



NEWSLETTER • Fall 2019

“THE 12-12-12 HOLIDAY OFFER IS BACK!”

Get ready for the upcoming Holidays with the **12-12-12 Holiday Offer**. It's \$1,200 at 12% for 12 Months. That makes payments as low as \$27 a week or \$108 a month. With a loan like this, you can get ahead of the crowd by shopping early and start crossing items off your Holiday List.

⇒ It is a *Credit Check Loan ⇒ Cannot be over your Debt Ratio ⇒ Offer ends December 15th, 2019

You can apply even if you already have an existing Loan with us, so don't wait, simply fill out the attached application on the back of this Newsletter, apply online, by phone 1-586-751-2638 or at one of our branches. For more information call 1-586-751-4400 Ext. 3170 to speak with a Loan Officer.

*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 or call the credit union for current rates.

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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

ABD ANNUAL MEETING NOTICE

The Annual Meeting of ABD Federal Credit Union will be held on **Sunday, January 26th, 2020** at **UAW Local 1264** located at **7450 15 Mile Road, Sterling Heights, MI 48312** at **1:00 PM**.

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 of 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 23rd. 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.

E-STATEMENTS

E-statements are available for Members (including Visa Credit Card Members) who enjoy the ease and convenience of online services. This service will allow you to view your current and past Account Statements, up to 24 months, on a secure website in lieu of paper statements.

Simply log into your It's Me 24/7 online banking and go to your Info Center and enroll.

For Visa Credit Card Members, go to www.ez-cardinfo.com, login and select statements, statement delivery option and follow the steps to enroll.

Get enrolled and start enjoying the convenience of e-statements today!

NEW ABD DEBIT EMV CHIP CARD



We've converted to the new ABD Debit EMV Chip Card. Your new card includes the latest chip technology which provides an added layer of security, providing greater protection against fraud. Your chip card will also make traveling easier and more convenient with its world wide acceptance. Your card continues to have the traditional magnetic stripe on the back, enabling you to use it at merchants without chip-enabled terminals. There's so much more to your new EMV card.



FHA LOANS FOR OUR MEMBERS



An FHA loan through our partner, Mortgage Center, is a perfect option for members who are first-time homebuyers, or would like to purchase a home without making a large down payment. Members with a lower credit score can also qualify. Turn your dreams of home ownership into reality. To speak with a mortgage expert, call 1-800-353-4449 or visit MortgageCenter.com.

Enjoy exclusive savings every day.
Members have saved nearly \$2 billion!

UPCOMING EVENTS

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

October 14th –Columbus Day
November 11th –Veterans Day

November 28th
Thanksgiving Holiday

November 29th
Close at 1:00 pm

December 24th –Christmas Eve
December 25th –Christmas Day

December 31st –New Years Eve
January 1st –New Years Day



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

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



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		Est. Value		HOMEOWNERS Please complete Purchase Price		Balance Owed		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		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
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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