



## “TIME IS RUNNING OUT!”

### MAKE ABD YOUR PRIMARY FINANCIAL INSTITUTION

Effective November 1, 2021, if you have credit union deduction (*payroll deduction*), Stellantis has selected to discontinue this program. This means that all employees of Stellantis will only be allowed to have one direct deposit of total net pay. All employees have the ability to elect a credit union or a bank to have their entire pay directly deposited. If you do not make a selection before November 1, 2021, Stellantis will automatically re-route your payroll deduction to the bank account where your direct deposit currently resides. Any rejected funds are returned to Stellantis by the credit union or bank and will be paid to the employees via paper check. The final Credit Union Deduction will be on October 29, 2021. Employees can change their direct deposit account on file with Stellantis at any time. **What you can do?**

**Stick with us!** As a member of ABD Federal Credit Union, we would like to invite you to choose us for your full-service financial institution. We are different than banks. A difference that's bigger than you think. Here are 3 ways we differ from banks: **We are member owned, we are member focused and we offer innovative products and services.** You can pay your bills or send money to other Financial Institutions through our Online Banking Bill Pay or link your Master Debit Chip Card to apps like Cash App, Zelle, PayPal and more. You can even use our routing number and your account number with apps like PayPal to send money as well.

- ◆ **To set-up for the first time,** visit the Hub and log into ePay (<https://fca.fyi/ePay>)
- ◆ Select “Pay Option” from the side of the menu
- ◆ Select Direct Deposit and enter Routing Number 272 485 673 and enter your account number. Verify banking information entered then submit. The new account will be sent through the prenote process to verify bank info and if correct, the new account will be used in 7-10 days.
- ◆ **To change your pay Option,** visit the Hub and log into ePay (<https://fca.fyi/ePay>)
- ◆ Select “Pay Option” from the side of the menu
- ◆ Under Change Pay Option to new account, select change and enter Routing Number 272 485 673 and enter your account number. Select the desired Interim Pay Option and click next. Verify banking information entered then submit. The new account will be sent through the prenote process to verify bank info and if correct, the new account will be used in 7-10 days.

Take advantage of all the fantastic products and services we offer. If you're not certain that your account information is accurate, reach out to us for verification. We're happy to help! For more information concerning this notice or information on how you can continue to fund your account with us, please visit [www.abdfcu.com](http://www.abdfcu.com).

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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](mailto:abdacct@msn.com)  
[www.abdfcu.com](http://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](http://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](http://www.sharedbranching.org)

## CONGRATULATIONS TO MARIA KUPYNA EMPLOYEE OF THE MONTH!



I want to thank my amazing co-workers and Board of Directors for nominating me as employee of the month! I have been a part of the ABD family for four years now and you all have helped me grow, develop and learn so much about my job and our members.

I will do my best to provide an excellent banking experience to our members and help my team reach our mutual goals. I am blessed and grateful for both the opportunity and pleasure to work with you all.

HOW CAN WE SAY  
*Thank You*  
FOR BEING SUCH A LOYAL MEMBER OF ABD?

WITH THE  
**APPRECIATION LOAN**



◆ UP TO \$2,500\*\* FOR DIRECT DEPOSIT MEMBERS

◆ UP TO 15 MONTHS REPAYMENT TERM

◆ CREDIT CHECK LOAN

Loan offer details inside...

## 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.**  
**(It is mandatory to Wear A Mask)**

Election of officers to the Board of Directors and the Credit Committee will be held. To be eligible for election to the above offices, individuals must be a member in good standing of ABD. The individual must obtain a petition from the Secretary of the Credit Union at the Main Office, 27850 Mound Rd, Warren, MI.

Only petitions provided by the secretary of the credit union will be accepted. Petitions submitted must be signed by the members in good standing with ABD. The member must print their name as well as provide their signature. For account verification the member must list their account number or the last four numbers of their social security number. The petition must be submitted to the main office of the credit union by December 21st. The petition must contain a minimum of one (1) percent of the membership to be valid. In accordance with credit union bylaws, nominations from the floor will not be accepted.



sam's club

**Members Save 40% on a  
1-Year Membership + \$15  
Entertainment Discount**

Get what you need to make staying home easier with brands you trust and savings you can count on with a new membership at Sam's Club. A Sam's Club membership more than pays for itself with exclusive savings on even life's most obscure items. Plus, credit union members can now save 40% on a 1-year membership at Sam's Club so there is no better time to join. Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) and sign up today!



