MSRP \$52,210  
Destination Charge \$1,495  
Invoice Price \$49,311

**\$941/mo\***

Shown in Billet Silver Metallic Clear Coat

**Jeep Gladiator near Warren, MI**

2021 Jeep Gladiator  
4x4 80th Anniversary Edition 4dr Crew Cab 5.0 ft. SB  
\$53,905  
\$971/mo\*  
Westborn Chrysler-Jeep of Dearborn, MI

2021 Jeep Gladiator Sport  
4x4 Sport 4dr Crew Cab 5.0 ft. SB  
\$46,550  
\$840/mo\*  
Jim Riehl's Friendly Chrysler Dodge Jeep Ram of Lapeer, MI

2021 Jeep Gladiator Sport  
4x4 Sport 4dr Crew Cab 5.0 ft. SB  
\$43,062  
\$777/mo\*  
Jim Riehl's Friendly Chrysler Dodge Jeep Ram of Lapeer, MI

Start your search today with [ABDFCU.GROOVECAR.COM](http://ABDFCU.GROOVECAR.COM)  
We put our members in the driver's seat!!



## GAP INSURANCE

What happens if you have a total loss on your vehicle and your insurance does not cover the remaining balance?

You are responsible. When you are buying or refinancing your next vehicle with ABD – elect to have GAP Insurance included. The insurance will cover the gap (if there is any) on the payoff **and** you will also receive a \$1,000.00 credit toward the replacement vehicle as long as you finance it with ABD. Please contact an ABD representative for details. Now that's a WIN-WIN!





**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 X	DATE	CO-APPLICANT'S SIGNATURE X
		DATE

## RATES AS LOW AS 2.99% AT 84 MONTHS FOR NEW VEHICLES; 3.50% FOR 72 MONTHS

### This is a Great Time to Get That New Car!

Car manufacturers are beginning to showcase new-year models at this time of year. That incentivizes local dealers to offer better prices to get rid of last year's inventory. It also gives buyers more negotiating power.

You can get a better price while still having more choices for the model, color, and options you want. ABD Federal Credit Union interest rates and loan terms are absolutely GREAT!

Rates are based on your credit score. Start your search today with **ABDFCU.GROOVECAR.COM** For more information visit [www.abdfcu.com](http://www.abdfcu.com), call 1-586-751-2638 or visit our branch to start your loan application 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](http://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.



### 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!**

**Instant Issue Master Debit Chip Cards coming soon!** 

**ABD's NEW WEBSITE launching soon!** 

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

January 17<sup>th</sup>

**Martin Luther King Jr. Day**

February 21<sup>st</sup> - **Presidents' Day**

**For a complete list of our Holiday Schedule visit [WWW.ABDFCU.COM](http://WWW.ABDFCU.COM)**

## CHRISTMAS CLUB

This year, let ABD help you take the stress out of financing holiday purchases by opening a Christmas Account for you. By saving even a small amount of money each paycheck, you'll be amazed at how quickly your holiday funds, plus

dividends add up! Save big with competitive dividends & regular deposits. There's no penalty for missed deposits, and at the beginning of November funds are automatically transferred to your savings or checking account or the check can be mailed to your residence if you prefer. For more information visit [www.abdfcu.com](http://www.abdfcu.com), call 1-586-751-2638 or visit our branch to open a Christmas Club account today.



## TAX SOLUTIONS AND SAVINGS FOR MEMBERS



SCAN THE QR CODE TO VIEW SAVINGS  
[TaxServices.LoveMyCreditUnion.org](http://TaxServices.LoveMyCreditUnion.org)



**Did you know that when you choose to receive your tax refund as a paper check, the IRS says you can expect to wait approximately four to seven weeks to get your money?**

A fast and safe solution is electronic Direct Deposit. Simply enter ABD's Routing & Transit Number 272 485 673 on your 1040, 1040A or 1040-EZ Tax Form, then choose either your Checking or Savings account. If you choose your savings account, enter the appropriate account number with no dashes or spaces & add 000 to the end of your account number. For electronic deposits to your checking account, please call 1- 586-751-4400 Ext. 3172 to get the appropriate check digit. Please remember that the name on the return MUST also be an owner on the account.

\*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.