

Santa Helper Loan – Grab Some Cash!

Lock in 9.9% APR!!



The holiday shopping season is just around the corner, and we know money can be tight when buying gifts, traveling and entertaining!

To provide a boost, we are offering the Santa Helper Loan now through December 31, 2008. Check out this great loan package!

**Santa Helper Loan at ABD FCU
•9.9% APR for 12 months**

To sign up for the Santa Helper Loan, stop in to the credit union or log on to www.abdfcu.com. The extra cash will go a long way this holiday season!

Come Celebrate Credit Union Week

Credit Union Week is a special time at the credit union. This year, we are offering free refreshments and free gifts when you stop in on Thursday, October 16.

And in the spirit of Credit Union Week, please feel free to bring a friend, family member or co-worker. We value the opportunity to show off our institution and welcome new members all the time.

Please be sure to stop in during Credit Union Week, and don't miss the goodies on October 16!



Fee Schedule Included With This Statement

Please see the fee schedule included with this credit union statement. If you have any questions, please contact the credit union.

Thank you for being a valued member/owner of ABD Federal Credit Union

Earn \$10 For Referrals



You can earn a quick \$10 just for referring a family member or co-worker to the Credit Union.

It's simple. Encourage a family member or co-worker 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.

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



- 2007 – 2008
OFFICIAL FAMILY:**
- Yvonne Burgess
 - Henry Butterworth
 - James Carson
 - Garry Floyd
 - Steve Fulks
 - Malachi McCree
 - Calvin McKinney
 - Edward Potter
 - Charlie Spann
 - Bob Stuglin
 - Joe Walker

HOLIDAY CLOSINGS:

Thanksgiving Holiday
Thursday, November 27
Friday, November 28

Christmas Holiday
Wednesday, December 24
Thursday, December 25
Friday, December 26

New Year's Holiday
Tuesday, December 30
(Closing at 1 p.m.)
Wednesday, December 31
Thursday, January 1

Martin Luther King, Jr. Day
Monday, January 19

The Source

QUARTERLY NEWSLETTER OF ABD FEDERAL CREDIT UNION

Direct Deposit and Payroll Deduction

Win a free stay at the MGM Grand!



Signing up for Direct Deposit could not be easier! And if you sign up soon, you could win a stay at the MGM Grand Hotel in downtown Detroit!

To sign up for either of these time saving services, simply stop into the credit union and see an ABD Representative or use our kiosk to link to your Chrysler Dashboard. You can also make changes to your Payroll Deduction and Direct Deposit from the kiosk.

And don't forget that Direct Deposit is advantageous through ABD FCU because your funds are posted to your account on Thursday evening, rather than sometime Friday.

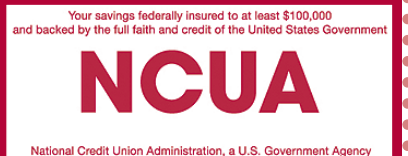
Need more incentive? For a limited time any member who signs up for Direct Deposit will be entered into a drawing to win an overnight stay at the MGM Grand in downtown Detroit including dinner for two and \$100 in play money.

If you are currently not enrolled in Direct Deposit, stop in to the credit union today or see us in your plant to sign up and get an opportunity to win a great getaway!

YOUR SAVINGS ARE SAFE WITH US!

Your Credit Union is fully insured by the NCUA; a federal agency. The National Credit Union Administration (NCUA) is the federal agency that administers the National Credit Union Share Insurance Fund (NCUSIF).

The NCUSIF, like the FDIC's Deposit Insurance Fund, is a federal insurance fund backed by the full faith and credit of the U.S. Government. Rest assured that not one penny of insured savings has ever been lost by a member of a federally insured credit union.



COMMUNITY CORNER



New Credit Union Branch Open Detroit Transitional Center School

Our friends at the Detroit Transitional Center School are currently running their own credit union branch, which serves students, parents and staff of the school.



Partnership with Habitat for Humanity

Credit union staff chipped in to work for a full week to help with manual labor and fundraising for Habitat for Humanity.

Thanks to everyone who worked to raise money and awareness for this great community resource!

Would You Like to Volunteer For Your Credit Union?

Election of officers will be held at our Annual Meeting on Sunday, January 25, 2009 at Local 1264, 7460 15 Mile Road, Sterling Heights at 1PM.

Candidates seeking office must obtain petitions at ABD FCU and must obtain signatures of a minimum of 1% of active ABD Federal Credit Union membership.

Petitions must be submitted and certified at ABD FCU no later than December 31, 2008 at the Main Office, 27850 Mound Rd., Warren, Michigan.



Holiday Club Funds Available Soon

Attention, all Holiday Club Account participants! Your Holiday Account funds will be available to you in the form of a check.

You can pick up your check at the credit union between November 1 and November 11, 2008. Checks that are not picked up between these dates will be mailed to the account holder at the last reported address.



Be sure to always have your contact information updated at the credit union. And enjoy the extra cash from your year's worth of diligent saving!

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

APPROVED REJECTED DATE _____
CREDIT COMMITTEE OR LOAN OFFICER