



**ABD FEDERAL CREDIT UNION**

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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



## INTRODUCING “ABD E-PAY”

ABD Federal Credit Union understands how amazing convenience is. To further convenience you, we introduce to you: ABD E-Pay! Gone are the days of wishing to debit or credit funds to another financial institution!

With ABD E-Pay you can enjoy the convenience and flexibility of paying your

loans, making a visa payment or a deposit to your ABD savings or checking account with a debit or credit card, any time any place and without the hassle of a password.

Simply visit our website [www.abdfcu.com](http://www.abdfcu.com) click on “Services” and select “ABD E-Pay” enter your membership account information, you payment method, the amount you wish to transfer/pay, verify your transaction and you're done! The receipt/confirmation will go straight to your email. If that's not convenient enough for you, call our Main Branch (586-751-4400), request that you'd like to make a payment or move funds over the phone, and we'll process the transaction the same day. Isn't that convenient?

Now you can make deposits or payments on your terms with your device anywhere, any time. For more information, visit our website, [www.abdfcu.com](http://www.abdfcu.com)



## NEW MOBILE APP:

Smart phones are a staple today. They help us stay connected with friends and family, order products online, and provide us with a near limitless amount of entertainment. Why not add banking to the list?

ABD is happy to announce the upgrade of our currently existing mobile app! Equipped with a new layout and new features, it's even easier to manage your finances on the go!

Visit your app store and download our ABD App today!

## GREAT RATES START HERE!

## AS LOW AS 7.99% APR



ABD offers great Visa credit card rates. As a member, you deserve the best credit card and now you can have it with ABD's no annual fee, Platinum, Gold, Classic or Classic Secured Visa Credit Card. ABD Federal Credit Union offers four different Visa credit cards to meet your financial needs, each with a low variable interest rate and 25 day interest-free grace period on purchases!

You can 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! Visit our website or one of our branches to apply today.

## Meet our new mortgage partner

ABD Federal Credit Union has partnered with Member First Mortgage to provide our members with a wide variety of mortgage programs, competitive rates, and excellent service! Learn more about our purchase and refi loan options or apply online today at [www.abdfcu.com](http://www.abdfcu.com).



Complete Suite of  
Mortgage Programs



Low Down Payment  
Mortgage Options



Competitive Rates  
& Closing Costs



Free Online Application  
& Pre-Qualification



Quick & Easy Closings



The Perfect Mortgage  
for Your Unique Needs

### Contact us today!

[www.abdfcu.com](http://www.abdfcu.com)

(586) 751.4400 | NMLS ID# 2280304

  
MemberFirst  
MORTGAGE  
NMLS ID# 149532



\*All lending products are subject to credit and property approval. Terms, conditions, and interest rates are subject to change without notice. Certain restrictions may apply and may vary based on borrower qualification and collateral conditions. Refinancing an existing mortgage loan may cause the total finance charges to be higher over the life of the loan. This is not a commitment to lend. Additional restrictions may apply. Member First Mortgage, LLC is an affiliate of A B D Federal Credit Union: 27850 Mound Road, Warren, MI 48092 | (586) 751.4400 | NMLS ID: 22803047. Member First Mortgage, LLC corporate office: 616 44th Street SE, Grand Rapids, MI 49548 | (866) 898.1818 | NMLS ID: 149532. Equal Housing Opportunity.

# payQwick™

## Now Offering Accounts for Cannabis Businesses

We've partnered with  
PayQwick to meet cannabis  
operators' banking needs.

PayQwick is the premier,  
complete financial  
services provider to the  
cannabis industry.



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- ✓ Armored Car Cash Pick Ups
- ✓ Wire Transfers
- ✓ Invoicing
- ✓ And more...



[payqwick.com](http://payqwick.com)

888-729-7942

FOR MORE INFORMATION:  
[abdfcu.com](http://abdfcu.com)



586-751-4400

# CREDIT APPLICATION

Credit Limit Request \$ \_\_\_\_\_

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 on 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 <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Mortgage/Rent Payment \$
Current Address			City	State	Zip Code	How Long (yrs)	
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 ( )		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 credit worthiness.					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 <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Mortgage/Rent Payment \$
Current Address			City	State	Zip Code	How Long (yrs)	
Previous Address (if less than 2 years at present address)			City	State	Zip Code	How Long (yrs)	
Employer Name			Self Employed <input type="checkbox"/> <input type="checkbox"/>		Work Phone ( )		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)	<b>14.99%</b>	<b>9.99%</b>	<b>7.99%</b>
Cash Advance APR (Variable)	19.99%	14.99%	12.99%
Balance Transfer APR (Fixed)	19.99%	14.99%	12.99%
Penalty APR	N/A	14.99%	9.99%
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	\$2.00	\$2.00	\$2.00
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 card holder 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 \_\_\_\_\_ Date      X \_\_\_\_\_ Date  
 Applicant Signature      Co-Applicant Signature

**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**

DATE APPROVED	CREDIT LINE	APPROVED BY
---------------	-------------	-------------

# INTRODUCING CAR SHOPPING MADE SIMPLE

Technology has made it easy for members to explore local inventory and find available vehicles before they ever walk into a dealership. While people do their homework when it comes to the make and model, they often neglect to do the math:

## 1. Don't Just Start With the Car

Shopping for the car is usually the fun part, but it's important to start with a budget. One common mistake is thinking in terms of monthly payments, as opposed to the overall cost of the car.

## 2. Be Flexible

Try to be realistic about the features you need versus extras that you might want, but can live without. Additionally, auto loan pre-approval will help you start your car negotiations from a place of control.

## 3. Do Your Research

Your #1 tool is education, so be sure to use our auto center to research through millions of vehicles from the comfort of your home. Let us help you shop with confidence!

Start your search today with  
**ABDFCU.GROOVECAR.COM**

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



## 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

"THE COUNT  
DOWN IS OVER,  
ABD's

New Website

officially has launched"



Out with the old, and in with the new! This is a friendly reminder to check out ABD's newly revamped website!

We've redesigned the layout by cleaning up links, sorting pages to make finding information easier, adding new links to newer services, and overall making the website feel a lot more friendly.

Take a tour today and see what's new!

## ABD E-Pay

is scheduled to go live  
July 11th, 2022

For more information, visit  
our website, [www.abdfcu.com](http://www.abdfcu.com)  
or call 1-586-751-4400

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

July 4<sup>th</sup> – **Independence Day**

September 5<sup>th</sup> – **Labor Day**

October 10<sup>th</sup> – **Columbus Day**

For a complete list of our  
Holiday Schedule, visit  
[www.abdfcu.com](http://www.abdfcu.com)



## Love My Credit Union® rewards

### SAVE UP TO 60% ON TRAVEL & ENTERTAINMENT

Planning your next vacation or looking for great entertainment near home? Credit union members can save up to 60% on travel and entertainment with Love My Credit Union Rewards. Some of the savings include:

- Major Theme Parks
- Hotels
- Movie Tickets
- Concerts and Shows
- Rental Cars
- Preferred Access

Visit [lovemycreditunion.org](http://lovemycreditunion.org) today and explore all the great deals. Be sure to visit often as new offers and special limited time offers are regularly being added.

### THERE ARE MORE REASONS THAN EVER TO LOVE BEING A MEMBER OF ABD F.C.U.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why ABD FCU membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion**.

Learn all about how your ABD Federal Credit Union membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](http://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. Love My Credit Union Rewards limited time offers. Restrictions apply.

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