



NEWSLETTER • Fall 2022

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ABD BRANCH OFFICES:

MAIN OFFICE

27850 Mound Road
Warren, MI 48092
Phone: 1-586-751-4400

DETROIT OFFICE

2222 Conner
Detroit, MI 48215
Phone: 1-313-822-1034

ILLINOIS OFFICE

892 Belvidere Road
Belvidere, IL 61008
Phone: 1-815-544-6437

HOURS

Monday-Thursdays
9:00 am– 5:00 pm
Friday 9:00 am– 6:00 pm

LOAN-BY-PHONE

1-586-751-2638

abdacct@msn.com
www.abdfcu.com

LOST/STOLEN DEBIT CARD

1-800-472-3272

CREDIT CARD

1-800-828-3901



PHONE BANKING

1-833-838-9964

It's ME 24/7 ONLINE BANKING

www.abdfcu.com

MOBILE BANKING

ABD Mobile App available at
Apple App Store & Google Play Store

SHARED BRANCHES:

By Phone 1-800-919-2872

By text 91989

www.sharedbranching.org

LOOKING TO COME OUT OF YOUR LEASE? REFINANCE WITH ABD AND WALK AWAY WITH A GREAT RATE!!!

**RATES AS LOW AS 3.25% APR
UP to 72 MONTHS**

Refinancing with ABD Federal Credit Union is easy and can save you money. It could lower your monthly car payments, reduce your interest rates or adjust the length of your loan term.

Simply bring in the original contract, a 10 day payoff and drive the vehicle to the credit union. Don't Wait!!

For more information call 1-586-751-4400 Ext 3170 to speak to one of our loan experts.



ABD E-PAY IS CONVENIENCE YOU DESERVE!!

Enjoy the convenience and flexibility of paying your loans, making a visa payment or a deposit to your ABD savings or checking account with a debit or credit card, any time any place and without the hassle of a password. Now you can pay on your terms with your device anywhere, any time. Enjoy These Benefits:

- No More Paper
- No More Check Hassles
- No More Postage
- Highest Level of Payment Security
- Eliminate Costly Cash Advance Fee
- No Need to Call Us

Simply visit our website and enter your information and submit your payment. ABD E-Pay is the flexibility and convenience you deserve!



CONGRATULATIONS TO KAYLA JORDAN EMPLOYEE OF THE MONTH!



"I am so honored to be nominated ABD employee of the month! Thank you to my wonderful co-workers, management & Board of Directors for this nomination! It has been a wonderful year working beside each & every one of you and I am so happy to be a part of the ABD family!

Every day I come to work with a smile on my face, positive attitude & ready to service all ABD members and look forward to making sure I am helping our members succeed financially. It has been an honor to build such great relationships with my co-workers and members in the short time I've been with ABD and I look forward to having a successful career here! I am excited to see what's in store for the future!



MemberFirst

MORTGAGE

ABD Federal Credit Union has partnered with Member First Mortgage to provide our members with a wide variety of mortgage programs, competitive rates, and excellent service! Learn more about our purchase and refinance loan options or apply online today at www.abdfcu.com.



Complete Suite of Mortgage Programs



Free Online Application & Pre-Qualification



Competitive Rates & Closing Costs



Low Down Payment Mortgage Options



Quick & Easy Closings



The Perfect Mortgage for Your Unique Needs



Michelle Dzon, Mortgage Consultant
michelle.dzon@memberfirstmortgage.com
(616) 301.1714 | NMLS ID# 401292



NMLS ID# 149532



*All lending products are subject to credit and property approval. Terms, conditions, and interest rates are subject to change without notice. Certain restrictions may apply and may vary based on borrower qualification and collateral conditions. Refinancing an existing mortgage loan may cause the total finance charges to be higher over the life of the loan. This is not a commitment to lend. Additional restrictions may apply. Member First Mortgage, LLC is an affiliate of A B D Federal Credit Union: 27850 Mound Road, Warren, MI 48092 | (586) 751.4400 | NMLS ID: 22803047. Member First Mortgage, LLC corporate office: 616 44th Street SE, Grand Rapids, MI 49548 | (866) 898.1818 | NMLS ID: 149532. Equal Housing Opportunity.

ABD ANNUAL MEETING NOTICE

The Annual Meeting of ABD Federal Credit Union will be held on **Sunday, January 22nd, 2023** at **UAW Local 1264** located at **7450 15 Mile Road, Sterling Heights, MI 48312** at **1:00 PM**.

Due to COVID-19 mandates, please call 1-586-751-3180 to register for the meeting.

(It is mandatory to Wear A Mask)

Election of officers to the Board of Directors and the Credit Committee will be held. To be eligible for election to the above offices, individuals must be a member in good standing of ABD. The individual must obtain a petition from the Secretary of the Credit Union at the Main Office, 27850 Mound Rd, Warren, MI.

Only petitions provided by the secretary of the credit union will be accepted. Petitions submitted must be signed by the members in good standing with ABD. The member must print their name as well as provide their signature. For account verification the member must list their account number or the last four numbers of their social security number. The petition must be submitted to the main office of the credit union by December 21st. The petition must contain a minimum of one (1) percent of the membership to be valid. In accordance with credit union bylaws, nominations from the floor will not be accepted.

