

Finance your new  
**Jim Riehl vehicle**  
through **ABD FCU**  
during this sale and receive a  
**\$250 GAS CARD!**



# The Source

QUARTERLY NEWSLETTER OF ABD FEDERAL CREDIT UNION

## ABD Auto Show: May 1 – May 12

*Believe us when we say that members  
will not want to miss the ABD Auto Show!*

ABD Federal Credit Union, in conjunction with **Jim Riehl Friendly Chrysler Jeep** will be hosting a **Special Auto Show—at the credit union!**

From May 1 through May 12, we'll have a number of vehicles on display at the credit union. Our focus will be hooking up members with great financing packages!

At the ABD Auto Show, qualified members can lock in rates as low as **5.50% APR** up to 60 months on new vehicles.

**As an added incentive in anticipation of this big event, we've enclosed an application for Auto Loan pre-approval. Feel free to fill out and return this pre-approval application before the May 1 kick off to speed up the financing process.**

An Auto Loan promotion as special as this doesn't roll in often. Stop in to the credit union during the ABD Auto Show and walk out with low-rate financing!

### ...AND FOR OUR BELVIDERE MEMBERS

There will be an auto show at the credit union office from **May 1 - May 12** 5.50% up to 60 months. Stop in during the sale to get great financing on a great auto!

## IS IT TIME FOR A "Check Up?"

### Free Checks and More at ABD!

Many financial institutions pitch "fee-free" Checking, but we go beyond that cliché! Members of ABD Federal Credit Union, get free supplies of checks, just for being members.

If you're checking elsewhere, you'll want to get a "check up" by comparing all that our Checking Accounts offer members vs. the competitions' claims.

### CHECKING AT ABD INCLUDES:

- Interest-bearing accounts
- Free Checks, including Check Re-order
- No fees on accounts with \$300.00 or more
- Online Banking Access
- ABD Access (Touch Tone Teller)

If you're doing your checking elsewhere, now is the time to make the switch. For a free "check up," or to open a Checking Account at ABD FCU, simply call a Customer Service Representative.





## Cell Phone Courtesy Statement

**Attention, members:** Please extend courtesy to your fellow credit union members and credit union staff by refraining from talking on your cell phones in the lobby and when conducting credit union business at the drive-through.

To ensure accuracy of transactions and speediness it's vital that all members observe our request to not use cell phones at the credit union. Additionally, credit union staff may deny service to any member who does not comply with our cell phone courtesy policy.

Thanks, in advance, for demonstrating courtesy to all members and staff. It is greatly appreciated.

## Please Have Necessary I.D. Available!

Members, please make sure that when you stop in to the credit union you have the proper identification to process your transaction.

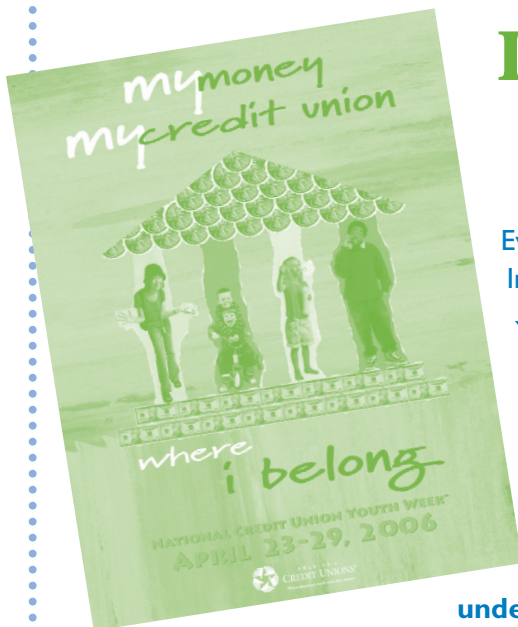
Because of identification-related measures that have been stepped up over the past several years, we must insist that proper identification is presented. If you're unsure of what I.D. you'll need in order to conduct your credit union business, please feel free to call the credit union before you visit us.

Thanks for your cooperation and understanding regarding identification measures. The measures are in place for your security.

**EVEN THOUGH OUR INDIANAPOLIS BRANCH HAS CLOSED,  
YOU CAN STILL ACCESS YOUR ABD ACCOUNT.  
WE ARE PART OF CO-OP NETWORKS SHARED BRANCHING PROGRAM.**

*With your account number and valid picture ID you can use any: Teachers FCU, Forum FCU, Finance Center FCU, or the Credit Union Family Service Centers in Indianapolis on 5836 Crawfordsville Rd., 8811 Hardegan and 10120 E. Washington.*

*Access all our shared branch participants at [www.co-opnetwork.org](http://www.co-opnetwork.org)*



## International CU Youth Week:

**April 23 – April 29**

**\$10 Deposited to New Youth Accounts!\***

Every April a very special event rolls around on the credit union calendar: International Credit Union Youth Week!

Youth Week has a special importance at the credit union because it's a time to educate kids about the importance of being financially responsible—starting at an early age. To encourage our credit union's youth to start saving now, we're excited to announce a special savings incentive.

**During Credit Union Youth Week, the credit union will match the first \$10 deposited to a new savings account opened by any child under age 12.**

Be sure to bring the special young people in your life to the credit union anytime between April 23 and April 29 to take advantage of our special new sign-up saving incentive!



\*If account closed within 12 months, \$10 bonus will be revoked.

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

We are thrilled to announce the latest partnership to the ABD family!

## NEW BUSINESS PARTNERS:

- **St. John's Riverview Hospital**
  - Chrysler Financial
- **Capuchin Soup Kitchen**
- **TDS Automotive**

Please note that all employees and family members of employees are welcome to join the credit union! Welcome Aboard!

## Scared of Fluctuating Rates? We have your Answer!

If fluctuating financing rates have you uncertain about whether or not to remodel, add on to your home, make significant repairs or invest in other areas of your life, we have the answer.

ABD Federal Credit Union offers low, fixed-rate Home Equity Loans. By locking in a low rate on your loan amount, you can move forward with your life plans with confidence, whether you're focusing on your home or other aspects that require financial attention.

Don't be afraid of turning to your major investment for financing for life improvements. With a fixed rate, we take the guesswork out of the financing equation. To apply for your fixed-rate Home Equity Loan, stop into the credit union or call today.



## Mortgage Boom at the Credit Union

Mortgages are booming at the credit union, and we encourage all members seeking a first mortgage to be in touch without delay.

At ABD Federal Credit Union, we have experienced and dedicated mortgage staff on hand to deliver the individual service and knowledge necessary to make the first mortgage process successful.

If you're in the market for a mortgage, stop in to learn about the products and services we offer. We can assure you that financing your biggest investment to date will be handled with the careful attention you deserve as a valued member of ABD Federal Credit Union.

## Holiday Closings

- **Good Friday**—Friday, April 14—closing at 1:00p.m.
- **Memorial Day**—Monday, May 29
- **Independence Day**—Tuesday, July 4



ABD FEDERAL CREDIT UNION

**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

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

**exclamation**  
ADVERTISING



Your savings federally insured to \$100,000  
**NCUA**  
By the National Credit Union Administration,  
a U.S. Government Agency.