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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

## ABD WELCOMES NEW BOARD MEMBERS



**Tracy (Trey) Durant**  
UAW 1178 Shop Chairman  
Mopar Chicago Parts Depot

I have worked for Chrysler for 25 years. I was hired at Mound Road Engine and have also worked at SHAP (Local 1700), Warren Truck (Local 140), Mack 1 Engine Plant (Local 51) and currently I am the Shop Chairman at the Mopar Chicago Parts Depot (UAW Local 1178).

I joined ABD in 1996. Over the years this credit union has been very good to me and my family. I continue to encourage my co-workers to join ABD and experience all the benefits that ABD has to offer. By sharing my perspective, we could increase membership and continue to serve the many local unions that make up this amazing financial institution. As challenging as 2020 has been, it is comforting to know that ABD Credit Union has been there to help its members in every way possible and give solid financial advice to anyone that needs it. I am honored and proud to be on the Board of ABD Federal Credit Union.



**Charon R. Bobbitt Sr.**  
Financial Sec./Treasurer  
Sterling Stamping Plant

My career at Chrysler, has led me to also work at the JNAP, Mack 1 Engine Plant, Sterling Heights Assembly Plant (SHAP) and Warren Truck Assembly Plant (WTAP). For the past 9 years, I have had the privilege and honor of leading the financial decisions of UAW Local 1264 as the Financial Secretary/Treasurer. In July of this year, I was reelected to my fourth consecutive term servicing the FCA workers of Sterling Stamping Plant (SSP).

My wife and I have four beautiful children. I have been a member of ABD for over 20 years. I bring integrity, competence, insight and effectiveness as an addition to the Board of Directors and fresh ideas that support the needs of the membership we serve. I look forward to our future and humbly thank you for the opportunity.

## ABD ANNUAL MEETING NOTICE

The Annual Meeting of ABD Federal Credit Union will be held on **Sunday, January 31st, 2021** 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 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 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.



**MORTGAGE CENTER**

NMLS# 282701

### RATE LOCKS FOR YOUR LOANS

Due to low interest rates and the demand for home refinancing, your loans may take longer to close. Mortgage Center currently averaging around 70 days for refinancing loans, which is below the industry average at this time. **What does this mean for your rate locks?**

If you have returned your documentation on time and your rate lock expires, Mortgage Center will extend the rate lock at no expense to you. Featured Daily Rates For Home Purchases as of **September 25, 2020:**

#### **30-Years Purchase Fixed**

Rate 2.875% APR 2.982%

#### **15-Year Purchase Fixed**

Rate 2.375% APR 2.545%

Rates can change daily. To speak with a mortgage expert, call 1-800-353-4449 or visit MortgageCenter.com.

**RATES AS LOW AS  
3.25% UP TO 60 MONTHS  
3.74% FOR 72 MONTHS**



**ARE YOU BUYING A NEW OR USED VEHICLE OR NEED TO REFINANCE FOR A LOWER RATE?**

- Apply online, by phone or at your local ABD FCU Office
- Rates above are based on 740 credit score.
- Auto rates range from 3.25% - 15.50% as of August 12, 2020.
- Amount and rate are subject to credit score, seniority, job stability and any other factors determined by credit committee.
- Must have an ABD FCU Share account.

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.

**Build Your Credit History with Rent**



Love My Credit Union® | rewards



**Do You Want to Improve Your Credit Score?**

Did you know that timely mortgage payments have a big impact on credit scores, but rental history is almost never considered? This is where Rental Kharma can come in and help. They collect and report past and ongoing rental payments to the credit bureaus on your behalf, which can increase your credit score in a hurry.

**Plus, credit union members get a 30% discount off the already low Rental Kharma monthly fee.** Get the credit you deserve!

Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) and sign up today!

**LOOKING TO RENOVATE YOUR HOME?**

**WANT EQUITY TO REMODEL YOUR HOME? WE CAN HELP WITH THAT!**

ABD's home improvement loan can assist you with your remodeling project and our competitive rates will fit right in with any budget. To apply online visit [www.abdfcu.com](http://www.abdfcu.com), call 1-586-751-2638 or to speak with a Loan Officer call 1-586-751-4400 Ext. 3170 or visit one our branch.

Want to use the equity in your home to make home improvements or for major expenses. Get the term and loan amount that meets your specific needs. Take advantage of competitive low rates. Enjoy the security of having a fixed-term loan with the stability of set monthly payments.

Visit [www.mortgagecenter.com](http://www.mortgagecenter.com) and start your application online today.

