



Go Green the ABD Way!

www.abdfcu.com saves you time!

Paperless is in! And with ABD Access (online banking) and E-Statements you can go Green Go at the credit union.

ABD Access and E-Statements are smart options environmentally—and they save you time!

ABD Access: Staying in touch with the credit union via the Web has many benefits. Online access gives you 24/7 contact with all your financial matters. And you can do so much at www.abdfcu.com: Transfer funds, apply for loans, review rates, view cleared checks, and much more! Log on to www.abdfcu.com today.

E-Statements: Cutting back on mail is always a good thing these days! E-Statements increase your security and allow quicker access to your archived records. Faster. Safer. E-Statements!

Holiday Closings

GOOD FRIDAY
FRIDAY, APRIL 22
CLOSES AT 1PM

MEMORIAL DAY
MONDAY, MAY 30

INDEPENDENCE DAY
MONDAY, JULY 4

Considering a New Home? Have questions about Mortgages?

*We make it easy
to get informed.*

CHECK OUT
MORTGAGE CENTER!
YOU'LL FIND:

- INFORMATIVE ARTICLES
- BUDGETING TOOLS
- FAQ'S • AND MORE!

LOG INTO ABDFCU.COM
AND CLICK ON THE
MORTGAGE CENTER LINK
OR LOG DIRECTLY INTO
MORTGAGE CENTER AT
WWW.MORTGAGECUSO.COM
OR CALL 888.562.6865
TO SPEAK DIRECTLY TO A
REPRESENTATIVE TODAY!



ABD
FEDERAL CREDIT UNION

www.abdfcu.com

Spring 2011

THE SOURCE

Quarterly Newsletter of ABD Federal Credit Union

LOCAL
TRUSTED.
SERVING
YOU.

Refer a
Family Member
or Co-worker

**Make \$10
Unlimited!**

AS YOU KNOW, BEING A
PART OF THE ABD FAMILY
COMES WITH MANY
BENEFITS, SO WE WOULD
LIKE TO PAY YOU TO HELP
GROW THE ABD FAMILY!

THE CREDIT UNION WILL
PAY YOU \$10 FOR EACH
NEW MEMBER YOU REFER
TO THE CREDIT UNION.
SPREAD THE WORD TO
FAMILY MEMBERS AND
CO-WORKERS. COMPLETE
AND RETURN THE
REFERRAL SLIP INSIDE.

**Saving
Rocks!!**



Auto Loan May Mania!

Lock in 2.99%^{APR}

There's nothing quite like driving a new vehicle off the lot! And in May you could lock in an unbelievable rate with us! How's 2.99% APR sound? Take your pick: something sporty, an SUV, or a family upgrade! Locking in a great loan package is as easy as logging onto www.abdfcu.com, calling Loan By Phone at 586.751.2638 or simply stopping in for a quick visit. The choice is yours!

**Hurry in. This offer is good from May 1 through May 31.
Don't miss your chance at this great offer.**



MAY MANIA AUTO LOAN SPECIAL

Rates as low as 2.99%^{APR}
Terms up to 60 months

YOUTH WEEK CELEBRATION: APRIL 18 - APRIL 22

Win a \$50 Gift Card just for Saving. This year's Youth Week theme is "Money Rocks at My Credit Union." We couldn't agree more, and we want youth members to stop in to save April 18 through April 22.

As an incentive the credit union will be holding a Youth Week drawing. One lucky youth member (age 18 or younger) will earn a \$50 VISA gift card just for depositing \$10 or more. And every eligible member who deposits \$10 during Youth Week will receive a free gift to encourage saving!

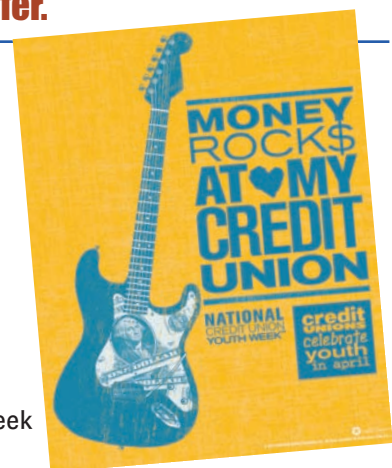
How does the gift card raffle work? We're glad you asked.

GIFT CARD DRAWING

- ★ Any youth member who opens a new account will earn an entry into the drawing
- ★ Any youth member who deposits \$10 into an established account will earn an entry into the drawing
- ★ Youth members can earn up to one entry per day (April 18 - April 22)
- ★ Limit of one entry per day ★ One youth member will take home the \$50 gift card

Be sure to stop in during Youth Week to share the message of smart saving, and maybe even win the big prize!

**Limit one gift per youth member*



YOUTH MEMBERS! MAKE SURE TO STOP IN AT THE MAIN OFFICE BETWEEN 9AM AND 1PM FRIDAY, APRIL 22 (GOOD FRIDAY) AND RECEIVE A GIFT & FREE IDENTITY KITS COURTESY OF MEMBERS AUTO AND HOME INSURANCE. SEE YOU THERE!

exclamation
ADVERTISING

EQUAL HOUSING
LENDER

NCUA
National Credit Union Administration

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



ABD: HELPING YOU BUILD YOUR CREDIT



At ABD, it's our aim to help build you up. And our Build Your Credit Program is no exception.

This new program offers many products to help you become stronger financially. And everyone could benefit from even a little credit boost. Take a look at all we offer!

BUILD YOUR CREDIT WITH ABD PRODUCTS

- Secured VISA credit cards
- Pre-paid reloadable MasterCard debit cards with Credit Builder
- Online Bill Pay to increase consistency
- Free financial counseling at the credit union

To speak about this exciting opportunity just stop in during business hours. We're always happy to discuss options to help build you up!



March of Dimes Walk:
Sunday, May 1

The staff of ABD FCU will be participating in the annual March of Dimes walk scheduled for **Sunday May 1, 2011 at One Hart Plaza in downtown Detroit.**

We invite you and your friends or family to join us in this special community event. And if you would like to contribute financially to this important cause, please contact the credit union.

The March of Dimes is a tremendous service for many people in need, and we're so proud to pitch in to help giving back. Join us!

Membership Referral Certificate

I, _____, do hereby refer _____ as a member of ABD Credit Union. I understand that my signature will be verified prior to the acceptance of the new member. I also understand that ABD Credit Union reserves the right to contact me directly at (_____) _____(daytime phone) to verify this referral.

Signed _____ Date _____

ABD Federal Credit Union

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. 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: _____
Purpose: _____
Refin. Loan Bal \$ _____
Interest to Date \$ _____
Total New Loan \$ _____ Pmt. Amt. \$ _____
 APPROVED REJECTED DATE _____
CREDIT COMMITTEE OR LOAN OFFICER