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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

### 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

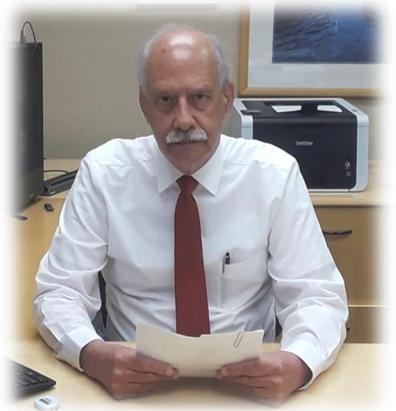
www.sharedbranching.org

# Employee Spotlight

David Baldwin has been a prestigious worker and one of ABD's greatest assets since 1991. He brings so much joy and knowledge to the workplace! Through his 33 years here at the company he has taken on numerous roles.

David began his journey as chief operations officer (COO) in 1991, eventually rising to chief financial officer (CFO) along with chief executive officer (CEO) in 2015-2016. Dave is no stranger to hard work and has been a huge contributor to the success of ABD.

He currently serves as our chief financial officer. In this role he conducts tasks such as financial reporting, staff training, and regulatory compliance. Something he looks forward to in his future with ABD is training new-coming employees and assisting others as needed. He also anticipates retiring very soon. Whenever that happens, it is certain that David will be deeply missed.



## David Baldwin

# LOW RATES...LIFE'S GREAT!!

At ABD, we want our members to have freedom of choice and availability for whichever loan it is they choose to apply for. For more information, visit our website, stop by your local ABD branch or give us a call!



## Featured Rates

				
Personal loans APR as low as	Auto loans APR as low as	Home Equity APR as low as	Boats/Motorcycles APR as low as	VISA Credit Card APR as low as
<b>8.00%</b>	<b>3.25%</b>	<b>5.378%</b>	<b>5.5%</b>	<b>7.99%</b>

# MOBILE WALLET ACTIVATED!!



We are happy to announce our newest feature for our Master money Debit Cards, Mobile Wallet accessibility for Apple, Google, and Samsung Pay. ABD Federal Credit Union strives to ensure our members have the newest and most efficient services. By having a smart phone, you now have the advantage of Tap-Pay services with your mobile wallet.

Simply follow the instructions listed by your preferred digital wallet, and your card will be good to use digitally. If you have any questions about your Mobile Wallet set up, please contact Card Department (586) 751-4400 Ext. 3175, and we will be happy to assist you!

*\*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](http://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.*

## CAR SHOPPING MADE SIMPLE



Auto loan pre-approval is always a smart idea. Arrange your financing first can help you avoid overpaying for your car.

Here's why it works so well:

### 1) You Can Find Loan Terms to Fit Your Budget

Use our website to research your vehicle to find the features that matter most, learning everything you can in one useful place.

### 2) It Serves as a Powerful Negotiation Tool

Setting up your financing first shows the car salesperson that you've thought through the process. You'll have more control to get the deal you deserve.

### 3) Competitive Credit Union Rates

Dealers have access to dozens of financial institutions. When you come in with your credit union pre-approval, you make the financing process easier with the strength of your credit union.

Start your search today with [ABDFCU.GROOVECAR.COM](http://ABDFCU.GROOVECAR.COM)  
We put our members in the driver's seat!!

## ABD ANNUAL MEETING NOTICE

The Annual Meeting of ABD Federal Credit Union will be held on **Sunday, January 26th, 2025 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.**

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.



### **\*\*\*IMPORTANT NOTICE\*\*\***

**FOR ALL ABD VISA CREDIT CARDHOLDERS**

**Mid-July the visa department migrated from TBS platform to P1C platform. No need to change anything with your visa card.**

Please inform the visa department when changing address or phone number to keep the visa card up to date. The P1C platform offers real time transaction postings, accurate visa balances, visa availability amount, score card rewards, available redemption options and more.

This information can be found on [EZcardinfo.com](http://EZcardinfo.com) and [scorecardrewards.com](http://scorecardrewards.com) for more details. The visa current balance, next payment due date, last payment due date and more are now available for view on the ABD online banking app.

**Call 586-751-4400 Ext 3175** for the Visa department if you have any questions or concerns regarding your visa card.



## *Fall* in love with a new home!

**FHA (Federal Housing Administration) loans offer a low down payment requirement and flexible qualifying standards to help make owning a home a reality!**

The FHA loan program is a great option for homebuyers that may have less than perfect credit or limited funds available for a down payment. FHA requires a down payment of just 3.5%\*, which can be a gift from an acceptable source. FHA also features flexible qualifying standards and less strict credit requirements than many conventional loans.



