



Quarterly Newsletter of ABD Federal Credit Union



Retirement Announcement

After 23 years of dedicated service, Carolyn Edwards has retired.

Carolyn looks forward
to spending lots of
quality time with her family.
We thank you, Carolyn,
for all your hard work
and member support
during your career,
and we wish you
all the best
in retirement.

Supersize Your Services at ABD and Win Big!

Are you indulging in all the credit union has to offer? We encourage you to pick from our menu of services and Supersize your membership in ABD FCU.

- Share Draft Checking
- VISA
- MasterMoney Debit
- ATM Card Service
- Loans
- Home Equity
- Mortgages
- Direct Deposit

And if a steady diet of great rates, comfortable terms and member-centered features isn't enough, get this! For every service you add now through the end of August 2005, you'll earn one entry into our drawing for some fabulous prizes. Sign up early and often to win:

- Win 1 of 5 \$150.00 Gas Cards
- Win Grand Prize: Gourmet Gas Grill

Supersize Special Ideal for College Grads!

What college student couldn't use free gas or a gourmet grill? Our Supersize Special is ideal for college students.

COLLEGE STUDENTS:

Sign up for many of our

value-packed services to stay in touch with the credit union while you're away at school – and to give yourself numerous chances to take home one of our big prizes.

Groundbreaking News!



As of June 8, we officially broke ground on our new office site at the corner of Connor and Vernor, located across from the Jefferson Assembly Plant.

We are on pace to be fully operational by mid-November. Keep up to date with all developments regarding this exciting project by watching your upcoming newsletters.

COMMUNITY CORNER

Staff and Members Raise Money for People in Need

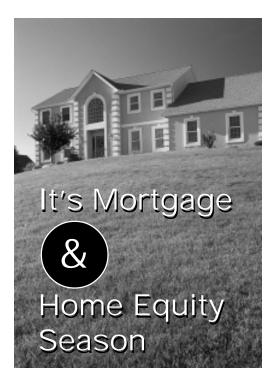
We are thrilled to announce that the staff of ABD Federal Credit Union participated in the March of Dimes Walk-A-Thon on May 1. Collectively, the credit union raised over \$2,000 for this important cause.

Additionally, the membership of the credit union chipped in to raise donations totaling \$806 for the Red Cross Tsunami Relief Fund.

Thanks to all the staff and members who give so generously of their time and money to help people locally and around the world. We're proud to be affiliated with you all!



LABOR DAY
Monday, September 5



The warm months in the Midwest seem to speed by. And with all the activity and big plans, major expenses can pile up in a hurry.

We understand that there's a lot to cram into the spring and summer. That's why it's now officially Mortgage and Home Equity Season at ABD Federal Credit Union.

Whether you're looking to lock in a First Mortgage, refinance an existing mortgage or need to loosen up some cash by borrowing against the equity in your home, ABD FCU has the loan package just for you!

For information on great low rates and comfortable terms of our Mortgages and Home Equity Season promotion, contact the credit union or log on to www.abdfcu.com.

Money Word Scramble

With summer in full swing, kids have more time to do extra chores to get money. Check out this cool word search that contains words related to money.



And remember: Even though you're busy playing and helping out with chores around home, it's a good idea to stop into the credit union to start saving a little bit of your money. Don't forget to visit us this summer! We'd love to see you!

INTEREST SAVINGS DEPOSIT ATM MONEY DOLLARS ALLOWANCE CENTS WALLET

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ABD FEDERAL CREDIT UNION LOAN RATES As Of March 2, 2005 NEW CAR RATES (Min \$30,000) **USED CAR RATES** 24 Months 4.75% APR 1997 36 Months 7.90% APR 2001 48 Months 5.95% APR 36 Months 5.00% APR 1998 36 Months 6.75% APR 2002 54 Months 5.85% APR 1999 42 Months 6.25% APR 48 Months 5.25% APR 2003 60 Months 5.75% APR 60 Months 5.50% APR 2000 48 Months 5.95% APR 2004 60 Months 5.75% APR 72 Months 5.75% APR **NEW BOAT RATES** 5% Down **USED BOAT RATES** (May Require Survey) 60 Months 5.75% APR 48 Months 6.90% APR 72 Months 5.95% APR 60 Months 7.50% APR 84 Months 6.75% APR 72 Months 7.90% APR 96 Months 7.50% APR 84 Months 8.50% APR 120 Months 7.90% APR **NEW RV. TRAVEL TRAILERS USED RV, TRAVEL TRAILERS,** NEW & USED 2004-2005 **NEW & USED MOTORCYCLES** 48 Months 6.25% APR 48 Months 6.50% APR 60 Months 7.50% APR 60 Months 6.50% APR 72 Months 6.80% APR 72 Months 7.95% APR 84 Months 6.95% APR (Only new Motorcycles to 72 Months) 96 Months 7.95% APR Minimum \$15,000 **USED MOTOR HOMES NEW MOTOR HOMES** (Minimum 10% Down) 48 Months 6.50% APR 60 Months 5.50% APR 60 Months 7.50% APR 72 Months 6.50% APR 72 Months 7.90% APR 84 Months 7.50% APR 84 Months 8.50% APR 96 Months 7.90% APR (Minimum \$40,000) 120 Months 8.50% APR (Minimum \$50,000) **NEW MOBILE HOMES USED MOBILE HOMES** (Minimum 10% Down) (Minimum 5% Down) Up to 120 Months Up to 144 Months Prime Plus 2.00% APR Prime Plus 3.00% APR 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. Detroit: 11410 Kerchval Ave. • Detroit, MI 48214 • (313) 822-4423 Hours: Mon-Thurs 10 a.m. - 5 p.m.; Friday 9 a.m. - 5 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

www.abdfcu.com

WARREN MI 48092 27850 MOUND ROAD ABD FEDERAL CREDIT UNION

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