## 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!"**

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

October 11<sup>th</sup> –Columbus Day  
November 11<sup>th</sup> –Veterans Day

Thanksgiving Holiday  
November 25<sup>th</sup> –Closed  
November 26<sup>th</sup> –9AM-1PM

Christmas Holiday  
December 24<sup>th</sup> –9AM-1PM  
December 25<sup>th</sup> –Closed  
December 31<sup>st</sup> –New Year's

Eve 9AM-1PM

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



ABD appreciates its members, especially those who trust us to be their primary financial institution. That's why **November 1st through November 12, 2021** we are offering you our first "Appreciation Loan" just to say thank you for your membership. Those that qualify can apply at one of our branches by completing the enclosed "Appreciation" Loan processing form and loan application. Submit your current pay stub and the \$25 loan processing fee. The "Appreciation" Loan qualifications are listed on the processing form and on our website [www.abdfcu.com](http://www.abdfcu.com) Thank you for being a loyal member!!

## CAR SHOPPING MADE SIMPLE

Getting pre-approved for a loan before you go car shopping is always a smart idea. Arranging financing first can help you avoid overpaying for your car. Here's why it works so well:



- 1) **You Can Design Loan Terms to Fit Your Budget.** Use our website to research your vehicle to find the features that matter most, learning everything you can in one useful place.
- 2) **It Serves as a Powerful Negotiation Tool.** Setting up your financing first shows the car salesperson that you've thought through the process. You'll have more control to get the deal you deserve.
- 3) **Competitive Credit Union Rates.** Dealers have access to dozens of financial institutions. When you come in with your credit union pre-approval, you make the financing process easier with the strength of your credit union.

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

\*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](http://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.





**CREDIT CHECK LOAN • UP TO \$2,500\*\* FOR DIRECT DEPOSIT MEMBERS • UP TO 15 MONTHS REPAYMENT TERM**

**REQUIREMENTS**

Applicant must be a member who has Direct Deposit at ABD and employed for a minimum of 90 days. Must have state issued picture ID and a current Pay stub. Cannot have a negative balance at ABD or previously cause ABD a loss. Must be current on all existing loans.

First Time Borrowers-Up to \$900 and Experienced (prior) Borrowers-Up to \$2,500. Apply at one of our branches by completing this form and a loan application. Submit your current pay stub and the \$25 loan processing fee. Offer starts November 1, 2021 and the deadline to apply is Friday, November 12, 2021.

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

**MEMBER INFORMATION**

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ M.I. \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Phone Number (\_\_\_\_) \_\_\_\_\_ -- \_\_\_\_\_ Plant Location: \_\_\_\_\_

**LOAN INFORMATION**

**\_\_\_ First Time Borrowers**

- Up to \$900
- 10 Month Term
- 17% Rate
- \$25 Application Fee

**\_\_\_ Experienced (prior) Borrowers**

- Up to \$2,500
- 15 Month Term
- 17% Rate
- \$25 Application Fee

**Please deduct the processing fee from my:**

\_\_\_ Savings Account: \_\_\_\_\_      \_\_\_ Checking Account: \_\_\_\_\_  
 \_\_\_ Other Account (Please specify account type) \_\_\_\_\_  
 \_\_\_ I have enclosed a cash payment of \$25

By signing below, I understand that a non-refundable \$25 loan processing fee for the purpose of the Appreciation Loan will be deducted from my account.

\_\_\_\_\_  
 Signature \_\_\_\_\_ Date \_\_\_\_\_

**FOR OFFICE USE ONLY**

\_\_\_ Valid ID      \_\_\_ Valid Address on File      \_\_\_ Direct Deposit  
 \_\_\_ Appreciation Form      \_\_\_ Loan Application      \_\_\_ Current Pay Stub  
 Teller: \_\_\_\_\_ Loan Officer: \_\_\_\_\_      \_\_\_ Approved      \_\_\_ Denied

**Main Office**  
 27850 Mound Road  
 Warren, MI 48092  
 Phone: 586-751-4400  
 Fax: 586-751-4407

**Detroit Office**  
 2222 Conner  
 Detroit, MI 48215  
 Phone: 313-822-1034  
 Fax: 313-822-1968

**Illinois Office**  
 892 Belvidere Road  
 Belvidere, IL 61008  
 Phone: 815-544-6437  
 Fax: 815-544-6438



**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				Previous Employment (Complete if above less than 3 years)				Years Employed					
Other Income				Source				Other Income				Source					
Automobile				Bal. Owed				Automobile				Bal. Owed					
Year		Make		Model		Year		Make		Model		Year		Make		Model	
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