



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

OUR MEMBERS LOVE OUR RATES!



Auto Loans

APR as low as

3.25%



Personal Loans

APR as low as

8.00%



Boat

APR as low as

5.5%



IRA

APY up to

0.45%



VISA Credit Card

APR as low as

7.99%

At ABD, we want our members to receive the best of the best when it comes to our products and services, which of course includes our loans! With offerings including personal, auto and even boat loans, we want our members to have freedom of choice and availability for whichever loan it is they choose to apply for. We even offer Home Equity loans, with rates starting as low as 5.378%! For more information, visit our website, stop by your local ABD branch or give us a call!



IMPORTANT NOTICE

FOR ALL ABD VISA CREDIT CARDHOLDERS

It is important that you pay your visa credit card payment by the 12th of July. Visa has informed us that there will be an upgrade to a better platform this month. For more information call 1-586-751-4400 Prompt 4 and speak with our Card Department, we'll be happy to answer your questions. Thank you for your patience during the Visa Platform upgrade.

LOOKING FOR THE PERFECT GIFT?

ABD HAS YOU COVERED WITH VISA GIFT CARDS!

⇒ Give the gift of choice - perfect for any occasion!

⇒ Accepted worldwide - your loved ones can use it anywhere Visa is accepted!

⇒ Convenient and easy to use!

Purchasing your Visa Gift cards directly from us is more secure than purchasing one from your local store. You simply choose the amount you wish to give and the funds on the card can be used similarly to a credit card. This means you can use Visa gift cards as a form of convenient payment anywhere where major credit cards are accepted, in stores, online or over the phone, regardless of brand name or retailer. That's a GREAT Gift! To purchase Visa Gift cards, visit your local ABD branch today!



**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.*



THE SMART WAY TO SHOP!!!

Are you dreaming of hitting the open road this summer in a new car? We are here to make that dream a reality. We offer exceptional auto loan rates, personalized service, and flexible terms tailored to fit your budget and lifestyle. Whether you're looking to buy a new or used vehicle, our team is dedicated to helping you at every step with:

1. Competitive Rates

Enjoy some of the lowest auto loan rates available, ensuring you save money over the life of your loan.

2. Quick and Easy Approval

Our streamlined application process means you can get pre-approved quickly, giving you more bargaining power at the dealership.

3. Personalized Service

We work with you one-on-one to find the best financing options for your needs.

4. Flexible Terms

We offer a variety of loan terms to ensure your monthly payments fit your budget. Don't wait any longer to drive the car you deserve. Visit our website or stop by one of our branches to apply for an auto loan today. Let us help you get behind the wheel of our dream car with ease and confidence.

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



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!



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.

Employees of the Month

I joined ABD in April of 2023, within a few months of hard work and being a team player, I was promoted to Assistant Head Teller and later promoted to Head Teller. My goal for myself and the team is to learn and master skills from every department so that everyone feels confident in their jobs and continue to provide excellent customer service.

What I like most about working at ABD is getting to know each member and helping them. It's more than just a job—we are like family, and I am very grateful to be a part of it.



Chanel Butler
Head Teller
Warren



Nicole Reyes
Member Service
Warren

I've been a proud employee of ABD Federal Credit Union for over 3 years.

I started working here as a Teller, worked my way up to Head Teller and am now currently working in the Member Service Department all while assisting the teller line.

My goal is to open new accounts and inform current members of our wonderful products and services we offer. I enjoy interacting with everyone I encounter and creating an everlasting relationship with each of my members; as well as, the amazing staff here at ABD!

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 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

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!"



Love My
Credit Union®
rewards

MORE DEALS MORE REWARDS MORE TO *Love*

SCAN THE QR CODE TO VIEW REWARDS
Rewards.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.

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.

July 4th – **Independence Day**

September 2nd – **Labor Day**

October 14th – **Columbus Day**

November 11th – **Veterans Day**

**For a complete list of our
Holiday Schedule, visit
www.abdfcu.com**

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.

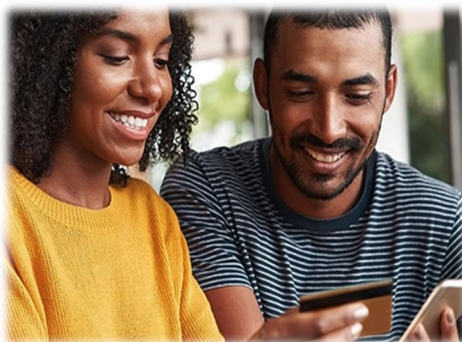


Go! NOT COMPUTER SAVVY? NO PROBLEM!.....CALL US!

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!



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***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.