



## Make it Happen with VISA

### ABDFCU VISA Can Help You!

- Rates as low as **9.9%** APR
- No annual fee
- 25-day grace period
- Consolidation possibilities to erase debt fast
- One simple payment to eliminate expensive late penalties
- ScoreCard points

The summer goes by fast. There's so much to do and only limited time – and sometimes cash – to get it all done!

Don't compromise your summer plans. Get a little help from a low-rate VISA from ABD Federal Credit Union. Check out all our VISA offers you!

To apply for your Credit Union VISA, simply stop in to the Credit Union. Let ABD and VISA work for you!

## Head Back to School in Style!

School is difficult enough without having to worry about making ends meet. If the price tag that comes with back-to-school items has you reeling, lock in a loan at your Credit Union!

Our Back-to-School Loan offers you a low rate, great terms and plenty of quick cash! Not sure you'll be approved? Run it by us; we want to see you succeed!

### Back-To-School Loan for Any Approved Purpose:

- Cash Amounts to **\$5,000**
- Repayment terms up to **36 months**
- Rates as low as **9.9% APR**
- **Quick cash** for any approved need
- **Consolidation options**
- **Pay for: books, tuition, supplies, clothes, computer, you name it!**

Applying for any loan is as easy as stopping into the Credit Union or submitting the loan application on page three of this newsletter.



## Cedar Point Discount Tickets Available... but Going Fast!

If you're planning a road trip to Cedar Point this summer, visit the Credit Union before you head out. We have discounted tickets at the office. Hurry, they're going fast!

**CEDAR POINT DISCOUNTS:**  
**1-DAY PASS \$37 • 2-DAY PASS \$69 • SOAK CITY \$24 • JUNIOR / SENIOR \$17**

**Holiday Closing:** LABOR DAY—MONDAY, SEPTEMBER 6

**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-Friday 9:30 a.m. – 4:45 p.m.  
**ILLINOIS:** 3204 U.S. Business Route 20 • Belvidere, IL 61008 **(815) 544.6437**



# ABD

FEDERAL CREDIT UNION

www.abdfcu.com

SUMMER 2010

## THE SOURCE

Quarterly Newsletter of ABD Federal Credit Union

### IS YOUR ON-FILE INFORMATION UP TO DATE?

**Win \$100 just for updating your info...**

THE NEXT TIME YOU'RE AT THE CREDIT UNION TAKE A COUPLE MINUTES TO REVIEW YOUR INFORMATION THAT'S ON FILE WITH US.

AS AN INCENTIVE, WE'RE OFFERING MEMBERS AN ENTRY INTO A DRAWING FOR A \$100 VISA GIFT CARD JUST FOR UPDATING INFO, INCLUDING EMAIL ADDRESS AND MOBILE NUMBER. THE DRAWING WILL BE HELD AUGUST 20, 2010.

IT'S EXTREMELY IMPORTANT THAT WE HAVE YOUR MOST RECENT CONTACT INFORMATION. HAVING OUT OF DATE INFORMATION COULD RESULT IN DELAYED NOTIFICATIONS WHICH COULD ULTIMATELY COST YOU OR JEOPARDIZE YOUR SECURITY.

**Rates as low as 9.9% FOR QUALIFIED MEMBERS**

## Christmas Comes But... TWICE...A Year!



**We love the feeling of Christmas so much that we're rolling out a Christmas in July Loan special.**

Tap the magic of the Christmas season in the form of a low-rate loan. What can you get? Well, the options are seemingly endless!

- \* WEDDING \* HOME IMPROVEMENT \* RIDING MOWER \* AUTO REPAIRS
- \* ENTERTAINMENT CENTER \* NEW FURNITURE \* VACATION \* YOU NAME IT

The best gift of 2010 could be one without a bow or wrapping paper. Treat yourself to our Christmas in July Loan by logging on, stopping in or completing the application on page three!

We Love Christmas at ABD So Much That We are celebrating twice a year! It's Christmas in July At ABD!

## VISA GIFT CARDS: Fast, Simple...Perfect!

Does it seem as if you race around every couple weeks looking for the perfect gift? Keep it simple. Stop in to the Credit Union and load up on VISA Gift Cards for everyone!

VISA Gift Cards are a great option, because you can apply large or small amounts of money on the cards, and VISA Gift Cards are redeemable anywhere VISA is accepted.



### VISA Gift Cards for Any Occasion:

- Birthdays • Weddings • Engagement • Baby showers • Religious rites
- Graduation • Housewarming • Just because!

Don't spend another beautiful afternoon searching the mall for the perfect gift. Stop into the Credit Union this week and stock up on VISA Gift Cards!





**Meet one of ABDs favorite members Sable!**

Sable is a student at Detroit Transitional Center and is an AMAZING saver!

When we asked Sable what her favorite thing about being a member of the credit union is she said, "I will always have money and never go broke!"



We are so proud of you Sable. Keep up the good work.



ABDFCU staff and friends joined together in the fight against Breast Cancer and participated in the

**Susan G. Komen Race For The Cure.**

Thank you to all of our members for their contributions and support in this great event!

**Habitat For Humanity Project: August 17 – August 23**

***Volunteers and donations needed!***

The Credit Union is rounding up resources to help with another Habitat for Humanity project. We'll be helping out this great cause August 17 through August 23.

We are asking members, friends, family and co-workers to work any day possible. Also, the Credit Union will gladly accept any cash donation to help support this cause. Donations can be made at the Credit Union. Any help, large or small, is greatly appreciated.

Details for supporting this cause and signing up to assist are available at the main office now. Please help us give back to our great community!



**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](http://www.abdfcu.com).

**Loan Special Extended!**



**New Wheels are as Easy as 3, 4 or 5!**

There's no better time than summer to treat yourself to a new set of wheels. With the 3-4-5 Auto Financing Package, we can make it happen today!

We've extended our outstanding loan special to help you lock in a low rate and cozy terms on the new vehicle that's sure to get your motor running!

**3-4-5 NEW VEHICLE LOAN SPECIAL EXTENDED!**

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 ABDFCU. 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. Skip bickering at the dealership. 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](http://www.abdfcu.com).**

*\*for qualified members.*

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