

Carexpress Health Discount Program

Membership in the credit union comes with many benefits. One program that is gaining in popularity is Carexpress Health Discount Program. And you can benefit from it.

The Health Discount Program is eligible to everyone: Insured, underinsured, uninsured. No exclusions.

And Carexpress covers so much for so little. Just look at all that is covered:

- Prescriptions •Vision •Dental •24-Hour Nurseline •Chiropractic
- Complementary •Hearing •Doctor •Hospital •Online Physician
- Online Psychologist •Online Pharmacist •And so much more!

For more information visit www.carexpresshealth.com or call the credit union. So little never earned you so much!



Spring into Home Improvements

What can a Home Improvement Loan cover? Pretty much anything.

It's a rite of spring: home improvements! The sooner you get your spring projects done the sooner you can enjoy the warm weather!

If you have more touch ups to do than money in your pocket, let us help with a Home Improvement Loan.

Loans for Spring: 9.9% APR

HOME IMPROVEMENT LOANS AT ABD FCU

To lock in your Home Improvement Loan starting at 9.9% APR and terms to 36 months, fill out the enclosed application, stop in, or click www.abdfcu.com.

NEW COOLING SYSTEM

Landscaping

New Roof

New Deck

Wedding

VACATION

Whatever you need...

Repaving

WINDOWS



Holiday Closings

MEMORIAL DAY
MONDAY, MAY 31

INDEPENDENCE DAY (OBSERVED)
MONDAY, JULY 5



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-Thursday 10 a.m. – 5 p.m.; Friday 9:00 a.m. – 5:00 p.m.
ILLINOIS: 3204 U.S. Business Route 20 • Belvidere, IL61008 (815) 544.6437

ABD FEDERAL CREDIT UNION

www.abdfcu.com

THE SOURCE

APRIL 2010

Quarterly Newsletter of ABD Federal Credit Union

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.

APRIL IS YOUTH MONTH

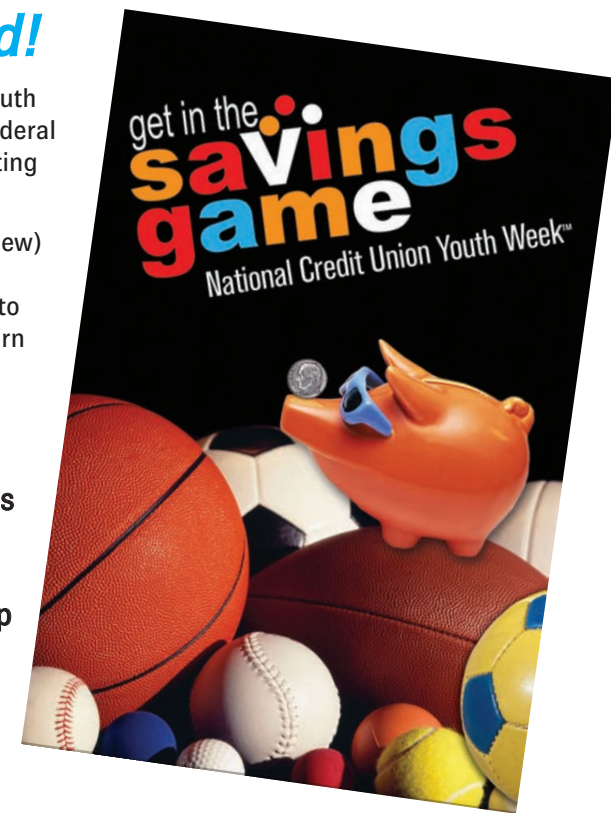
Win a \$50 VISA Gift Card!

Encouraging smart savings habits for the youth of our community is a top priority at ABD Federal Credit Union. For this reason, we're designating April as Youth Month.

Any member 18 or younger (established or new) who deposits \$10 or more will receive a piggybank and be entered into our drawing to win our \$50 VISA Gift card. Members will earn one entry into the drawing per \$10 deposit.

One entry per day is allowed.

Increase your chances of winning the grand prize! Stop by often in April!



Go Green with abdfcu.com

Sign up for E-Statements and ABD Access today!

At ABD, we want you to go green by using ABD Access (online banking) and signing up for E-Statements.

ABD Access and E-Statements are not only good for the environment, they save you lots of time. For help signing up for either of these timesaving services, contact the credit union today!

E-Statements: Cut out standard mailings to save on paper, increase safety by eliminating standard mailings, and to have quicker access to your archived records.



ABD Access: Accessing the credit union online is not only easy and fast, it allows you to do your financial chores 24 hours a day, seven days a week. What all can you do with ABD Access? Transfer funds, review cleared checks, apply for loans, review rates, and so much more!



It's as easy as 3, 4 or 5...

If you're eyeing up a new vehicle, we can help. Right now members can get spring special financing take a look:

Terms as low as **36 months** at **3% APR***
 Terms as low as **48 months** at **4% APR***
 Terms as low as **60 months** at **5% APR***

Chrysler lease holders: Make the switch to ABD FCU. We can run the numbers for you and get you into a more comfortable loan!

Auto shoppers: Make ABD your first stop. With pre-approval in hand, you're in the driver's seat. Don't spend a minute bickering about financing at the dealer. Go with your trusted source: ABD Federal Credit Union.

To lock in low-rate auto financing, fill out the enclosed application, stop in to the credit union or log on to apply at www.abdfcu.com.

Hurry this offer won't last!

* For qualified buyers.

GRADUATING? COME SEE US NOW!



Graduating is a major accomplishment that opens up a world of opportunities. Prepare for success after graduating by visiting with the credit union about setting up a strong financial base.

Whether you're embarking on a path of further education or entering the work force, the credit union has a host of products to assist you. Take a look at all that's available to you:

- MUST-HAVES FOR GRADS:**
- CHECKING •SAVINGS •ATM/DEBIT
 - E-STATEMENTS •ONLINE BANKING
 - LOANS •VISA •DIRECLINE •IRA •MORE

If you're interested in any of the products or services at the credit union, call or stop in for a free consultation. We're always here to help!

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 27850 Mound Rd 586-4400
 Warren MI 48092 586-751-4407 fax

Did You Know?

Did you know that your ABD Debit / ATM card has no exchange fees at any 7-11 or any ATM displaying the **CO-OP services logo** – everywhere in the United States! It's true. Save time and money by using your ABD Debit / ATM card at any of the thousands upon thousands of free service locations!



JOIN US FOR MARCH OF DIMES WALK: APRIL 25TH

WANT TO MIX AND MINGLE WHILE HELPING A GREAT CAUSE? JOIN THE CREDIT UNION STAFF FOR THE MARCH OF DIMES WALK AT METRO BEACH PARK ON APRIL 25 AT 9 AM SHARP!

IF YOU CAN'T PARTICIPATE IN THE WALK PLEASE CONSIDER DONATING A BIT OF MONEY TO THIS CAUSE. TO MAKE A DONATION OR SIGN UP FOR THE WALK, STOP INTO THE CREDIT UNION. WE GREATLY APPRECIATE ANY SUPPORT YOU CAN OFFER FOR THIS IMPORTANT ANNUAL EVENT.

Community CONNECTIONS

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	
Employer		Position		How Long?		Employer	
Business Address/Phone				Business Address/Phone			
Previous Employer		Position		How Long?		Previous Employer	
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: _____ APPROVED REJECTED DATE _____
 Purpose: _____
 Refin. Loan Bal \$ _____
 Interest to Date \$ _____
 Total New Loan \$ _____ Pmt. Amt. \$ _____
 CREDIT COMMITTEE OR LOAN OFFICER _____