

ABD FEDERAL CREDIT UNION

OCTOBER • 2005



Quarterly Newsletter of ABD Federal Credit Union



Interested In Volunteering for the Credit Union?

Election of officers will be held at our Annual Meeting January 22, 2006 at 1:00 pm, at the Local UAW 1264. Candidates seeking office must obtain petitions at ABD and must obtain signatures of the minimum of 1% of active ABD Federal Credit Union members. Petitions must be submitted and certified valid at ABD FCU no later than December 30, 2005 at the main office, 27850 Mound Rd., Warren, Michigan.

**Check out
our new
drive-up
ATM at the
Belvedere
Branch!**

International Credit Union Week CELEBRATION

Free Refreshments on October 20!

We're excited to announce a special celebration in honor of International Credit Union Week. Stop in and see us for this credit union gathering!

DATE: Thursday, October 20
LOCATION: Credit Union Lobby
TIME: Regular Business Hours
GOODIES: Free Refreshments



This year's Credit Union Week theme is "Members Make It Happen." This theme couldn't be more appropriate, as it truly is the membership that drives ABD Federal Credit Union.

Be sure to spread the word of membership to families, friends and coworkers as Credit Union Week approaches. Encourage anyone you know who would benefit from membership in ABD to stop in and open an account! See you on October 20!

Detroit Office's Grand Opening!



**WE ARE THRILLED TO ANNOUNCE
THAT ON NOVEMBER 5TH OUR NEW
DETROIT OFFICE WILL BE HOSTING
A GRAND OPENING CELEBRATION!
PLEASE JOIN US BETWEEN 9-1 ON
THAT DAY TO CELEBRATE!**

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



Christmas Club Savings to be Mailed First Week of November

If you're one of the many credit union members who saved all year long in a Christmas Club Account, we've got great news for you. You will receive a check for the full amount of your savings in early November. Watch your mail box, and have a blast at the malls!

If you didn't save for the holiday season in a Club Account, now's your chance to open a 2006 Christmas Club Account. Stop in to the credit union today to start saving early for next year's holiday blitz.

Member Exclusive: Enterprise Car Sale

October 26 – October 29

A private 4-day Enterprise Car Sale will be held exclusively for members of ABD Federal Credit Union on October 26 – October 29.



The Car Sale will be held at the Enterprise car lot located at 33543 Gratiot Ave., Clinton Twp., MI. And as an added incentive, any member who purchases a vehicle during this sale will receive a \$250 prepaid MasterCard!

**5.85%
APR**

up to 48 months
for qualified
buyers.

What could be better? Lock in a great rate and low financing, and pick from a lot full of great vehicles courtesy of Enterprise Car Rental.

Don't miss the super savings!

Supersize Promo Winners Announced!

The Supersize Promo held this summer was a tremendous hit. Many members added convenient services and a host of members won great prizes. We gave away five Gas Cards to lucky members and Cheri Common-Fullilove was the winner of the Deluxe Gas Grill!



Holiday Wrap-Up Loan Special Announced

With the holiday shopping season approaching fast, we are rolling out a special Holiday Wrap-Up Loan.

If you're in need of financing for any approved purpose this fall, we have money to loan to help you make ends meet. Check out the Holiday Wrap-Up Loan Special Rate of 9.75% APR!



With three great Wrap-Up Loan packages to choose from, you won't come up short this holiday season. To apply for your Wrap-Up Loan, refer to the enclosed loan application, log on to www.abdfcu.com or stop in to speak to a Loan Specialist. Don't delay! The malls will soon be packed!

THANKS

TO OUR GENEROUS MEMBERS!

So far ABD FCU and it's members have donated over \$2,000 to the Red Cross for the Katrina Relief Fund. Thank you so much to our members who have helped in this very worthy cause!

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. \$ _____	

hey kids!

Don't Miss the Holiday Coloring Contest!

Cash Giveaway and The Giant Holiday Stocking Drawing

The Kids Club Holiday Coloring Contest is a cool event designed to get all our young members in the holiday mood. Better yet, several lucky Kids Club members will be awarded cash deposits or the grand prize, The Giant Holiday Stocking, packed full of fun holiday treats!

HERE ARE THE CONTEST RULES:

- Pick up your official holiday coloring contest picture at the credit union during regular business hours anytime after November 28, 2005.
- Color the official holiday picture in your own special way
- Return the colored picture to the credit union with name, age, address and phone number written on the back by December 21, 2005.

It's that easy! One winner from each age bracket (0 – 4 years, 5 – 8 years and 9 –12 years) will be awarded a \$25.00 deposit to his or her credit union savings account. Each participant's name will be entered into The Giant Holiday Stocking Drawing. One lucky winner from the entire pool of entrants will be awarded the Giant Stocking on December 22, 2005.

The winners will be notified by a credit union staff member, and each Kids Club member may enter only one official picture in the contest.



Holiday Closings

THANKSGIVING HOLIDAY

Thursday, November 24

Friday, November 25

CHRISTMAS HOLIDAY

Monday, December 26

Tuesday, December 27

Wednesday, December 28

Thursday, December 29



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

Place
Stamp
Here

