



NEWSLETTER • FALL 2023

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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-Friday
9:00 am – 5:00 pm
(NEW HOURS COMING SOON)

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

ABD CARES

We care about the financial health of our members. That's why ABD's Board of Directors and Staff have designed special programs to support the loyal members of ABD Federal Credit Union, during the UAW Strike!

We are partnering with Food Banks and soliciting other Non-Profits as well as our Vendors for donations or assistance.

Also, our members are able to conveniently have their Strike funds Direct Deposited to their ABD account.

We understand that life can bring the unexpected but ABD Federal Credit Union hoping for the best and will be there for its members and their families. For more information, call us 586-751-4400 or visit www.abdfcu.com.

Special Programs Designed to Support

ABD is prepared to offer special programs designed to support its members during the strike by offering:

♦ **No penalty for early withdrawals on Christmas Club Accounts**

♦ **Visa Deferral (For December)**

If the strike continues through the Holidays:

♦ **Turkeys for families for the Thanksgiving Holiday**

♦ **\$100 Gift Card for families for the Christmas Holiday**

"MAKE ARRANGEMENTS WITH US"

Are you currently on strike?

You can make arrangements with us.

Simply, come in and speak with someone about your loan. We are happy to help you during this difficult time. Don't wait, call 1-586-751-4400 and speak with someone today!

Save This Date

Tuesday, January 9th, 2024
We will open at 10:00 am
due to Staff Training.

**Other scheduled Training
dates will be announced.**

Visa Credit Card Deferral Is BACK!

**Now available for your December
2023 Visa payment.
Please inquire at one of
our branches today.***

***Subject to approval**



ABD ANNUAL MEETING NOTICE

The Annual Meeting of ABD Federal Credit Union will be held on
Sunday, January 21st, 2024 at UAW Local 1264 located at **7450 15 Mile Road,
Sterling Heights, MI 48312 at 1:00 PM. (Details Inside)**

**Subject to Credit Approval. * APR = Annual Percentage Rate. Rates are based on the credit-worthiness of the individual applicant and are subject to change without notice.*

Please visit www.abdfcu.com or call the credit union for current rates.

**Promotions/offers are limited time only. For more information, check with the credit union.*

ABD ANNUAL MEETING NOTICE

The Annual Meeting of ABD Federal Credit Union will be held on **Sunday, January 21st, 2024** 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 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.



Are You Looking for Your Forever Home?

ABDFCU is partnered with Member First Mortgage, to provide our members with competitive rates & a variety of Mortgage programs, made JUST FOR YOU.

Purchase A Home through US! Apply today to find the program designed to fit YOUR budget!

1 Apply and Get Pre-Qualified
Fill out our easy online application and work with your local real estate agent to explore your options and find the perfect home.

2 Work with Our Experts
Provide the necessary information and documentation needed for our mortgage experts to underwrite and process your loan.

3 Move In
Once you've closed on your home, the mortgage process is complete! Get ready to move in and start enjoying your new space!



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

*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.

Shopping Tips From Your Credit Union

Buying a car is an exciting and often daunting task, especially if it's your first time. You may be overwhelmed by a variety of choices, from vehicles and features to dealerships and financing options. Fortunately, we can play a crucial role in simplifying the car buying process and ensuring that you get the best deal.

- ⇒ **Determine your budget** - Before you start shopping for a car, it's important to know how much you can afford to spend. Consider creating a budget that includes all of your expenses and savings goals. This will give you an idea of how much you can realistically afford to pay each month towards your car loan.
- ⇒ **Research the type of car you want** - Once you've established your budget, it's time to start researching different vehicles. Consider the type of car that will suit your lifestyle and needs. Look up expert reviews, ratings, and consumer feedback to narrow down your choices.
- ⇒ **Get pre-approved for financing** - Before you visit any dealership, talk to us to get pre-approved for an auto loan. This will give you an idea of how much you can afford to spend on a vehicle and can help you avoid any financing surprises. A pre-approval will also give you leverage in negotiating with the dealership when it comes to financing options.