*\*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.*

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

**UPCOMING EVENTS**

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

October 12<sup>th</sup> –**Columbus Day**  
November 11<sup>th</sup> –**Veterans Day**

**Thanksgiving Holiday**  
November 26<sup>th</sup> –**Closed**  
November 27<sup>th</sup> –**9AM-3PM**

**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-3PM**

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

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

Love My Credit Union Rewards limited time offers. Restrictions apply. © 2020 All rights reserved. Other marks are the property of their respective owners.



**ABD FEDERAL CREDIT UNION**

27850 Mound Road • Warren, Michigan 48092

**Fax (586) 751-4407**

**APPLICATION FOR LOAN**

Purpose of Loan	Best Phone to Reach You	Best Time to Reach You	ABD Account Number	
Type of Loan	Amount Requested	Down Payment	Terms (Months)	Application Type <input type="checkbox"/> Joint <input type="checkbox"/> Individual

Name			SSN			Name (Joint borrower, Co-maker)			SSN						
Present address (street)						No. years									
City						State			Zip						
Previous address (complete if present address is less than 3 years)						Previous address (complete if present address is less than 3 years)									
HOMEOWNERS Please complete						HOMEOWNERS Please complete									
Purchase Price		Bal. Owed		Est. Value		Purchase Price		Bal. Owed		Est. Value					
Home phone		Cell phone		Birthdate		Home phone		Cell phone		Birthdate					
Email						Email									
Employer's name/division/retired						Employer's address or plant number									
Employer's phone number			Position			Employer's phone number			Position						
Pay frequency (very important)		Gross		Hourly rate		Seniority date		Pay frequency (very important)		Gross		Hourly rate		Seniority date	
<input type="checkbox"/> Weekly		<input type="checkbox"/> Bi-weekly						<input type="checkbox"/> Weekly		<input type="checkbox"/> Bi-weekly					
Previous employment (complete if above is less than 3 years)						Years employed									
Other income						Source									
Automobile						Automobile									
Year		Make		Model		Bal. Owed		Year		Make		Model		Bal. Owed	
Driver's license number						Driver's 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.  
 MORE ROOM ON BACK IF NECESSARY.

Names of Creditors	Interest Rate	Collateral if Secured Loan	Balance Owed	Monthly Payments	Amount Past Due
1. MTG./RENT					
2. AUTO PMT.					
3. ABD C.U.					
4. ABD VISA					
5.					
6.					
7.					
8.					
9.					
10.					
11.					
12.					

OVER

**Additional Debts Owed**

Names of Creditors	Interest Rate	Collateral if Secured Loan	Balance Owed	Monthly Payments	Amount Past Due

I have no other debts (initial) \_\_\_\_\_

Are you a co-maker, endorser, or guarantor on any loan or contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If "yes", for whom?	Creditor?
Are there any unsatisfied judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$	If "yes", to whom?
Other obligations – i.e., liability to pay alimony, child support, separate maintenance. Use separate sheet, if necessary.			

Have you ever had a car or other personal property repossessed by a dealer or finance company, filed for bankruptcy, or been party to a wage assignment or collection suit, or have you ever been declined on a loan application to this credit union?  Yes  No  
If your answer to any part of the question is "yes", please give details.

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. If this application is approved and a loan/credit card(s) issued, the undersigned applicant(s), by signing, using, or permitting another to use the loan/credit card(s) agree(s) that the applicant(s) will be bound by the terms and conditions accompanying the loan/credit card(s) and all amendments.

APPLICANT'S SIGNATURE	DATE	CO-APPLICANT'S SIGNATURE	DATE
X		X	

**RELATIVES (Primary Borrower)** - Please list three of your nearest relatives who are not living with you.

**RELATIVES (Secondary Borrower)** - Please list three of your nearest relatives who are not living with you.

Full Name - Relative 1			Full Name - Relative 1		
Address			Address		
City	State	Zip	City	State	Zip
Relationship		Phone	Relationship		Phone
Full Name - Relative 2			Full Name - Relative 2		
Address			Address		
City	State	Zip	City	State	Zip
Relationship		Phone	Relationship		Phone
Full Name - Relative 3			Full Name - Relative 3		
Address			Address		
City	State	Zip	City	State	Zip
Relationship		Phone	Relationship		Phone

**REMARKS**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Do you want to purchase credit life insurance? \_\_\_\_\_

Do you want to purchase credit disability insurance? \_\_\_\_\_

If you are offering SECURITY for this loan, please state type:

\_\_\_\_\_

\_\_\_\_\_

**BANK USE ONLY**

<b>TO BE COMPLETED BY INTERVIEWER</b>	
Application Taken By <input type="checkbox"/> Face to Face Interview <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Address Verified <input type="checkbox"/> Yes <input type="checkbox"/> No
Loan Officer / Application Declined:	Date Application Received
Terms of Approval:	