



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 benefitting 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

**CALL ROGER NICHOLSON AT 517.347.6722 X 59920
FOR A NO OBLIGATION QUOTE TODAY!**

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 Staff at The Snowpile Event!

ANNUAL MEETING REMINDER

The Annual Meeting of ABD Federal Credit Union is scheduled for 1pm, Sunday, January 29, 2012 at:
UAW Local 1264 • 7450 15 Mile Road
Sterling Heights

Mark your calendar now and join us for a year in review of credit union business and a look into 2012.

Annual Meeting
Sunday,
January 29, 2012
100 p.m.



Holiday Closings

Martin Luther King, Jr. Day
MON. JAN. 16

President's Day
MON. FEB. 20



ABD FEDERAL CREDIT UNION

Main Office: 27850 Mound Rd • Warren, MI 48092 586.751.4400
Hours: Monday 8:45 am - 5 pm Tue - Thur 10 am - 5 pm Friday 8:45 am - 6 pm

Detroit: 2222 Conner • Detroit, MI 48215 313.822.1034
Hours: Monday - Friday 9:30 am - 4:45 pm

Illinois: 3204 US Business Route 20 • Belvidere, IL 61008 815.544.6437

ABD

FEDERAL CREDIT UNION

www.abdfcu.com

WINTER 2012

THE SOURCE

Quarterly Newsletter of ABD Federal Credit Union

Holiday Helper Loan up to \$1500!

Now that the holiday bussle is over, don't let last minute holiday spending start the New Year off with a cloud of high interest debt lingering overhead.

ABD FCU has EXTENDED our Holiday Helper Loan now through January 31, 2012.

Stop in today to lock in a great rate and a pocket full of cash.

HOLIDAY HELPER LOAN

- 8.9% APR
- 12 Month Term
- Payment \$132/mo



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 2012, 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.

BACK BY POPULAR DEMAND

HANGOVER Holiday Overload LOAN



A QUICK NO-HASSLE \$500**
COMING SOON!

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.

2011 IRA DEADLINE

The tax deadline is fast approaching. Don't miss your chance to max out your contribution to your 2011 IRA. Consult a tax professional.

ROUTING AND TRANSIT NUMBER

When filling out your 2011 tax return, you will need to provide your credit union's routing and transit number:

272485673

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 \$9 at the credit union. Just a limited number available. **When they're gone - THEY ARE GONE!**

North American International Auto Show
January 14 - 22
One Washington Blvd.
Detroit, Michigan



Detroit Camper & RV Show
January 26 - 29
Suburban Place
46100 Grand River Avenue
Novi, Michigan



Detroit Boat Show
February 11 - 19
Cobo Center
One Washington Blvd.
Detroit, Michigan



Outdoorama
February 23 - 26
Suburban Place
46100 Grand River Avenue
Novi, Michigan



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 2012

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

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

Holiday Planning? Start Saving TODAY!

If your budget took a hit this holiday shopping season, start saving early in 2012 with a Holiday Club Account. By tucking away just a bit of cash each paycheck you'll be thrilled to see how quickly your savings total grows. Stop in to sign up this week.

DEPOSIT AMOUNT	PAY PERIODS	YEAR-END TOTAL
\$10	26	\$260
\$20	26	\$520
\$25	26	\$650
\$35	26	\$910
\$50	26	\$1300



Saving IS Easy!

Shop Worry Free WITH CASH this SEASON!