

ABD FEDERAL CREDIT UNION

JANUARY • 2005



Quarterly Newsletter of ABD Federal Credit Union

ANNUAL Meeting

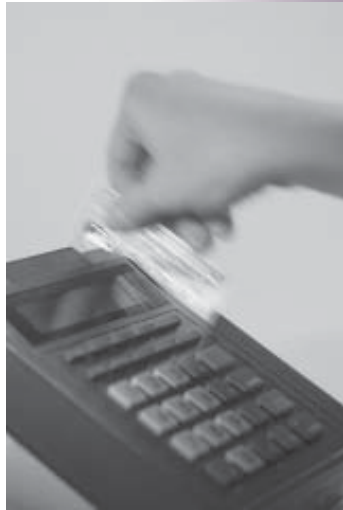
ANNOUNCEMENT

It's Annual Meeting time again and we hope to see you at this community-focused event. By attending the Annual Meeting you'll be able to review the credit union activity of 2004 and help chart the course of the credit union into 2005. Don't miss it!

DATE: Sunday, January 23

TIME: 1:00 p.m.

LOCATION: UAW Local 1264
7460 15 Mile Rd.,
Sterling Heights, MI
Refreshments served



Consolidate Your Debt in the New Year!

With the change of the calendar come many resolutions. This new year, don't overlook the serious issue of debt consolidation.

By consolidating all of your outstanding debt to your credit union VISA, you can get a handle on your finances and have the luxury of one simple payment at a low rate. Don't put off tackling your plaguing financial challenges another year. Stop in to the credit union to transfer debt to your credit union VISA.

We Can't Predict The Future.... But We Can Help You Prepare For It.

Our focus at ABD Federal Credit Union is to help you be financially prepared for life's uncertainties. That is why the Credit Union has partnered with representatives from *The Family Security Plan*[®] to offer programs of permanent life insurance, disability income protection, critical illness insurance and the Best Doctors[®] program.

Life insurance is a way to make sure that your family can maintain the standard of living you have set for them in the event something happens to you. *The Family Security Plan*[®] Whole Life program features premiums that never increase and death benefits that never decrease. Your policy will also accumulate cash value that you may borrow against for your children's education, financial opportunities, or for any other reason. The death benefits can help your family compensate for lost income and assist in paying bills. It will also assist in covering the costs associated with and resulting from the loss of a loved one. Policies are available to members, their spouses, and dependent children. When you consider your family's financial needs *The Family Security Plan*'s Life Insurance program will fit your lifestyle and budget!

The Family Security Plan[®] also offers Disability Income Protection and Critical Illness Insurance. What would happen to your mortgage, your bills, your retirement should you suddenly be unable to work and earn a living? *The Family Security Plan*'s Disability Income program can help you meet your basic monthly financial commitments should you become too sick or injured. Disability Income does more than insure your income, it protects your lifestyle.

Purchasing any *Family Security Plan*[®] policy makes you automatically eligible for Best Doctors[®], an extremely affordable program designed to connect people to the best medical care when they need it most.

To find out more about any of these programs from *The Family Security Plan*[®], stop in our lobby to speak to your representative, Michelle Townsel, or call 1-800-990-7890 ext. 172.



Michelle Townsel

Important Tax Information Enclosed

The dividends received and interest paid for 2004 are included on this statement. Separate 1099 and 1098s for 2004 tax statements will be sent by mail in the coming weeks. Be sure to keep these documents for tax preparation purposes.



Avoid "Instant Refund" Services

Check Direct Deposit This Tax Season And Save

Don't fall victim to the hefty price that "Instant Tax Refund" services charge. Signing up for Direct Deposit will route all of your hard-earned dollars into your credit union account in as few as five business days.

Signing up for Direct Deposit is as easy as checking the Direct Deposit box on your tax return – and you'll save big money by avoiding the hustle of the Instant Refund services. In order to have your refund directly deposited into your credit union account, you will need your account number and our Routing/Transit Number, which is: 272485673.

