



NEWSLETTER • SPRING 2024

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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

PAYROLL DEDUCTION IS BACK!

We're thrilled to announce that payroll deduction is back! Now, you can conveniently manage your finances with seamless deductions straight from your paycheck to your ABD account. To set up payroll deduction, members will need their routing number and account number. Stellantis employees must designate the dollar amount they want to go to the additional account, and it will be the first deposit made. Please scan the QR codes below to go to the ePay site, view the instructions or to view the FAQs. For more information, visit our website at www.abdfcu.com.



EPAY



INSTRUCTIONS



FAQs

ABD's Board of Directors & UAW Local 1700 Leadership would like to thank the International Bargain Committee for a great job in the return of pay roll deduction for UAW members!



SPRING IS HERE AND

GREAT RECREATIONAL LOAN RATES ARE HERE TOO!

Spring has arrived, and summer is just around the corner! Get ready for the season ahead with financing from ABD. Explore our fantastic recreational loans (Boats, Motorcycles, RV, Travel Trailers & Motor Homes, etc) starting as **low as 5.5% APR**.

For more information, visit our website at www.abdfcu.com or call us at **586-751-4400** to speak with a Loan Officer.

**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.*

Do You Have Questions Regarding Your Debit Card?

We Have Answers!

1. How do I Apply for a Debit Card?

Answer: Ask to speak with someone from our Member Service Department to open a checking account and fill out a debit card application (must be filled out in-person).

2. How do I report my debit or credit card lost/stolen?

Answer: Contact our Card Department to inform us that your ATM or Debit card has been lost/stolen.

3. How do I increase my limit on debit or credit card?

Answer: Contact the Card Department to raise your limit. Remember that the increase is only good for 24 hours.

4. How do I report fraudulent activity on my card or confirm my transactions were authorized?

Answer: Please call 833-735-1894.

If you can't find the answer to your question, please visit our website at www.abdfcu.com and click on "Contact Us" to send us a message, or call us at 586-751-4400. We are happy to assist with questions or concerns you may have.



Michelle Dzon, Mortgage Consultant
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(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.



Are You Looking for Your Forever Home?

ABD FCU 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!

Salute to Women's History Month



Taneka S. Charleston
Chief Executive Officer, ABD

I am so grateful to be recognized together with such professional women.

I have been a part of the ABD family since I was a young adult in college and it is a pleasure to work here. I am proudly standing on the shoulders of people who came from the Auto Industry, people who saw what I could be and invested in me, and mentored me. I wouldn't be who I am or where I am without them.

I wholeheartedly believe that the loyal Members of ABD Federal Credit Union deserve the very best. That is why we will continue to recreate ourselves to provide Great Products, Great Services, and Great Relationships.



Lisa Hermanson
Branch Manager, Belvidere

I started at ABD in 1988 as a teller. A few years into the job I was promoted to a loan processor which I loved. I continued until 2001 when I was promoted to the Branch Manager.

I early retired after 27 years to pursue a lifelong dream. So needless to say, when I returned, I was eager to do so. I have enjoyed helping people with their finances and love the fact that the members are family.



Janea Dozier
Branch Manager, Detroit

I started my career as a Teller almost 6 years ago, working my way up as Head Teller after a year. Later, I got promoted to the Card Department and worked my way up to Brand manager.

I can say that my hard work didn't go unnoticed. I make it my business to perfect my job, help others, and remain professional. I love being a Branch manager and will continue to provide professional services to our members.



Have a Loved One Wanting to Join Our Credit Union? Here's the Golden Ticket!

Membership Referral Certificate

I, _____, do hereby refer
_____ as a member of ABD Credit Union.

I understand that my signature will be verified prior to the acceptance of the new member.

I also understand that ABD Credit Union reserves the right to contact me directly at
(_____) _____ (daytime phone) to verify this referral.

Signed _____ date _____

ABD Federal Credit Union



27850 Mound Rd.
Warren MI 48092

586-751-4400
586-751-4407 fax

You can refer your loved ones to join our ABD Family.

Simply fill out the enclosed referral certificate and give it to the person you would like to refer. They can bring it with them to the credit union, with their valid ID, and just a \$10 deposit to become a member. They will be able to start enjoying all of our great products and services.

Let's welcome our
loved ones into the
ABD family!

"Refer Someone Today!"

Car Shopping Made Easy!!!

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!!



Member Perk. File Today and Save Big!

SCAN CODE TO GET DISCOUNT OR VISIT
taxservices.lovemycreditunion.org



File by 4/15



NOT COMPUTER SAVVY?CALL US!

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 payment or deposit. We are happy to help!

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



Got a family member enthusiastic to join our credit union? Here's

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. (By Referral)

For more information, call 1-586-751-4400 or visit our website 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:

Memorial Day

May 27th – Closed

Juneteenth

June 19th – Closed

**For a complete list of our
Holiday Schedule visit**

[WWW.ABDFCU.COM](https://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.