



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 2013 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.

NOTICE OF ANNUAL MEMBERSHIP MEETING

The 64th Annual Meeting will take place on **January 27, 2013**. The meeting will be held at **UAW Local 1264** which is located at **7450 15 Mile, Sterling Heights, MI 48312**. The meeting will start at **1:00pm**. Listed below are the procedures for nomination to elective office as outlined in the Credit Union Bylaws:

1. Nominations for vacancies must be made by petition.
2. Petitions must be signed by at least 1 percent of the membership.
3. Petitions must be accompanied by a certificate from the nominee stating that he or she is agreeable to nomination and will serve as elected to that office.
4. Nominations shall be filed with the secretary of the credit union and must be postmarked no later than **December 27, 2012**
5. Mail nominations to ABD Federal Credit Union at 27850 Mound Rd., Warren, MI 48092, to the attention of Ms. Yvonne Burgess, Secretary.
6. The secretary shall cause such nominations to be posted in a conspicuous place in the credit union office at least ten days prior to the annual meeting.
7. No nominations shall be made from the floor. For the necessary forms and information, contact the Credit Union Main Office.

*Annual Meeting
Sunday
January 27, 2013
1:00 p.m.*

Holiday Closings

COLUMBUS DAY MON., OCT. 8	CHRISTMAS HOLIDAY MON., DEC. 24 @ 1PM TUE., DEC. 25
VETERAN'S DAY MON., NOV. 12	NEW YEAR'S HOLIDAY MON., DEC. 31 @ 1PM TUE., JAN. 1
THANKSGIVING THURS., NOV. 22 FRI., NOV. 23	MARTIN LUTHER KING, JR. DAY MON., JAN. 14

Happy Holidays From ABD

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



Holiday Club Account Checks Notification

If you participated in the Holiday Club Savings Account in 2012, your check is available at the credit union November 1. Please pick up your check by Friday, November 9th.

If you do not pick up your check, it will be mailed to the address we have on record at the credit union during the second week of November.



Have fun with your Holiday Stash!

ABD

FEDERAL CREDIT UNION

www.abdfcu.com

FALL 2012

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.

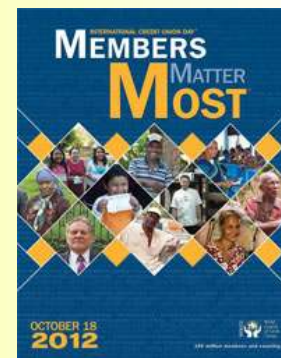
Credit Union Day is a great time as well for you to share the gift of membership with a loved one or co-worker.

Use the enclosed Referral Certificate to do just that!

Bring them along to share in the celebration at the credit union. Hope to see you there!

CREDIT UNION DAY AT ABD FCU:

- Thursday, Oct 18 at the Michigan Offices
- Friday, Oct 19 at Belvidere
- Free Refreshments
- Each member gets a special token of appreciation



THE SOURCE

Quarterly Newsletter of ABD Federal Credit Union

HANGOVER

(Too Much Turkey Not Enough Bacon)

A QUICK NO-HASSLE \$500**

AVAILABLE 3 - DAYS ONLY!

NOV 26 - 27 - 28

LIMITED FUNDS - FIRST COME, FIRST SERVED!

HANGOVER LOAN

- \$500** • NO CREDIT CHECK!
- 5-MONTH REPAYMENT TERM

**In order to receive the \$500 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 at ABD of entire payroll check and be eligible for membership. \$500 Hangover Loan has a 5-month term with a payment amount of \$104.57 and an interest rate of 18% APR. Some restrictions may apply.



BACK BY POPULAR DEMAND

Holiday Helper Cash Bash Is in Full Swing!

Just in time for the 2012 shopping spree, the credit union is rolling out the Holiday Helper Cash Bash Loan AGAIN!

\$1500 CASH CAN BE YOURS!

- 8.9% APR
- 12-month
- just \$132/mo. repayment term

At ABD FCU, the Cash Bash is offered only one time a year. What is it exactly? A flat \$1500 cash loan for qualified borrowers in good standing!

This low-interest loan is just what Santa is looking for to meet the demand of holiday expenses without causing any undo stress! Hurry in because when the funds set aside for this loan are gone so is this awesome offer!



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)



VISA CREDIT CARD from ABD Federal Credit Union:



- LOW RATE
- SCOREBOARD POINTS: POINTS ADD UP FOR GREAT INCENTIVES
- 25-DAY GRACE
- NO ANNUAL FEE
- OUTSTANDING PURCHASING POWER
- ACCEPTED VIRTUALLY EVERYWHERE

And consider this holiday-shopping tip! Avoid the gimmicks that come with opening a high-interest department store credit card. Make all your purchases with a trusted, low-rate source: your credit union VISA. Having one monthly payment at a low rate will save you from a holiday shopping hangover! Inquire at the credit union today!



PUMPKIN SPICE COOKIES

Be a huge hit at your next get together, tailgate or with co-workers in the plant! These cookies are delicious, low-fat and SIMPLE. Let us know what you think!

- 1 (18.25 ounce) pkg. Spice Cake Mix
- 1 (15 ounce) can solid pack pumpkin

Directions:
Preheat oven to 350 degrees. Grease cookie sheets. In a large bowl, stir together until well blended. Drop by rounded spoonfuls onto the prepared cookie sheet. Bake for 18 to 20 minutes. Allow cookies to cool on baking sheet for 5 minutes before removing to a wire rack to cool completely.

Nutritional Information:
Amount Per Serving Calories: 98
Total Fat: 2.7g | Yields 24 cookies



Are You An ABD FCU Snowbird?

WE NEED
YOUR
WINTER
ADDRESS!

Before heading south for the winter, take a moment to stop by the credit union to inform us of your winter address.

Postal regulations are changing and you may not receive all of your forwarded mail. The credit union wants to make sure you receive all of your financial information without delay.

Refer a Family Member or Co-Worker

The credit union is a strength-in-numbers institution.

Together we're stronger!

If you know someone who would benefit from membership in the credit union, fill out the Referral Certificate at right. Then return it to the credit union.



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 _____



27850 Mound Rd. 586-751-4400 Phone
Warren MI 48092 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	
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	\$	\$
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 _____