The Staff, Management and Official Family of ABD Federal Credit Union would like to wish you and your family a very happy and healthy year end. Thank you for your support & investment in our Credit Union. Consider referring a co-worker or family member in the New Year!

Holiday Club Account Transferred!

If you participated in a Holiday Club Share Account in 2013, your check will be available to pick up on Friday, November 1. Checks not claimed by November 12 will be dropped in the mail to the address we have on file at the credit union.

If you do not already have a Club Account, consider opening one now! It's easy to tuck away a nominal amount each pay period and by this time next season you'll be tickled you did!

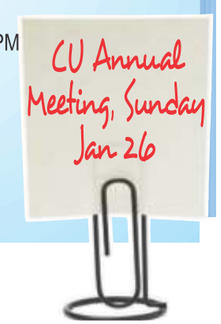
Holiday Closings

COLUMBUS DAY MON., OCT. 14	**CHRISTMAS HOLIDAY** TUE., DEC 24 WED., DEC 25
VETERAN'S DAY MON., NOV. 11	**NEW YEAR'S HOLIDAY** TUE., DEC 31 WED., JAN 1
THANKSGIVING THUR., NOV. 28 FRI., NOV. 23	**MARTIN LUTHER KING, JR.DAY** MON., JAN 20

NOTICE OF ANNUAL MEMBERSHIP MEETING

The 65th Annual Meeting of ABD Federal Credit Union will take place on **January 26, 2014** and be held at **UAW Local 1264** located at: 7450 15 Mile, Sterling Heights. The meeting will be held at **1:00 PM**.
Election of officers are as follows:

- Official petitions must be procured at the main office of ABD FCU, 27850 Mound Road, Warren, MI 48092.
- Petitions must contain the printed name and signatures of signers.
- Petition signers must be members in good standing at ABD Federal Credit Union.
- Petitions must contain a minimum of one percent (1%) of the membership.
- Petitions must be returned to the Secretary of the Credit Union at the Main office no later than 3:00PM on Monday, December 23, 2013.
- If mailed, the accompanying envelope must be postmarked no later than Monday, December 23, 2013 and mailed to: Secretary, ABD FCU, 27850 Mound Road, Warren, MI 48092.
- No nominations will be accepted from the floor.



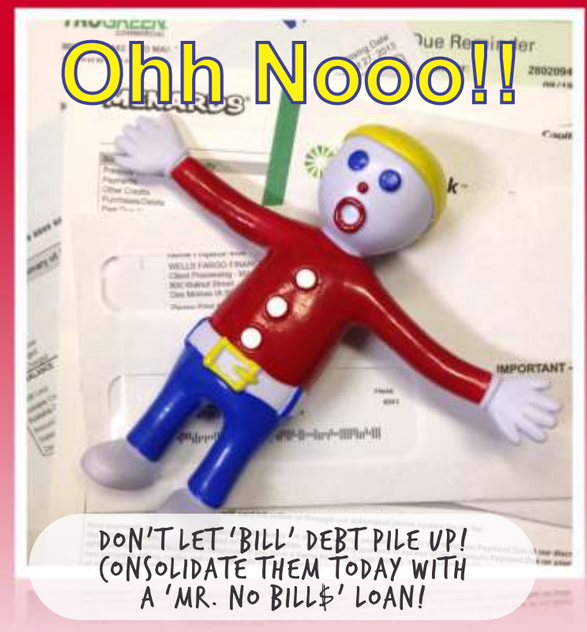
ABD FEDERAL CREDIT UNION

MAIN OFFICE: 27850 Mound Rd · Warren, MI 48092 **(586) 751.4400**
Hours: Mon 8:45 am - 5 pm; Tues, Wed & Thurs 10am - 5pm; Fri 8:45 am - 6 pm
DETROIT: 2222 Connor · Detroit, MI 48215 **(313) 822.1034**
Hours: Monday - Friday 9:30 am - 4:45 pm
ILLINOIS: 3204 U.S. Business Route 20 · Belvidere, IL 61008 **(815) 544.6437**
Hours: Monday - Friday 9:00 am - 5:00 pm (Closed from Noon - 1PM for Lunch)

EQUAL HOUSING LENDER
NCUA

ABD FEDERAL CREDIT UNION
www.abdfcu.com
FALL 2013

Quarterly Newsletter of ABD Federal Credit Union



Kill Bill$ NOW!