Get the Best Deal on Your Car Purchase

Our car-shopping website is a great place to start your search. Learn as much as you can about the vehicle, including specs, tech features, and gas mileage.

More importantly, research the book value of a given car and what other dealers in your area are charging. This will give you an advantage when it is time to make a decision.

Start your search today with **ABDFCU.GROOVECAR.COM**
We put our members in the driver's seat!!

"ABD E-PAY" Convenience You Deserve!

You deserve 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.

You deserve to 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, enter your information, submit your payment or deposit and your transaction will be posted shortly after.

NOT COMPUTER SAVVY?CALL

If you are one of the many who's not quite comfortable with computers, no worries! Or maybe you're out and about and need to make your loan or visa payment or just want to move money to your ABD account. No worries, we are here to help!

Simply call us and we will take your payment(s) or deposit over the phone. You will need your membership account number and the debit or credit card you wish to use to make a payments or deposits. We are happy to help!

ABD E-Pay is flexibility and convenience. So give it a try right now, you'll be glad you did!





Love My Credit Union®
rewards



H&R BLOCK®

SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.

SCAN QR CODE TO GET DISCOUNTS or visit taxservices.lovemycreditunion.org



UPDATE YOUR CONTACT INFORMATION

KEEP US UPDATED

Do you have any "New" 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.

UPCOMING EVENTS

UPDATE

"NEW PHONE SYSTEM"

We understand how important it is for you to be able to call us during the day, that's why we are currently upgrading our phone system! Our Belvidere and Detroit Office installation process is complete and Main Branch is currently underway.

As ABD continues to complete the conversion process, we will make sure to provide updates accordingly. Thank you for being a member at ABD!

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

October 9th –Columbus Day
November 10th –Veterans Day

Thanksgiving Holiday

November 23rd –Closed

November 24th –9AM-2PM

Christmas Holiday

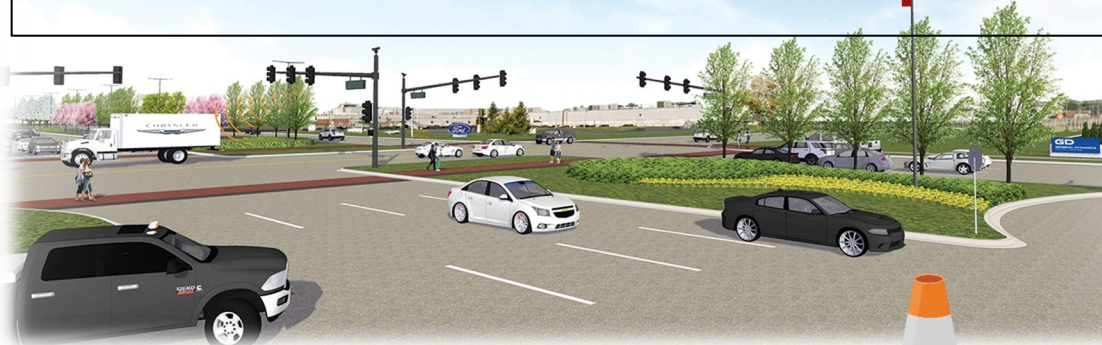
December 25th –Closed

New Year's Day

January 1st –Closed

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

Mound Road Construction Update



The Mound Construction Progress is now 75% Complete. Our Warren Branch Entry & Exit way is finished!

We would like to thank our members for the continued patience. Many of our members have opted into Online Banking, Shared Branches, E-Pay, & ATMs, to avoid traffic interference. We hope to see our members back at the Mound Branch very soon!



payQwick™

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



**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. Copyright © 2023 MsMoney.com Inc. All rights reserved. Copyright © 2023 Freepik.com. All rights reserved. All trademarks, logos and brands are the property of their respective owners.