



ABD Teams with Red Carpet Keim/Advantage

The credit union's thrilled to announce a new partnership with the esteemed realty company Red Carpet Keim/Advantage.

Our partnership with Red Carpet Keim/Advantage offers members a home buying experience that is second-to-none. If you are considering buying or selling a home, contact Steven Smith of Red Carpet Keim/Advantage at (248) 283-0700 —and be sure to mention that you're a member of ABD Federal Credit Union!



PRIVACY STATEMENT—APRIL 2007

We have adopted security measures to ensure the safety of your personal information. We are subject to regular governmental and professional audits of our security procedures and policies.

The audits ensure our security measures are adhered to and operate as intended.

We will share your information only when necessary. We will only share information to support the products and services we provide, when we are required to do so by the government or a court order, or when we partner with other institutions to offer a product or service.

We partner only with entities that follow strict information confidentiality procedures. Those businesses must also demonstrate a commitment to security of information by way of contractual commitments with us. There are no cases where any of these business partners are authorized to charge a fee to our members without his or her consent. We do not sell our member information to any telemarketing or other third party firm for their own use.

We do not share non-public personal information about non-members who may use some of our services, such as our ATM machines.

We do not share non-public personal information about those persons who are no longer our members, except where required by law.

Although we may store these records for a period of time, we do not share information contained on applications or other documents about those persons for whom membership or other services was denied or credit not extended, except where required by law.

Our disclosures of privacy information include the following information: (a) categories of members' non-public (or private) personal information collected and disclosed; (b) categories of third parties that may receive information about our members; (c) an opportunity for our members to "opt out" of information disclosure, when applicable, including the method to do so; (d) an explanation of any disclosure required under the Fair Credit Reporting Act; and, (e) this policy statement. We will provide this information to each member upon the opening of a new membership relationship and at least once annually after that.

Any member of our credit union may elect to keep information from being shared with our business partners that are not service providers or with whom we share a joint marketing agreement. We will provide our members with a simple method to prevent the sharing of his or her information with those entities (opt out).

MAIN OFFICE: 27850 Mound Rd. • Warren, MI 48092 ☎ (586) 751-4400
Hours: Mon. 8:45 a.m.–5 p.m.; Tues., Wed. & Thurs. 10 a.m.–5 p.m.; Fri. 8:45 a.m.–6 p.m.
DETROIT: 2222 Conner - Detroit, MI 48215 ☎ (313) 822-1034
Monday-Thursday 10 a.m.–5 p.m.; Friday 9:00 a.m. - 5:00 p.m.
ILLINOIS: 3204 U.S. Business Route 20 • Belvidere, IL 61008 ☎ 1.800.521-1303
www.abdfcu.com



**2007 – 2008
OFFICIAL FAMILY:**
Henry Butterworth
Yvonne Burgess
Calvin McKinney
Malachi McCree
Steve Fulks
Gary Andrith
Garry Floyd
Joe Walker
Bob Stuglin



HOLIDAY CLOSINGS:

Memorial Day Weekend

Saturday, May 26
Monday, May 28

Independence Day

Wednesday, July 4

APRIL 2007

The Source

QUARTERLY NEWSLETTER OF ABD FEDERAL CREDIT UNION

Free Consultations with Merrill Lynch Rep

ABD Federal Credit Union is pleased to announce a new client relationship to help you achieve your financial dreams. We have entered into a relationship with The Spickler Group of Merrill Lynch, a team of professionals experienced in helping Chrysler employees, retirees and their families with financial solutions that make sense.

Merrill Lynch Retirement Group and The Spickler Group have been servicing the Chrysler 401k for over 15 years and understand the needs of our members. Both retirement planning and income planning in retirement are key areas available to our members. With seven team members including four financial advisors and three client associates, they are experienced in helping you determine what you want to accomplish for you and your family using solutions that are personalized to you. Combining our two teams together, we are now able to address all of your financial needs.

To learn more about this exciting new service ask your ABD Federal Credit Union team member about a free consultation today. The Spickler Group is available to you directly, toll free at 888-645-7216 by asking for Scott Tater or Stacey Cassis.



Online Bill Pay—Coming Soon!

Online Bill Pay is simple, fast and safe. No longer will you have to send individual payments through the mail or remember to log on to a number of cumbersome websites at different times of the month.

With Online Bill Pay through the credit union, funds are deducted from the account of your choice and applied to your regularly recurring bills. What could be easier?

We hope to have Online Bill paying up and running very soon - be sure to check future newsletters for more updates!

To check out other great website enhancements, log on to www.abdfcu.com!