Replace your consumer debt with a **Mr. No Bill$ Consolidation Loan***, where your interest rate won't change and your loan principal gets paid down as you make fixed monthly payments.

Qualified borrowers* can borrow up to $2500 today with a **Mr. No Bill$ Loan!**

· BORROW UP TO $2500*
· EASY REPAYMENT TERMS
· CONSOLIDATE BILLS TO MAKE ONE EASY MONTHLY PAYMENT

The choice is simple to consolidate multiple bills into **ONE monthly payment**. And with Direct Deposit or Payroll Deduction,your payment can be made automatically for you each month!

Apply today and see how much you can save!

*Borrowers must qualify to take advantage of a Mr. No Bill$ Loan. Members must not have caused ABD a loss of any kind. A $20 non-refundable application fee must accompany the application along with all consumer bills to be paid. Personal loans do not qualify. Term up to 24-months and an interest rate of 18% APR. Some restrictions apply. See a loan officer for details.

ONCE AGAIN WE PRESENT:

THE HANGOVER LOAN

WE'VE UPPED THE ANTE

· $1500** · NO CREDIT CHECK!
· 12-MONTH REPAYMENT TERM

Limited Offer • First Come, First Serve

** In order to receive the $1500 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 or payroll deduction at ABD and be eligible for membership. $1500 Hangover Loan requires a $20 non-refundable application fee, has a 12-month term, a monthly payment amount of $137.53 and an interest rate of 18% APR. Some restrictions may apply.

Special Member Benefit

SKIP YOUR VISA PAYMENT IN JANUARY

The credit union wants to offer members in good standing a great opportunity: Skip your **January 2014** VISA payment!

That's right! If money's a bit snug after the holidays, you can opt to skip your January payment. Certain terms and nominal fees apply.

This is our corner to BRAG!

CONGRATULATIONS!!

Five month old Ayden Jones of Momma Tiffany Jones from Main office

Joyce Cook from Detroit office is RETIRING after 42 years at ABD

CREDIT UNIONS Unite for Good™ A BETTER WAY

International CU Day October 18!

Thursday, October 18 is a very special day for credit unions around the globe. Come join us for free refreshments and a special token of appreciation.

Credit Union Day is a great time as well to share the gift of membership with a loved one or co-worker. Use the Referral Certificate to do just that! Bring them along to share in the celebration at the credit union. Hope we see you here!

Refer a Family Member or Co-Worker

If you know someone who would benefit from membership at the credit union, fill this out and earn $10 when they join!

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. Warren MI 48092
586-751-4400 Phone
586-751-4407 fax

LOAN APPLICATION

Amount Requested $ _____ Member Acct. No. _____

Loan Purpose _____ o 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
☐ court order ☐ written agreement ☐ oral understanding
Other income: $_____ per _____
Is any income listed in this section likely to be reduced in the next two years? ☐ Yes (Explain in detail on a separate sheet) ☐ No

Alimony, child support, separate maintenance received under
☐ court order ☐ written agreement ☐ oral understanding
Other income: $ _____per _____
Is any income listed in this section likely to be reduced in the next two years? ☐ Yes (Explain in detail on a separate sheet) ☐ 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
X

CO-APPLICANT'S SIGNATURE DATE
X

Amt. Requested $ _____ Comments: _____
Purpose: _____ _____
Refin. Loan Bal $ _____ _____
Interest to Date $ _____
Total New Loan $ _____ Pmt. Amt. $ _____

☐ APPROVED ☐ REJECTED DATE _____

CREDIT COMMITTEE OR LOAN OFFICER