

financing as low as
4.99% APR*



Summertime Fun— Vehicle Loans!

Move out of your comfort zone—and into an adventure this summer with a new or used Boat, RV, Jet-Ski, or motorcycle!

Whether you want to explore beautiful Northern Michigan, feel the wind in your hair or make a big splash this summer, **ABD Federal Credit Union** has the loan you need to get moving!

We offer: • **Low rates** • **Quick decisions** • **Terms to 72 months**
• **Up to 100% financing (including tax, title, and license)**

Start your own adventure today by applying for a Summertime Fun Loan at

abdfcu.com

* Loans for credit worthy members only and amounts of \$7000 or more. Regular terms and conditions apply.

VISA at ABD

With a low rate and outstanding purchasing power, a VISA from the Credit Union is the fast and smart way to get your finances on track.

CREDIT UNION VISA

- Rates as low as 9.9%APR
- No annual fee
- Outstanding purchasing power
- Excellent consolidation tool

Don't spend another year making multiple debt payments and incurring late-payment fees. Consolidate to one card – your Credit Union VISA!

Quote of the Quarter

*Empty pockets never held
anyone back.
Only empty heads and empty
hearts can do that.*
—Norman Vincent Peale



HOLIDAY CLOSINGS

Labor Day
Mon, Sept 3

Columbus Day
Mon, Oct 8

ABD
FEDERAL CREDIT UNION

www.abdfcu.com

SUMMER 2012

THE SOURCE

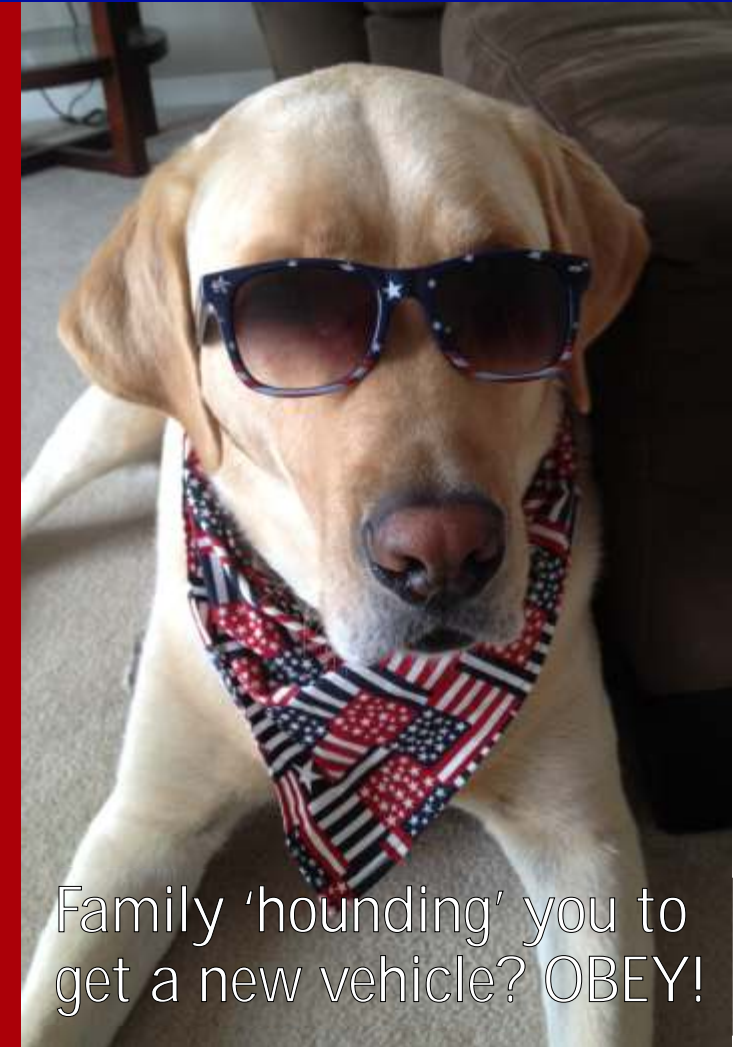
Quarterly Newsletter of ABD Federal Credit Union

Our Rates Are Bad To The Bone!

as low as: **2.99%**

ABD AUTO Loan Features:

- **Up to 100% financing**
- **Flexible terms up to 72 months on New or USED Autos!**
- **Convenient repayment options**
- **No prepayment penalty**
- **Quick loan approvals**
- **Pre-approval available**
- **use as leverage as you shop around!**



Family 'hounding' you to get a new vehicle? OBEY!

Bank Anytime ONLINE! With ABD ACCESS!

ABD ACCESS is your personal portal to your account(s) when it is most convenient for you! Skip the trip and do nearly all your banking online.

- Apply for a loan
- Transfer money between accounts
- View all account(s) activity
- View and print cleared checks*
- Check balances
- And more from your computer!



New to Online Banking? We are here to help! Just stop by the credit union anytime and we will happily walk you through the steps. we are her for **YOU!**



MAIN OFFICE: 27850 Mound Rd · Warren, MI 48092 (586) 751.4400
Hours: Mon 8:45 am - 5 pm; Tues, Wed & Thurs 10am - 5pm; Fri 8:45 am - 6 pm
DETROIT: 2222 Connor · Detroit, MI 48215 (313) 822.1034
Hours: Monday - Friday 9:30 am - 4:45 pm
ILLINOIS: 3204 U.S. Business Route 20 · Belvidere, IL 61008 (815) 544.6437
Hours: Monday - Friday 9:00 am - 5:00 pm (Closed from Noon - 1PM for Lunch)



Apply TODAY & WIN!

Apply for our low rate Back To School Loan to purchase any essential item you or your family might need to prepare for going back to school.

• Tuition • Books • Computer

Rates are as low as **8.9% APR***!
Borrow up to \$1,500 with a maximum repayment term up to **72 months.**
- and / or -
prepare for going back to school.

Get Entered To Win A Kindle!



Open a New ABD Account before heading off to school and keep your funds safe at home where it is easy for Mom and Dad to access.

Make sure if you score a job on campus that you choose to have your payroll directly deposited into your account - the ultimate in check depositing convenience!

Apply for a Back To School Loan or Open a Credit Union Account Before Heading To School and Get Entered to WIN a Kindle Touch!*

*Must show proof of Fall 2012 registration to qualify.



Getting Involved Is What We DO!



Join The ABD Team!

Come & experience the joy of raising a home together for a family in need. Join our Habitat For Humanity ABD Team when we build yet another home in August. We will post the date at the Credit Union as soon as it is assigned to us. If you cannot lend a hand, maybe you could make a cash donation. Any amount large or small is greatly appreciated.



Thank You TO ALL!

that supported our fund raising efforts for the Susan G. Komen Race For The Cure including the Manager & Staff at Bar Louie for their generous support!

"No one cares what you know, unless they know that you care."

LOAN APPLICATION

Amount Requested \$ _____ Member Acct. No. _____
Loan Purpose _____ o 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/Co-Signer Name (Last-First-Middle)			
Home Address (Street & No.)		How Long?		Home Address (Street & No.)		How Long?	
City/State/ZIP				City/State/ZIP			
Previous Address (Street & No.)		How Long?		Previous Address (Street & No.)		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 _____ 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 _____ 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: _____		
Refin. Loan Bal \$ _____		CREDIT COMMITTEE OR LOAN OFFICER
Interest to Date \$ _____		
Total New Loan \$ _____	Pmt. Amt. \$ _____	