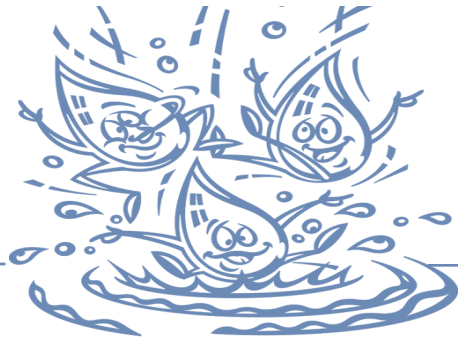
Increased Online Security Added

To offer an extra layer of online security, you will now be asked a series of questions when you log on to Home Banking at www.abdfcu.com.

This extra measure has been added to ensure that the entire membership will be protected from identity theft. If you ever have any questions regarding the safety of using online resources offered by ABD Federal Credit Union, don't hesitate to contact us.

At the credit union, your safety is always our main concern.





April Showers Mean...

Home Equity Loan?!

Free \$50 gift card to Home Depot for Limited Time...

To some, April showers mean more than just May flowers. How about a leaky roof, moldy basement, damaged siding, landscaping needs or other home improvements?

If you are facing any number of high-priced ticket items this spring, contact the credit union to explore the many benefits of a home equity loan. With a home equity loan you get a fixed rate and comfortable repayment terms that help you keep up with life's surprises.

Plus, for a limited time, any member who locks in a home equity loan will receive a \$50 gift card to Home Depot as the credit union's way of saying thanks!

Don't let spring wash out your budget for 2007. Call or stop in to the credit union today to lock in a home equity loan!

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 **5.50% 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.

LOAN APPLICATION

Amount Requested \$ _____ Member Acct. No. _____

Loan Purpose _____ VISA , Number of cards _____

Please note: If you are applying for credit in your name only, do not complete portion on co-applicant.

| | | | | | | | |
|------------------------------------|------------|--------------------------------|-----------|---|------------|--------------------------------|-----------|
| Applicant Name (Last-First-Middle) | | | | Co-Applicant/Co-Signer Name (Last-First-Middle) | | | |
| Home Address (Street & No.) | | | How Long? | Home Address (Street & No.) | | | How Long? |
| City/State/ZIP | | | | City/State/ZIP | | | |
| Previous Address (Street & No.) | | | How Long? | Previous Address (Street & No.) | | | How Long? |
| Home Phone No. | Birth Date | No. of Dependents | Ages | Home Phone No. | Birth Date | No. of Dependents | Ages |
| Social Security No. | | Driver's License No. And State | | Social Security No. | | Driver's License No. And State | |
| Mother's Maiden Name | | \$Gross Annual Salary | | \$Monthly Pay | | Mother's Maiden Name | |
| Employer | | Position | | How Long? | | Employer | |
| Business Address/Phone | | Business Address/Phone | | | | | |
| Previous Employer | | Position | | How Long? | | Previous Employer | |
| Previous Business Address | | | | Previous Business Address | | | |

Note: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

| | |
|---|---|
| Alimony, child support, separate maintenance received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding Other income: \$ _____ per _____ Is any income listed in this section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on a separate sheet) <input type="checkbox"/> No | Alimony, child support, separate maintenance received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding Other income: \$ _____ per _____ Is any income listed in this section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on a separate sheet) <input type="checkbox"/> No |
|---|---|

Outstanding Debts (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

| Mortgage or Landlord | Payment Address | Mortgage/Rent Payment | Original Amount | Balance Due | Market Value | |
|---|-----------------|-----------------------|---------------------|-------------|--------------|-----------------|
| Autos Owned - Make | Year | License Number | Financed By | \$ | \$ | Monthly Payment |
| Name And Address (Other Debts) Account Number | | | Interest Rate | \$ | \$ | \$ |
| | | | | \$ | \$ | \$ |
| | | | | \$ | \$ | \$ |
| | | | | \$ | \$ | \$ |
| | | | | \$ | \$ | \$ |
| Checking Account No. | | Location | Savings Account No. | | Location | \$ Total |

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. Married Separated 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'S SIGNATURE _____ DATE _____ CO-APPLICANT'S SIGNATURE _____ DATE _____
X _____ **X** _____

| | | |
|---------------------------|--------------------|---|
| Amt. Requested \$ _____ | Comments: _____ | <input type="checkbox"/> APPROVED <input type="checkbox"/> REJECTED DATE _____ |
| Purpose: _____ | | |
| Refin. Loan Bal \$ _____ | | |
| Interest to Date \$ _____ | | |
| Total New Loan \$ _____ | Pmt. Amt. \$ _____ | CREDIT COMMITTEE OR LOAN OFFICER |