



The dividends received and interest paid for 2006 are included on this statement.

Separate 1099 and 1098 forms for 2006 tax statements will be sent by mail in the coming weeks.

You will need to have these documents in or to complete your 2006 tax return.

**Direct Deposit for 2006 Tax Return**

Are you looking forward to the boost your 2006 tax refund will provide you? If so, you'll want to sign up to have your funds routed to your credit union account via Direct Deposit.

To sign up for Direct Deposit, simply check the Direct Deposit box on your 2006 tax return. Direct Deposit routes your funds to the account of your choice – quickly, safely and at no charge.

Take full advantage of Direct Deposit this tax season by checking the box on your 2006 tax return.

**IRA Contribution Limit Increase**

Do not miss your chance to maximize your contribution to your 2006 IRA.

Due to a recent change in contribution rules, members age 50 and under may contribute up to \$4,000 to their IRA's, while members over 50 years old may contribute up to \$5,000.



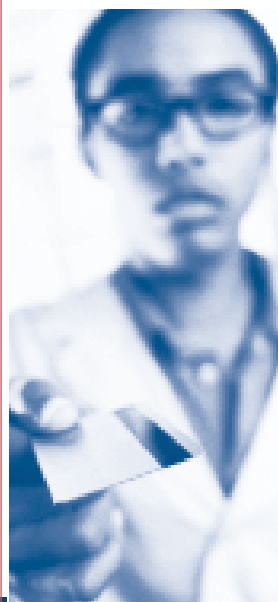
**Open Your '07 Holiday Account Now!**

If the 2006 holiday shopping left you a bit strapped, open a 2007 Holiday Club Account or increase the limit of your current Holiday Club Account.

With a Holiday Club Account at the credit union, you choose to stash any amount of cash—large or small—in your special holiday account. When the '07 shopping season is on top of you, you'll have a nice chunk of change—plus dividends – to sail through the holidays without a budget crunch!

Stop in to the credit union today to open your Holiday Account or increase your current limit.

**How to Avoid Gift Card Scams!**



Just when you thought it was safe to buy retail gift cards, a new consumer scam emerges.

There have been increased instances of people writing down gift card account numbers at retail locations and then calling to find out the balances of the various gift card accounts numbers once the accounts are activated.

Once a retail gift card is verified as active, the account number is used online and the person who received the gift card is left with a depleted balance!

We have an easy solution to avoid this scam. Buy all your gift cards from the credit union for the small fee of \$3.00, and ensure that your gift will

not be hacked. Simply stop in anytime and load up on safe, secure gift cards for all your loved ones.

**MAIN OFFICE:** 27850 Mound Rd. • Warren, MI 48092 ☎ (586) 751.4400  
**Hours:** Mon. 8:45 a.m.–5 p.m.; Tues., Wed. & Thurs. 10 a.m.–5 p.m.; Fri. 8:45 a.m.–6 p.m.

**DETROIT:** 2222 Conner - Detroit, MI 48215 ☎ (313) 822-1034  
 Monday-Thursday 10 a.m.-5 p.m.; Friday 9:00 a.m. - 5:00 p.m.

**ILLINOIS:** 3204 U.S. Business Route 20 • Belvidere, IL 61008 ☎ 1.800.521-1303

[www.abdfcu.com](http://www.abdfcu.com)



*The Source*

QUARTERLY NEWSLETTER OF ABD FEDERAL CREDIT UNION

**Resolve to Consolidate Debt**

Did you make New Year's resolutions recently? Was one of them to consolidate your existing debt? If so, we'll help you make this resolution a cinch!

With a loan from the credit union, you can knock out high-interest debt and multiple sources of debt with one trip to the credit union. By consolidating your existing debt to a credit union account you will have one simple, low-rate payment per month. What could be simpler?

To explore our debt consolidation options stop in to the credit union and work with one of helpful Loan Department staff members today.

**The Auto Shows are Coming to Detroit!**

The new year is here, which means one thing: The biggest and best Auto, RV and Boat Shows are coming to the greater Detroit area.

Don't miss your chance to check out these great shows— and save yourself a great deal of cash on financing the auto, RV or boat of your dreams. By pre-approving your loan through the credit union, you'll be able to shop and negotiate confidently knowing that you can avoid the hassle of high-rate dealer financing.

Stop in to discuss your loan options at the credit union, and be sure to check out some of the amazing shows the next couple months.

**AREA AUTO, RV & BOAT SHOWS**

**2007 North American International Auto Show**  
 Cobo Center  
 Detroit, Michigan  
 January 13 – January 21

**41st Annual Detroit Camper and RV Show**  
 Rock Financial Showplace  
 Novi, Michigan  
 February 13 – February 18

**49th Annual Detroit Boat Show**  
 Cobo Center,  
 Detroit, Michigan  
 February 10 – February 18

**Michigan Outdoorama Sport & Travel Show**  
 Rock Financial Showplace  
 Novi, Michigan  
 February 21 – February 25

**22nd Annual Port Huron Camper & RV Show**  
 McMorran Place  
 Port Huron, Michigan  
 March 8 – March 11





**CREDIT UNION CAREER DAY**

**Credit Union Career Day  
A HUGE SUCCESS**

We are so pleased to report that the Fall Career Day, hosted by the credit union in conwith Nancy Boykin Continuing Education Center, was a tremendous success.

The Career Day cut to the core of our mission: giving back to the community and providing opportunity. Please take a moment to glance at the highlights of the recent Fall Career Day that benefited students of Nancy Boykin Continuing Education Center.

- **Girls shopped for clothing donated by credit union members and staff**
- **Presentations were given by motivational speakers and staff members**
- **15 girls were treated to lunch**

*This special Career Day definitely touched the lives of many students from the Nancy Boykin School, and we are so thankful for the generous outpouring by staff and members of ABD Federal Credit Union who made this event possible. Thanks to everyone involved!*



**ANNUAL MEETING ANNOUNCEMENT**

The '07 Annual Meeting of ABD Federal Credit Union is scheduled for Sunday January 28, 2007.

At the Annual Meeting held at UAW Local 1264, 15 Mile, Sterling Heights, we will cover many important topics including the election of to the Board, reports about 2006 and information about the future of the credit union.

Be sure to mark January 28 on your calendar, and be sure to attend this important community event.

**HOLIDAY CLOSINGS:**  
**Martin Luther King, Jr. Day • January 15, 2007**



<b>LOAN APPLICATION</b>		Amount Requested \$ _____ Member Acct. No. _____	
		Loan Purpose _____ <input type="checkbox"/> VISA , Number of cards _____	
<b>Please note:</b> 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
Social Security No.		Driver's License No. And State	
Mother's Maiden Name	\$Gross Annual Salary	\$Monthly Pay	
Employer	Position	How Long?	
Business Address/Phone		Business Address/Phone	
Previous Employer	Position	How Long?	
Previous Business Address		Previous Business Address	
<b>Note:</b> 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	
<b>Outstanding Debts</b> (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. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> 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
<b>X</b>			<b>X</b>
Amt. Requested \$ _____		Comments: _____	<input type="checkbox"/> APPROVED <input type="checkbox"/> REJECTED    DATE _____
Purpose: _____			
Refin. Loan Bal \$ _____			
Interest to Date \$ _____			
Total New Loan \$ _____		Pmt. Amt. \$ _____	CREDIT COMMITTEE OR LOAN OFFICER