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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

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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

NEWSLETTER • Fall 2025

Meet & Greet with UAW Local Officials and Retiree Chapter Officials: A Resounding Success!!!

ABD Federal Credit Union was honored to host a special Meet & Greet event with the UAW Local Officials and the Retiree Chapter Officials. The gathering brought together UAW leaders, retirees, and community partners in an atmosphere of collaboration, respect, and shared purpose.



The event was more than just a meeting, it was an opportunity to reconnect with our Locals, strengthen relationships with members, and renew our commitment to the communities we proudly serve.

Our goal moving forward is clear: to strengthen our relationships with UAW Locals, deepen our ties with members, and expand our engagement throughout the community.

We extend our heartfelt thanks to all who attended and contributed to making this Meet & Greet a success.

FEE CHANGES EFFECTIVE NOVEMBER 1, 2025

FEES THAT WILL BE REMOVED FROM ABD'S FEE SCHEDULE

We will no longer charge the following Fees:

Share Account Charge on Balance Below \$100	\$5	Removed
Draft Account Monthly Service Charge on Balance Below \$300.....	\$2	Removed
ATM Monthly Card Fee.....	\$1	Removed
Debit Card Monthly Card Fee	\$1	Removed

FEES THAT WILL INCREASE

	<u>From</u>	<u>To</u>
Stop Payments	\$30	\$35
Non-Sufficient Funds	\$30	\$35
Courtesy Pay Fee	\$30	\$35
Garnishment Fee/ Levy Fee	\$30	\$50

FEE THAT WILL BE ADDED TO ABD'S FEE SCHEDULE

Inactive Accounts Fee (After 1 year we will start charging) \$5 Inactive Account Fee

Accounts with no member-initiated activity for twelve (12) consecutive months will be assessed a monthly maintenance fee of **\$5.00**. ABD Federal Credit Union will make reasonable attempts to contact our member approximately three (3) months prior to the account reaching one (1) full year of inactivity.

For more information, call 1-586-751-4400 or visit our website www.abdfcu.com.

**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.*

IMPORTANT NOTICE: SYSTEM UPGRADE – FEBRUARY 2, 2026

To Our Valued Members:

At ABD Federal Credit Union, to further support your financial needs into the future, we will be converting our core data processing system to a new and improved platform effective February 2nd, 2026.

How does this affect you?

This conversion will cause the following service interruptions/changes – so please plan accordingly:

- The Credit Union will be Closed Saturday, January 31st & Sunday, February 1st.
- Online Banking services will be unavailable at the close of business on Friday, January 30th thru Sunday, February 1st.
- Once our conversion is complete, services will resume ASAP on Monday, February 2nd.
- We encourage you to Print or download your account histories from your Home Banking Account prior to 10-31-25.

FAQ

Q: Why is ABD Federal Credit Union making this change?

A: This system upgrade is an important technological advancement for our credit union to improve our security and enhance our services. Our entire organization has spent many months preparing for this change.

We will keep you updated. Thank you for your patience and understanding during this time!



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

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your PERFECT home**

Ready to buy a home? Contact us today!

Now may be the perfect time to purchase the new home you've been dreaming about! We provide solutions for all of your mortgage needs, with a complete suite of loan options including Fixed and Adjustable Rate mortgages, FHA, VA, Rural Development and programs other lenders don't offer. Call 586-751-4400 or Visit www.abdfcu.com Contact us today to get pre-qualified!

*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 ABD 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.

We've Got the Keys to a Better Deal!



Looking for your next vehicle?

Let your credit union be your first stop! We make the car shopping process simple, stress-free, and affordable by offering competitive auto loan rates, flexible terms, and personalized service every step of the way.

Whether you're buying new, used, or refinancing your current vehicle, we're here to help you find the perfect ride and the right financing to match. Plus, with our trusted dealership partnerships and easy online pre-approvals, you can shop with confidence and drive away with peace of mind. Let us help put you in the driver's seat – your next car is just around the corner!

**Start your search today with ABDF-
CU.GROOVECAR.COM**

We put our members in the driver's seat!!

HOW CAN WE BE OF SERVICE?