CONSOLIDATE THOSE CREDIT CARDS & LOANS AND GET RID OF THOSE HIGH INTEREST RATES!!!

With a Consolidation Loan** at ABD Federal Credit Union you can borrow the money you need at a low interest rate to pay off other loans and credit cards that have higher interest rates. This can save you money and help you pay off debt sooner. This could mean having fewer payments to make each month.

Don't wait...pay off multiple debts or credit card balances that have been cluttering your credit.

Visit one of our branches or our website www.abdfcu.com to apply to consolidate today!!!

SWITCH & SAVE!

Love the convenience of a credit card but the interest rate is too high? Our Visa credit card will stack up nicely against any other card in your wallet. That goes for rate, reward points and terms and conditions. Plus there is no annual fee and no balance transfer cost.

You may be paying too much, and not earning enough. Put your high interest rate credit card days behind you and make your credit card an ABD one. To apply call, click or stop by. We look forward to hearing from you!



LOOKING FOR A NEW CAR? ABD GROOVECAR IS CAR SHOPPING MADE SIMPLE!

Find a Local Dealer Without Leaving Your Home! Use our auto shopping website to find local dealerships with all types of inventory. By using the "Locate a Dealer" feature on the site, you'll easily find dealerships within your zip code, along with clickable links to each dealer's inventory. Another great way to shop for your next car! Start your search today with ABDFCU.GROOVECAR.COM

We put our members in the driver's seat!!



Easy Steps to a Great Experience

Double-Check Your Credit Score

Loan eligibility and interest rate are largely based on your credit score, among other factors. As a valued credit union member, it's easy to get and access your score.

Paperwork

Our representatives are here to help gather all the necessary paperwork and guide you through the process.

Budget

Make sure you outline your budget, so you can shop for vehicles that you can afford.

Do Your Research

Your number one tool is education, so be sure to use our auto center to research millions of vehicles from the comfort of your home. Let us help you shop with confidence!

TOP 5 FEATURES OF OUR AUTO SHOPPING WEBSITE

- Research over 4 million vehicles nationwide.
- Save time and money with pre-approval.
- Refinance your existing auto loan and save.
- Find your car's worth with accurate reports.
- Free CarFax®, comparisons, and more!



PayQwick
1-888-729-7942
payqwick.com



ABD Now Offering Accounts for Cannabis Businesses

We've partnered with PayQwick to meet cannabis operators' banking needs. PayQwick is the premier complete financial service provider to the cannabis industry that offers, Armored Car cash pickups, Wire Transfers, Invoicing and more.

For more information call 1-586-751-4400 or visit our website www.abdfcu.com

UPDATE YOUR CONTACT INFORMATION

Keeping us updated when you make changes to your address, telephone number and email will allow us to better serve you and can also help prevent fraud.

Check with a teller, member service representative or log on to your online profile to verify your contact information on file.



CHRISTMAS CLUB NEWS



If you participate in the Christmas Club, your funds will be transferred to your designated savings or checking the first week in November. If you do not have a Christmas Club account, your missing out on convenience! It's easy! Simply tuck away a nominal amount each pay period and by this time next season, you'll be excited that you did! For more information, visit or call one of our branch today!

UPCOMING EVENTS

"In the near future, ABD plans to install an ATM Machine in the vestibule of our Main branch in Warren!"

Please note that ABD Federal Credit Union will be closed the following Holidays.

October 10th –Columbus Day
November 11th –Veterans Day

Thanksgiving Holiday

November 24th –Closed
November 25th –9AM-1PM

Christmas Holiday

December 23rd –9AM-1PM
*December 26th –Closed

*December 30th –New Year's Eve 9AM-1PM

For a complete list of our Holiday Schedule visit WWW.ABDFCU.COM

*For holidays falling on Sunday, in accordance with Federal Agencies, we will be closed the following Monday, December 26th, 2022, and Monday, January 2nd, 2023.



xfinity mobile | Spectrum mobile™

SWITCH. SAVE. GET **cash REWARDS** ***

MEMBERS GET MORE

SCAN QR CODE TO LEARN MORE
or visit mobile.lovemycreditunion.org



Love My Credit Union®
rewards

NEW Member Benefit with Xfinity and Spectrum

Your credit union membership is about to get even more valuable! We are excited to announce that ABD Federal Credit Union members are now eligible for special savings on your internet and mobile service when you switch to Xfinity or Spectrum. PLUS, credit union members can get an **exclusive CASH Reward** from Love My Credit Union Rewards for **each new mobile line** you activate with Xfinity or Spectrum. Check it out today at mobile.lovemycreditunion.org Visit LOVEMYCREDITUNION.COM for more ways to save!

**Promotions/offers are limited time only. For more information, check with the credit union. **Subject to Credit Approval. ** APR = Annual Percentage Rate. Rates are based on the creditworthiness of the individual applicant and are subject to change without notice. Please visit www.abdfcu.com or call the credit union for current rates.
***Love My Credit Union Rewards limited time offers. Restrictions apply. All rights reserved. All trademarks, logos and brands are the property of their respective owners.