

Are You Prepared For Retirement?

ABD Federal Credit Union is pleased to offer an exclusive service for its members. Free, private, no obligation consultations with The Spickler Group of Merrill Lynch who have been working with Chrysler employees and retirees for 22 years helping them face their financial concerns and achieve their retirement goals.



Two exclusive services are available to you:

- Private appointments with a Financial Advisor at the ABD branch office on Mound Rd.
- Complimentary seminars to learn more about making the most of your retirement and Savings Plan.

Contact The Spickler Group at 248-645-7150 to schedule an appointment. We will be in the branch on July 7th, July 18th, and July 29th, 2008.

Free seminars at the Olive Garden Restaurant (30600 Van Dyke in Warren) at 5:30pm on July 15 or July 22, 2008.

Reserve your seat by phone - Jackie Brown 248-645-7150 or e-mail Jacquelyn_brown@ml.com

Longing For That "New Car" Smell?

Has your auto lost its "new vehicle" smell? If you're looking for an upgrade to any new vehicle, we have a loan to fit your needs.



With gas prices climbing, many members are looking to get behind the wheel of a new car. And due to this high demand, the Credit Union has great financing in place for all approved members. Take a look:

- Rates as low as: **5.5%APR**
- Terms up to **60 months** for qualified borrowers

Get behind the wheel of your dream today with a little help – and great savings – from your Credit Union.

Discounts On Cedar Point Tickets

To many people, summer means one thing: A long-awaited trip to Cedar Point.

Before you hit the road for Cedar Point, stop in to the Credit Union to pick up your discounted tickets. Don't wait. Supplies are limited!

CEDAR POINT

- Good Any Day **\$34**
- Ride and Slide - (2-Day Pass) **\$66**
- Soak City **\$23**



*Junior and Senior discounted tickets good for Cedar Point and Geauga Lake (Juniors must be under 48" tall, Seniors must be 62 & older) Junior or Senior **\$14.00***



2007 – 2008 OFFICIAL FAMILY:

- Yvonne Burgess
- Henry Butterworth
- Malachi McCree
- Calvin McKinney
- Garry Floyd
- Steve Fulks
- Edward Potter
- Charlie Spann
- Bob Stuglin
- Joe Walker

Storm Affects Credit Union

We thank the membership for their patience and understanding as we worked to restore services due to the power outage caused by the storm the first week in June.

We apologize for any inconvenience and will always work quickly to keep you in touch with your finances when the unexpected occurs.

We are in the process of installing a back-up generator to avoid future outages at the credit union.

HOLIDAY CLOSINGS:

Labor Day
Monday, September 1

SUMMER 2008

The SOURCE

QUARTERLY NEWSLETTER OF ABD FEDERAL CREDIT UNION

CEO TRANSITION ANNOUNCED



After over 33 years of service to ABD Federal Credit Union as CEO, Jim Carson is retiring. And it's with much enthusiasm that we announce Carolyn Edwards as the new CEO.

Carolyn takes over the CEO position after working 27 years for ABD Federal Credit Union. Carolyn began her career as a Loan Clerk/Processor in the early 1980's. She advanced her career within the organization holding various positions including Collection and Loan Supervisor, Human Resource Manager and, most recently, Communication Specialist.

Carolyn's vast experience and developed knowledge and understanding of ABD Federal Credit Union provide an outstanding foundation to lead the Credit Union. We are thrilled to welcome her as CEO.

Thank You, James Carson. Mr. James Carson is retiring from his position as CEO of ABD Federal Credit Union after over thirty of service to our organization.

Before beginning his career with ABD, Mr. Carson received an Honorable Discharge from the U.S. Air Force where he served as a Staff Sergeant. Over the years he held many leadership positions including: League Representative of the Northeast Chapter, Vice President on B.O.D. of MCUL, Treasurer on the B.O.D. of CenCorp, President of Combined Council of Chrysler Credit Unions, Board Member of St. John Hospital Community Relations and President of Pine Trace Village B.O.D.



In addition to all these accomplishments James was ABD's CEO for 27 years, touching the lives of thousands of members and making a difference every day in our community.

The staff, management and membership of ABD Federal Credit Union thank you, James, for your dedicated service and amazing leadership over the years. We wish a fulfilling retirement and thank you for all you've done.



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



COMMUNITY CORNER

The staff, management and membership of ABD are always looking to get involved in causes that help the community. Most recently we pooled our efforts and energy to provide for two great causes, March of Dimes and Race for a Cure.

The employees of the credit union participated in the March of Dimes Walk. We raised \$860 for this important cause – and had fun doing it!



The employees of the credit union participated in The Race For The Cure. We raised \$900 from candy bar sales and our bake sale. Again...we had fun doing it!



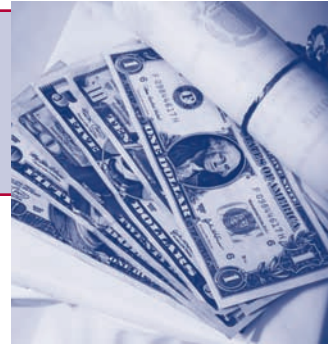
Thanks to all who participated to give back to the community through these causes and helped make the experiences very good times!

Graduates: Keep Your Finances At Home

If you're a recent graduate you have some complicated decisions to make. Where to keep manage your money should not be one of them.

Before you head off to school or get weighted down in a new job, stop in to the credit union to sign up for great services and all the necessary accounts. Your hometown credit union offers:

- Checking and Savings Accounts
- ATM and Debit Cards
- Loans •Online Banking
- Bill Pay •Holiday Accounts
- Much More...



Stop in today for a free evaluation of your financial status and recommended services. At ABD, we will always have your best interest in mind.

Online Banking And Bill Pay



Are you taking full advantage of your credit union's online resources?

If you're not accessing Online Banking or using Bill Pay, you're not. These two great services are saving many members a lot of time, money and hassle.

Online Banking: Log on to the credit union website at www.abdfcu.com anytime to review recent transactions, look at cleared checks, transfer funds, pay loans, apply for new products and services, plus much more. It's free. It's fast.

Bill Pay: Never miss another recurring payment again. Sound nice? It's the beauty of our service called Bill Pay. You can arrange to have your recurring payments submitted on time, every time from designated accounts. No longer will you have to buy stamps, keep track of due dates and lick envelopes.

Refer A New Member & Make Quick Cash



You can earn a quick \$10 just for referring a friend to the Credit Union.

It's simple. Encourage a friend to stop in and sign up for membership. Have your friend reference your name. ABD will give YOU \$10.

Help build our membership base and grab some quick cash. Spread the word of ABD membership starting today.

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		\$Gross Annual Salary		\$Monthly Pay	
Employer	Position	How Long?	Employer	Position	How Long?	Employer	Position
Business Address/Phone				Business Address/Phone			
Previous Employer	Position	How Long?	Previous Employer	Position	How Long?	Previous Employer	Position
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	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 _____	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	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