



NEWSLETTER • WINTER 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

CARD HUB & MOBILE WALLET ...COMING SOON

Introducing our newest banking solutions:

Card Hub and Mobile Wallet, featuring Apple Pay. At ABD Federal Credit Union, we're dedicated to enhancing your banking experience with convenient and efficient tools.

What is Card Hub?

Card Hub is a comprehensive card management solution designed to empower you with greater control and flexibility over your finances. This innovative platform offers a user-friendly interface, allowing you to manage your debit and credit cards seamlessly. With Card Hub, you can:

1. Control Your Cards: Easily activate, deactivate, or report lost/stolen cards instantly from the convenience of your mobile device or computer, ensuring enhanced security.

2. Set Preferences: Customize card usage preferences, including spending limits, transaction types, and geographical restrictions, providing you with greater peace of mind and security.

3. Real-time Alerts: Receive instant notifications for transactions, helping you monitor your spending and detect any unauthorized activity promptly.

More information will be forthcoming.

National Elder Fraud Hotline

If you or someone you know has been a victim of elder fraud, help is standing by at the National Elder Fraud Hotline.

833-FRAUD-11 or 833-372-8311

Monday–Friday,
10:00 a.m.–6:00 p.m. eastern time
English/Español/
Other languages available

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.

"We will be CLOSED, January 15, 2024, to observe Martin Luther King Jr. Day"

PAYROLL DEDUCTION

After much-needed deliberation, Stellantis has decided to bring back its payroll deduction system! As of this moment, the systems in charge of moving the funds from your check to your account have yet to be configured, but we will keep you all updated on the progress of reintroducing this service.

We thank you for being an incredible member of ABD, and we hope that you keep fighting the good fight!

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.**

**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.*

4 SCAMS TO WATCH OUT FOR AFTER THE HOLIDAYS

As the holiday season winds down, it's crucial to remain vigilant against post-holiday scams lurking around the corner. While festivities come to an end, scammers continue their deceptive tactics, preying on unsuspecting individuals. Here are four scams to watch out for after the holidays:

1. **Voice Fraud:** Voice fraud involves using someone's voice to manipulate AI systems, and its impact can surge after the holidays due to increased interactions and potential vulnerabilities in systems left unattended during the festive season.
2. **Phishing Emails and Texts:** Be wary of unsolicited emails or texts claiming to offer post-holiday deals, refunds, or package tracking. These often contain malicious links or attachments aiming to steal personal information or install malware.
3. **Fake Charities:** Fraudulent charities pop up post-holidays, appealing for donations purportedly aiding those in need. Verify the legitimacy of charities before donating and avoid those with high-pressure tactics or unclear mission statements.
4. **Delivery Scams:** Watch out for fake delivery notifications requesting payment for redelivery or claiming issues with shipped items. Verify the legitimacy of such notifications by contacting the shipping company directly.

Remain vigilant and skeptical of unexpected communications or requests, safeguard personal information, and verify the legitimacy of deals or charities to steer clear of post-holiday scams. Stay informed and protect yourself against these deceptive schemes lingering beyond the festive season.



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.

Mound Road Construction Update



Mound Rd will be reduced to a single lane closure between 10 mile and 12 mile to I-696. Please exercise caution when using the designated exit for ABD. The Mound Construction Project has reached 89.5% completion.

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.



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 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 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!



ABD FEDERAL CREDIT UNION IS NOW ON SOCIAL MEDIA



On Facebook @ABDFCU



On Instagram @ABDFCU



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

FRAUD ALERT PHONE NUMBER

We wanted to take this time to inform you all of our official Fraud Alert phone number in case of suspicious activity detected on your card:

833-735-1894.

If you frequently use your Debit and/or ATM card, we advise you to please save this phone number into your records so that we can better communicate with you about your card.

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

Martin Luther King, Jr. Day

January 15th – Closed

Washington's Birthday

February 19th – Closed

Good Friday

March 29th

9AM-1PM

For a complete list of our Holiday Schedule visit

WWW.ABDFCU.COM



FILE SMART. SAVE BIG TODAY!

Plus, get a chance to win \$10,000!

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



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.



**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.

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