Get your cash fast this tax season with Direct Deposit!



THE BIG SHOWS ARE COMING!

In just a matter of weeks the big Auto, Boat and RV Shows will be rolling into town, and tickets are on sale at the credit union! Be sure to get out to these much-awaited shows, and before you go, stop in to the credit union for loan pre-approval.

By pre-approving your loan at ABD Federal Credit Union, you can secure low-rate and affordable financing for your next big purchase and you'll know exactly how much you have to spend. Take the guesswork out of financing by locking in a loan at your credit union. Enjoy the shows!

DON'T MISS THE BIG SHOWS!

NORTH AMERICAN INTERNATIONAL AUTO SHOW

Cobo Conference/Exhibition Center
January 15 – 23

CAMPER, TRAVEL & RV SHOW

Pontiac Silverdome
January 26 – 30

47TH ANNUAL DETROIT BOAT SHOW

Cobo Center
February 12 – 20

39TH ANNUAL DETROIT CAMPER & RV SHOW

Novi Expo Center
February 16 - 20

BOAT, SPORT & FISHING SHOW

Pontiac Silverdome
March 31

Do You Know Who Your Beneficiary Is?

Should the unthinkable occur, will your loved ones be taken care of? It's a frightening question, but one that deserves serious consideration.

We encourage you to review your beneficiary information in the new year. By doing some simple prep work before the most difficult times become a reality, you can ensure that your loved ones have access to much-needed funds. Make it a priority this new year to review and update your beneficiary information.

LOAN APPLICATION

Amount Requested \$ _____ Member Account Number _____

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 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	\$ _____	\$ _____	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. \$ _____	

ABD FEDERAL CREDIT UNION LOAN RATES

As Of December 1, 2004

NEW CAR RATES (Min \$30,000)

24 Months 4.25% APR
36 Months 4.75% APR
48 Months 5.00% APR
60 Months 5.50% APR
72 Months 5.75% APR

USED CAR RATES

1997 36 Months 7.90% APR 2001 48 Months 5.65% APR
1998 36 Months 6.75% APR 2002 54 Months 5.50% APR
1999 42 Months 5.75% APR 2003 60 Months 5.50% APR
2000 48 Months 5.65% APR 2004 60 Months 5.50% APR

NEW BOAT RATES 5% Down

60 Months 5.75% APR
72 Months 5.95% APR
84 Months 6.75% APR
96 Months 7.50% APR
120 Months 7.90% APR

USED BOAT RATES (May Require Survey)

48 Months 6.90% APR
60 Months 7.50% APR
72 Months 7.90% APR
84 Months 8.50% APR

NEW RV, TRAVEL TRAILERS NEW & USED 2003-2004

48 Months 6.25% APR
60 Months 6.50% APR
72 Months 6.80% APR
84 Months 6.95% APR
96 Months 7.95% APR

USED RV, TRAVEL TRAILERS, NEW & USED MOTORCYCLES

48 Months 6.50% APR
60 Months 7.50% APR
72 Months 7.95% APR
(Only new Motorcycles to 72 Months,
Minimum \$15,000)

NEW MOTOR HOMES

(Minimum 10% Down)
60 Months 5.50% APR
72 Months 6.50% APR
84 Months 7.50% APR
96 Months 7.90% APR
(Minimum \$40,000)
120 Months 8.25% APR
(Minimum \$50,000)

USED MOTOR HOMES

48 Months 6.50% APR
60 Months 7.50% APR
72 Months 7.90% APR
84 Months 8.50% APR

NEW MOBILE HOMES

(Minimum 10% Down)
Up to 144 Months
Prime Plus 2.00% APR
APR = Annual Percentage Rate

USED MOBILE HOMES

(Minimum 5% Down)
Up to 120 Months
Prime Plus 3.00% APR



Holiday Closings

**MARTIN LUTHER KING, JR.
DAY**

Monday, January 17

GOOD FRIDAY

Friday, March 25

Closed from 1 p.m. to 5 p.m.

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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