

# ABD

FEDERAL  
CREDIT  
UNION

JANUARY • 2006

THE

# Source

Quarterly Newsletter of ABD Federal Credit Union



## Branch Office at 2222 Conner Open for Business!

We're thrilled to announce that our newest credit union office, located at 2222 Conner in Detroit, is open for business.

So far the buzz has been unbelievably good! Be sure to stop in to visit the new office to conduct any credit union business the next time you're in the neighborhood!



## WELCOME

## St. John's Riverview Hospital!

We'd like to welcome our latest business partner, St. John's Riverview Hospital. We are so pleased to have you as the newest member of the ABD Federal Credit Union family.

Not only will you have access to all of the great benefits of membership as an employee of St. John's Riverview Hospital, your friends and family are welcome to join the credit union. Take full advantage of your membership in ABD FCU, starting today!

## Annual Meeting Announcement

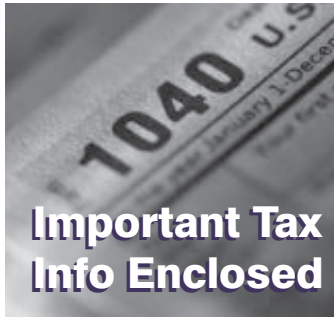
The Annual Meeting of ABD Federal Credit Union will be held January 22, 2006 at 1:00 p.m. at the Local UAW 1264 located at: 7460 15 Mile Rd. in Sterling Heights.

At the 2006 Annual Meeting reports will be given detailing last year's activities and progress, and important information will be shared regarding the credit union's plans for 2006.

In addition to the presentation of valuable information, elections of the credit union's officers will be held. Please plan on joining your fellow credit union members at the 2006 Annual Meeting.



**Annual Meeting**  
**January 22, 2006**  
**1:00 p.m.**  
**Local UAW 1264**



## Important Tax Info Enclosed

The dividends received and interest paid for 2005 are included on this statement. Separate 1099 and 1098 forms for 2005 tax statements will be sent by mail in the coming weeks.

Be sure to keep these documents handy for tax preparation purposes.

## IRA Contribution Reminder

Don't miss your chance to take full advantage of your IRA savings. Make a point to maximize your contributions to your 2005 IRA before the 2005 tax deadline.

## Direct Deposit Reminder:

Check the Direct Deposit box on your 2005 tax form to receive your return quickly and safely.

## Credit Union Routing Number

ABD Federal Credit Union's routing number is 272485673. The credit union routing number is essential for filling out your tax return. Be sure to have this number handy when you sit down to prepare your taxes.

## Lock in a Fixed Rate Home Equity Loan!

If you're tired of being at the mercy of fluctuating bank rates, lock in a fixed-rate Home Equity Loan at ABD Federal Credit Union now!

A fixed rate Home Equity Loan from your credit union can help you neutralize a wide range of financial challenges, including:

- Debt Consolidation
- Weddings
- Home Improvements
- Medical Bills
- Almost anything!

If the time's right for you to look to your home for help with financing major expenses, look no further than ABD Federal Credit Union. For a free, confidential consultation, stop into the credit union during business hours! We're always happy to take any necessary steps help you stay on track financially.



## Home Buying Seminar Announced!

**MEMBERS:** You're invited to attend a very informative Home Buying Seminar, sponsored by Allied Mortgage and Coldwell Banker. Don't miss it!

## Home Buying Seminar

**DATE:** Tuesday, January 31, 2006

**LOCATION:** Local UAW 1264  
7460 15 Mile Rd., Sterling Heights

**TIME:** 6:30 p.m.

**TICKETS:** Available at Credit Union  
\$5.00 at credit union  
\$15.00 at the door

Be sure to stop by the credit union before the seminar to get low-priced tickets. Bring your friends and family to this event which is sure to provide a wealth of information and must-know tips!

## NOW AVAILABLE AT THE CREDIT UNION VISA Gift Cards: The Perfect Gift!

Looking for the perfect gift for any occasion in 2006? Try a VISA Gift Card, available at the Credit Union!