**ZACH CARLSON**  
MORTGAGE CONSULTANT: NMLS ID# 1270601  
Member First Mortgage: NMLS ID# 149532  
DIRECT: 616.256.8433 | FAX: 616.588.9765 |  
TOLL FREE: 866.898.1818  
616 44th Street SE, Grand Rapids, MI 49548

\*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.



**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!

Finding unauthorized charges can be upsetting and resolving debit card fraud can be a headache. The good news is that regularly monitoring your accounts and taking other precautionary steps could help you protect your money.

ATM's provide great convenience, but they're longtime targets for thieves. Some would use skimming to steal account numbers, and some would wait until an Atm receipt has fallen to retrieve the account information. There is currently a digital form of ATM fraud on the rise as of 2024 and warning when utilizing the "TAP" feature for debit card transactions. When using the "TAP" feature for debit or visa transactions the "TAP" feature uses radio waves to access your account- no need to use your debit card. When using the TAP feature at the atm, make sure to log out of the wallet application on your phone. Thieves have discovered a way to access your account if the wallet feature remains open after the ATM transaction has completed.

Online purchases scams are one of the riskiest forms of fraudulent activity. Some fraudsters set up fake advertisement accounts, marketplace accounts, and social media platforms to steal information. A fraudster can also duplicate an authentic website and retrieve your card information. Once a purchase is made from the duplicated website, the fraudster could take your money and never send the item. Always look for red flags such as tremendously low-priced items/ deals for items online, unknown website links, unknown spam calls, suspicious payment request through email (text or telephone call).

### **Fallen victim to a scam?**

There are some situations where money or personal information cannot be retrieved from a fraudster. But there are a few steps you can take to mitigate additional fraud and help protect others from fraudulent attempts.

Report spam calls:

Call 833-735-1894 (Fraud Detection Department)  
File police report  
Call ABD Federal Credit Union 586-751-4400  
Remove card from shopping websites after completing a purchase

# Beware of The Scams!

# COURTESY PAY

**"Protection for your checking account!"**

Life can bring some unforeseen circumstances! You make an honest mistake in your checkbook and it leaves you a "little short" to cover your outstanding checks/ACH (electronic check). That's why ABD Federal Credit Union offers Courtesy Pay, an added service that protects you from the embarrassment and expense of returned checks/ACH (Electronic checks).

**Qualifications:** If your account has been open at least 90 days, maintained in good standing, receiving regular deposits sufficient to cover transactions and there are no legal orders outstanding on your account.

**HOW IT WORKS:** Simply make your written or ACH electronic check out to the person or company you need to pay (*the amount must be within the limits of courtesy pay*) and we will clear draft on your behalf, then pay us back at your next direct deposit period. "It's just that simple!" Courtesy Pay offers additional flexibility and convenience in managing account holder funds, by helping to protect your account and reputation. For more information call Member Service at 586-751-4400 to see if you qualify for the program.



## DON'T FORGET ABOUT ABD E-PAY!!!

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 payment or deposit. We are happy to help!

**ABD E-Pay is flexible and convenient. So call us to give it a try right now, & you'll be glad you did! Call 586-751-4400 for more information or visit [www.abdfcu.com](http://www.abdfcu.com)**



## trust & will

**Easy. Affordable. Secure.**  
**Members Save 20%**  
on any online estate plan



SCAN QR CODE TO GET STARTED  
OR VISIT  
[lovemycreditunion.org](http://lovemycreditunion.org)



# payQwick™

PayQwick  
1-888-729-7942  
[payqwick.com](http://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. ( By Referral)

For more information, call 1-586-751-4400 or visit our website [www.abdfcu.com](http://www.abdfcu.com).



# 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.

## IMPORTANT INFORMATION

### FOLLOW US ON SOCIAL MEDIA!

Facebook:

@ABDFCU

Instagram:

@ABDFCU

Get Connected for Our Latest News & Updates!

## IMPORTANT DATES

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

October 14<sup>th</sup> – Columbus Day

November 11<sup>th</sup> – Veterans Day

November 28<sup>th</sup>  
Thanksgiving Day

For a complete list of our Holiday Schedule, visit [www.abdfcu.com](http://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](http://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.