FINANCIAL PRODUCTS:

- ⇒ Debit Card
- ⇒ Credit Card
- ⇒ ATM Card
- ⇒ Auto Loans
- ⇒ Refinance Loans
- ⇒ Personal Loans
- ⇒ Student Loans
- ⇒ CD's
- ⇒ IRA's
- ⇒ Home Equity Loans
- ⇒ Mortgages

BENEFITS & SERVICES:

- ⇒ E-Pay
- ⇒ Stop payment
- ⇒ Payroll Deduction
- ⇒ Wire Transfers
- ⇒ Gift Cards
- ⇒ Money orders
- ⇒ Mobile Wallet/Tap pay
- ⇒ Starter Checks
- ⇒ Online Banking
- ⇒ Telephone Banking
- ⇒ Overdraft Protection

ACCOUNTS:

- ⇒ Courtesy Pay
- ⇒ Bill Pay
- ⇒ Personal Check Books
- ⇒ Loan By Phone
- ⇒ Auto Account Transfers
- ⇒ E-Statement
- ⇒ Membership Referrals
- ⇒ Notary Services
- ⇒ Discount Ticket Sales
- ⇒ Garbage Bags
- ⇒ Gap Coverage Insurance

- ⇒ Regular Share Savings
- ⇒ Special Share Savings
- ⇒ Share Draft Checking
- ⇒ Christmas Club
- ⇒ Youth Share Accounts
- ⇒ Split-Rate Shares

MORE VALUE WITH OUR NEW CORE SYSTEM!

We're upgrading to the Fiserv Portico Core System, and that means new and enhanced products for our members. These tools are designed to make managing your money easier, faster, and more convenient.

What's Coming Soon for You:

- ⇒ **Imaging** – View digital images of checks and receipts online.
- ⇒ **Remote Deposit Capture** – Deposit checks by taking a photo with your smartphone.
- ⇒ **Zelle®** – Send and receive money instantly with friends and family.
- ⇒ **Integrated Digital Card Management (CardHub)** – Manage debit and credit cards from one place: activate, block/unblock, set limits, and receive real-time alerts.
- ⇒ **Tap-to-Pay** – Members can now simply tap their debit or credit card at machines or checkouts for faster, secure payments.
- ⇒ **Portico/Cards Integration** – Streamlined card services connected directly to your account.
- ⇒ **Dashboard** – A simple, personalized overview of your accounts and finances in one place.
- ⇒ **ChexSystems** – Helps protect members by ensuring safe account openings.
- ⇒ **IRA Ascensus Integration** – Better tools for managing your IRA retirement accounts.
- ⇒ **Digital Signature** – Sign forms and loan agreements electronically, no branch visit needed.
- ⇒ **VB Lending (Virtual Branch Lending)** – Apply for loans online with quicker approvals.
- ⇒ **Soft Pull Credit Checks** – Allows members to see pre-approval offers without affecting their credit score.
- ⇒ **Eltropy** – Secure text messaging platform for quick updates, reminders, and communication.
- ⇒ **Flexible Rewards** – Earn points for debit/credit card use that can be redeemed for travel, merchandise, or cash back.
- ⇒ **Relationship Pricing** – Extra benefits, discounts, or better rates based on your overall relationship with ABD FCU.
- ⇒ **AND MORE!**

Borrow More, Pay Less!

Got a credit score of 725 or higher?

Then you're in a great position to save with our lowest loan rates! Eligible members can enjoy rates ranging from 3.25% to 4.75%, making it easier to finance your goals at a cost that fits your budget. This is a great opportunity to finance your next purchase or refinance an existing loan with confidence, knowing you're getting one of the most competitive rates available. Take advantage of your excellent credit and start saving today!

For more information, call 1-586-751-4400 and speak with one of our professional Loan Officers.



Christmas Club



The holidays may seem far away, but they'll be here before you know it! Now is the perfect time to start your Christmas Club account and make saving for the season simple and stress-free. By setting a little aside each month, you'll have funds ready to go for gifts, travel, and holiday cheer without the last-minute financial rush. Start your Christmas Club account today and give yourself the gift of peace of mind this holiday season!



Auto & Home Insurance Program

Coverage designed for you and your budget!

Trusted by Your Credit Union

Visit www.lovemycreditunion.org



Love My Credit Union rewards



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



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:

October 13th - Columbus Day

November 11th - Veterans Day

November 27th

Thanksgiving Day

For a complete list of our Holiday Schedule visit

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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