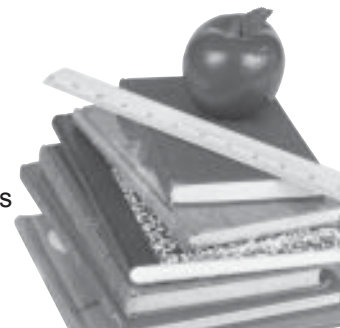
A VISA Gift Card is redeemable at any point-of-purchase or online location that accepts VISA, and you can put any amount on a VISA Gift Card, for a service fee of only \$3 per card. The next time you're in a pinch for a gift for any occasion, stop by the Credit Union and pick up a VISA Gift Card.



**VISA Gift Cards are a great gift for any occasion.**

- Weddings
- Graduations
- Confirmations
- First Communion
- Off-to-College Gifts
- Birthdays
- Engagements

**You name it...!**



<b>LOAN APPLICATION</b>	Amount Requested \$ _____	Member Account Number _____
	Loan Purpose _____	<input type="checkbox"/> 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 Name (Last-First-Middle)			
Home Address (Street & No.)			How Long?	Home Address (Street & No.)			How Long?
City/State/ZIP				City/State/ZIP			
Previous Home Address			How Long?	Previous Home Address			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 _____ Source(s) of other income _____ 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 _____ Source(s) of other income _____ 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	\$ _____	\$ _____
				\$ _____	\$ _____
				\$ _____	\$ _____
				\$ _____	\$ _____
				\$ _____	\$ _____
				\$ _____	\$ _____
Checking Account No.	Location	Savings Account No.	Location	\$ Total	

Name Of Nearest Relative Not Living With You	Address (City-State-ZIP)	Relationship
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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
<b>X</b>		<b>X</b>	

Amt. Requested \$ _____      Comments: _____ Purpose: _____ Refin. Loan Bal \$ _____ Interest to Date \$ _____ Total New Loan \$ _____      Pmt. Amt. \$ _____	<input type="checkbox"/> APPROVED <input type="checkbox"/> REJECTED      DATE _____  CREDIT COMMITTEE OR LOAN OFFICER
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**Don't Miss the Auto, RV and Boat Shows!**

The newest models of autos, RV's and boats will be rolling into the area in a matter of weeks. Don't miss your chance to see all the latest and greatest machines!

And remember that we offer loan pre-approval. If you're in the market for a new ride in 2006, now is the time to pre-approve your loan so that you can lock in a low rate and affordable terms. Plus, with loan pre-approval, you'll greatly increase your bargaining power. Pre-approve before you hit the big shows!



**Area Auto, RV & Boat Shows!**

**2006 North American International Auto Show**

Cobo Center – Detroit, Michigan  
January 14 – January 22

**40<sup>th</sup> Annual Detroit Camper and RV Show**

Rock Financial Showplace – Novi, Michigan  
February 15 – February 19

**48<sup>th</sup> Annual Detroit Boat Show**

Cobo Center – Detroit, Michigan  
February 18 – February 26

**Michigan Outdoorama Sport & Travel Show**

Rock Financial Showplace – Novi, Michigan  
February 22 – February 26

**21<sup>st</sup> Annual Port Huron Camper & RV Show**

McMorran Place – Port Huron, Michigan  
March 9 – March 12

**Three great 24-hour credit union services: Audio Teller, ATM and abd access online at**

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

**Holiday Closings**

Martin Luther King, Jr. Day

Monday, January 16

Good Friday

Closed from

1:00 p.m. – 5:00 p.m.



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**Main Office:** 27850 Mound Rd. • Warren, MI 48092 • (586) 751-4400  
Hours: M. 8:45 - 5 • T, W, Th 10 - 5 • F 8:45 - 6

**Detroit:** 11410 Kerchval Ave. • Detroit, MI 48214 • (313) 822-4423  
Hours: M - Th 10 - 5 • F 9 - 5

**NEW OFFICE:** 2222 Conner • Detroit, MI 48215 • (313) 822-1034  
Hours: M - Th 10 - 5 • F 9 - 5

**Illinois:** 3204 U.S. Business Route 20 • Belvidere, IL 61008  
1-800-521-1303

**ABD FEDERAL CREDIT UNION  
27850 MOUND ROAD  
WARREN MI 48092**

Place Stamp Here

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