

# The Source

MONTHLY NEWSLETTER OF ABD FEDERAL CREDIT UNION

## Annual Meeting Results

THE ANNUAL MEETING, HELD ON JANUARY 23, 2005 WAS A GREAT SUCCESS AND WE THANK ALL CREDIT UNION MEMBERS WHO JOINED IN THE COMMUNITY PROCESS.

AT THE MEETING, WE REVIEWED THE PROGRESS THE CREDIT UNION MADE OVER THE COURSE OF 2004, DISCUSSED TIMELY TOPICS AND PLANNED FOR THE UPCOMING YEAR AND BEYOND. AS THE NEW YEAR GETS ROLLING, WE'RE EXCITED TO HAVE THE OPPORTUNITY TO PROVIDE YOU WITH TOP-NOTCH PRODUCTS AND SERVICES!



## Don't Miss THE ENTERPRISE AUTO SALE

We are excited to announce that we are participating with Enterprise Car Sales to provide an unbelievable auto show.

At the Enterprise Auto Sale, there will be up to 150 vehicles priced to move and a Loan Team will be onsite and ready to provide you with affordable financing. To beat the rush and secure financing, be sure to stop into the credit union before you hit the show to lock in affordable and convenient financing!

There will be hot dogs, refreshments and entertainment for kids of all ages. Don't miss this golden opportunity. More details on this outstanding event will be available soon so watch future publications or contact the credit union directly.

**EVENT:** Enterprise Auto Sale  
**DATE:** Saturday, March 19, 2005  
**LOCATION:** State Fairgrounds in Detroit  
**TIMES:** 9 a.m. – 2 p.m.

## Choose Direct Deposit THIS TAX SEASON

If you're like most people, you've got big plans for the tax return you're set to receive in the coming months. For fast, safe and convenient access to your tax refund, check Direct Deposit on your tax form this year!

In order to receive your Direct Deposit refund without a hitch, please note the following information. The credit union Routing Number is **272485673**. Also, be sure to enter your checking account or savings account number on your tax form. By following these simple instructions you'll have your refund in no time by utilizing Direct Deposit!

## Mortgage YOUR NEW HOME AT ABD!

No question—the home-buying process is a series of ups and downs and is never short of surprises. Financing your home does not have to be though.

ABD Federal Credit Union now offers mortgages at fantastic rates and with minimal closing costs. Take the guesswork out of the financing process. Visit with a member of our friendly staff to get the home financing process started today! We're excited to show you how easy and affordable financing can be!





## Community COMES FIRST AT ABD

At ABD Federal Credit Union, we're firmly rooted in the community. With this in mind, we regularly pool our resources to provide a significant presence in community and non-profit efforts.

Recently we dedicated time to Habitat for Humanity and Children's Hospital efforts. We also partake in several fundraisers throughout the year. Our sense of responsibility in the community is something we take great pride in, and we'd love to increase member participation in these noble efforts.

Be sure to watch upcoming publications for more details about our community involvement, or call the credit union to find out how you can contribute to make a difference in our great community!



exclamation  
ADVERTISING 2.05



# Cut Up THOSE EXTRA CREDIT CARDS

With low introductory rates, instant discounts and other ploys, high-interest cards can add up fast. In 2005, slash your unnecessary plastic and rely on your ABD Federal Credit Union VISA.

You know a credit union VISA offers a great rate and worldwide acceptance. What you may not know is that with your ABD Visa, you can simply call us to make your payment over the phone, which means no late fees! Save yourself the hassle of licking stamps, sealing envelopes, writing checks and dropping your payment in the mail.

To consolidate your high-interest debt or open your credit union VISA, just stop into the credit union and speak to a service representative. It'll be one of the smartest moves you make in the new year!



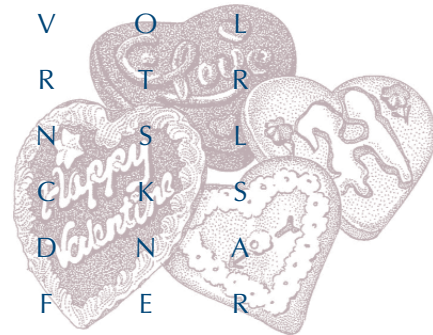
## CORNER

## Kids Word Search

With Valentine's Day coming fast, enjoy this word search which features all Valentine's words. Good luck (and don't forget to get something special for that special someone on Valentine's Day!)

Love • Red • Cards • Candy • Flowers  
Heart • Cupid • Chocolate • Arrow

Q	U	P	I	D	D	E	R	S	Y
C	H	O	C	O	L	A	T	E	T
A	R	N	D	W	O	R	R	A	R
R	D	S	P	I	D	E	V	O	L
D	O	R	R	H	E	A	R	T	R
S	C	A	N	D	Y	D	N	S	L
C	S	M	D	I	P	U	C	H	S
N	S	D	R	A	Q	A	D	N	A
M	S	R	E	W	O	L	F	E	R



**MAIN OFFICE:** 27850 Mound Rd. • Warren, MI 48092 ☎ (586) 751.4400  
**Hours:** Mon. 8:45 a.m.–5 p.m.; Tues., Wed. and Thurs. 10 a.m.–5 p.m.; Fri. 8:45 a.m.–6 p.m.

**ILLINOIS:** 3204 U.S. Business Route 20 • Belvidere, IL 61008 ☎ 1.800.521-1303

**INDIANA :** 3607 West 16th Street • Indianapolis, IN 46222 ☎ (317) .917.1167 • 1.800.521.1303

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