



Welcome... New SEG's

ABD Federal Credit Union welcomes all new Chrysler members in our Select Employer Group.

We are thrilled to have you as a part of the credit union family. Please take full advantage of all the benefits that come with being member/owner of our great institution!



Pre-Paid Debit Cards Coming Soon!

Good things come to those who wait! Pre-Paid Debit Cards will be offered at the credit union soon!

Stay tuned to credit union publications for exciting details about this great new product!

ANNUAL MEETING REMINDER

The Annual Meeting of ABD Federal Credit Union is scheduled for Sunday, January 30, 2011 at UAW Local 1264, located at 7450 15 Mile, Sterling Heights, MI 48312. We hope you'll join us!

At this year's Annual Meeting there will be valuable information shared with the membership. Please mark your calendar for this special community event!

JANUARY 2011



Holiday Closings

MARTIN LUTHER KING, JR. DAY
MON. JAN. 17

PRESIDENTS' DAY
MON. FEB. 21

ABD Helps make "The Snowpile: a Magical Event!"

On December 20, members of the ABD family volunteered at the Winter Carnival to make *The Snowpile* a magical and memorable event for all involved!

This surprise party to benefit the patients and their families was a huge success. The cafeteria of Children's Hospital of Michigan was decorated and many gifts were wrapped and handed out to transform the room into a festive giftland. The energy and excitement was amazing!

We thank all the special volunteers who made the holiday season a wonderful time for so many deserving recipients.



ABD

FEDERAL CREDIT UNION

www.abdfcu.com

WINTER 2010

THE SOURCE

CHECK OUT
THE FAMILY
SECURITY PLAN IN
OUR LOBBY. ASK A
SERVICE REP FOR
DETAILS TODAY!

Quarterly Newsletter of ABD Federal Credit Union

We LOVE our Members!



Submit your E-Mail with us next time you stop in to any one of our offices and you will be entered into our drawing to **WIN a \$100 VISA Gift Card!**

Hurry In - Our drawing takes place on Friday, February 11.

Just in time to "spread the love" with your sweetheart!

Nothing says "I LOVE YOU" Like \$100 Bucks!, Right?

Make sure to write down your email on the entry form in the lobby and hand it to the teller with your transaction!

A MESSAGE FROM THE CEO

With a new year comes new opportunity for a fresh start. While resolutions often begin with the best intentions they often end shortly after they're made; I'd like to begin the year with commitments, not resolutions.

ABD Federal Credit Union is committed to helping provide you, our member, with a secure tomorrow. We are invested with you in your growth year after year. It is in times like these that we have to think outside of the way we are used to doing things and challenge ourselves to become more creative in the way we resolve our situations. In 2011, we will continue to develop new services and improve our existing products to aid in your personal financial growth.

ABD will continue its commitment to our community. Throughout the year we volunteer with several organizations including Children's Hospital of Michigan, Habitat for Humanity, Capuchin Soup Kitchen, Race for the Cure and others. We would like to thank you, our members, for your continued support.

On behalf of ABD Federal Credit Union's Board of Directors, Management and Staff I wish you a very blessed and safe New Year.

Carolyn Edwards
CEO



TAX-TIME TIPS

... Save this Statement

Be sure to retain this statement, as it contains important information you will need for tax-preparation purposes.

HOLIDAY HANGOVER LOAN!



AVAILABLE
JANUARY 19 & 20 ONLY!

GRAB \$500 FAST WHILE FUNDS LAST!

Did the spending season leave you with a bit of financial hangover? We have just the cure: The Holiday Hangover Loan.

The Holiday Hangover Loan is your path to a pile of quick cash. Take a look, and stop in today!

HOLIDAY HANGOVER LOAN
•\$500** •NO CREDIT CHECK!
•5-MONTH REPAYMENT TERM

**In order to receive the \$500 Holiday Hangover Loan you must have not caused ABD a loss, must be at your place of employment for at least 90 days, have direct deposit at ABD and be eligible for membership. \$500 Holiday Hangover Loan has a 5 month term with a payment of \$104.57 and an interest rate of 18% APR. Some restrictions may apply.

2010 IRA DEADLINE

The tax deadline is fast approaching. Don't miss your chance to max out your contribution to your 2010 IRA. Consult a tax professional.

ROUTING AND TRANSIT NUMBER

When filling out your 2010 tax return, you will need to provide your credit union's routing and transit number:

272485673

exclamation
ADVERTISING

EQUAL HOUSING
LENDER

NCUA

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**
Hours: Monday-Friday 9:30 a.m. – 4:45 p.m.
ILLINOIS: 3204 U.S. Business Route 20 • Belvidere, IL 61008 **(815) 544.6437**



GET PRE-APPROVED BEFORE YOU HIT THE SHOWS!

Stop into any one of our offices for your **DISCOUNTED NORTH AMERICAN INTERNATIONAL AUTO SHOW TICKETS!** Only \$8 at the credit union. Just a limited number available. **When they're gone - THEY ARE GONE!**

North American International Auto Show

January 15 – January 23
Cobo Center • One Washington Blvd.
Detroit, Michigan



Detroit Camper & RV Show

February 16 - February 20
Rock Financial Showplace
46100 Grand River Avenue
Novi, Michigan



Detroit Boat Show

February 12 – February 20
One Washington Blvd.
Detroit, Michigan



Outdoorama

February 24 – February 27
Rock Financial Showplace
46100 Grand River Avenue
Novi, Michigan





MEMBERS® Auto & Home Insurance

As a member of ABD Federal Credit Union you've come to enjoy the best in exclusive products and services. MEMBERS® Auto, home and Renters Insurance is no exception.

These insurance offerings are underwritten by Liberty Mutual Group. Credit Union members around the nation just like you are benefiting from this great program.

LIBERTY MUTUAL GROUP WORKS FOR YOU

- Ranked 86th on the Fortune 500 list of largest US corporations
- \$104.3 billion in consolidated assets
- Serving consumers since 1912

FOR A NO-COST QUOTE, CALL 800-730-6927.
This simple call could save you big bucks throughout 2011. Don't delay!



Community CONNECTIONS

Making the Holidays Bright

ABD Federal Credit Union partnered with the local 1700 to sponsor two children from the giving tree. Thank you, friends, for your willingness to make Christmas a special time!



Consolidate to VISA early in 2011


If you have high-interest debt piling up, give yourself a new year's gift: consolidate debt to an ABD VISA in January!

With a low rate and outstanding purchasing power, a VISA from the credit union is the fast and smart way to get your finances on track.

CREDIT UNION VISA

- Rates as low as 9.9%^{APR}
- No annual fee
- Outstanding purchasing power
- Excellent consolidation tool

Don't spend another year making multiple debt payments and incurring late-payment fees. Consolidate to one card – your credit union VISA!



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		\$Gross Annual Salary		\$Monthly Pay	
Employer		Position		How Long?		Employer		Position		How Long?	
Business Address/Phone				Business Address/Phone							
Previous Employer		Position		How Long?		Previous Employer		Position		How Long?	
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			
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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. <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'S SIGNATURE		DATE		CO-APPLICANT'S SIGNATURE		DATE	
X				X			

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