

# ABD

FEDERAL  
CREDIT  
UNION

JULY • 2005



THE

# Source

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!



**Holiday Closing**

### 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](http://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.



### KID'S KORNER

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

C	I	T	S	E	R	E	T	N	I	A
E	M	O	E	N	P	G	N	D	R	L
N	S	G	N	I	V	A	S	A	T	L
T	M	T	N	P	R	Z	Q	T	Q	O
S	B	L	T	P	N	A	G	K	L	W
S	S	N	W	A	L	L	E	T	O	A
L	A	S	R	A	L	L	O	D	O	N
P	E	D	E	P	O	S	I	T	O	C
N	B	V	S	A	R	G	K	L	G	E

# 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	
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 _____ 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 \$ _____ Purpose: _____ Refin. Loan Bal \$ _____ Interest to Date \$ _____ Total New Loan \$ _____	Comments: _____ _____ Pmt. Amt. \$ _____	<input type="checkbox"/> APPROVED <input type="checkbox"/> REJECTED DATE _____ CREDIT COMMITTEE OR LOAN OFFICER
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# ABD FEDERAL CREDIT UNION LOAN RATES

As Of March 2, 2005

## NEW CAR RATES (Min \$30,000)

24 Months 4.75% APR  
36 Months 5.00% APR  
48 Months 5.25% APR  
60 Months 5.50% APR  
72 Months 5.75% 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

## NEW RV, TRAVEL TRAILERS NEW & USED 2004-2005

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

## 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 8.50% APR  
(Minimum \$50,000)

## NEW MOBILE HOMES

(Minimum 10% Down)  
Up to 144 Months  
Prime Plus 2.00% APR

## USED CAR RATES

1997 36 Months 7.90% APR  
1998 36 Months 6.75% APR  
1999 42 Months 6.25% APR  
2000 48 Months 5.95% APR  
2001 48 Months 5.95% APR  
2002 54 Months 5.85% APR  
2003 60 Months 5.75% APR  
2004 60 Months 5.75% 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

## 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

## USED MOTOR HOMES

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

## USED MOBILE HOMES

(Minimum 5% Down)  
Up to 120 Months  
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](http://www.abdfcu.com)

WARREN MI 48092  
27850 MOUND ROAD  
ABD FEDERAL CREDIT UNION

Place  
Stamp  
Here

