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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

NEWSLETTER • SPRING 2025

Salute!

A Salute To An Outstanding Supporter & Knowledgeable In Leadership For Over 50 Years Of Achievement, James Carson, Treasurer Of The Board Of Directors

Before beginning his career with ABD, James Carson received an Honorable Discharge from the U.S. Air Force where he served as a Staff Sergeant. Over the years he held many leadership positions including: League Representative of the Northeast Chapter, Vice President on B.O.D. of MCUL, Treasurer on the B.O.D. of CenCorp, President of Combined Council of Chrysler Credit Unions, Board Member of St. John Hospital Community Relations and President of Pine Trace Village B.O.D and he is currently the Treasurer of ABD Federal Credit Union. In addition to all these accomplishments James held the position of Collection Manager and was ABD's CEO for 27 years, touching the lives of thousands of members and making a difference every day in our community.



The Board of Directors, management, staff and membership of ABD Federal Credit Union salutes James Carson, for your dedicated service and amazing leadership over the past and present years. We would like to also like to thank his wife, Deloris Carson, for sharing him with us for so many years. Thank you, Mr. Carson, for all you've done for ABD Federal Credit Union!

Have a Loved One Wanting to Join our Credit Union? Here's the Golden Ticket! Pass It On!

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

**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.*



SPRING into 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.

Apply and Get Pre-Qualified

1

Fill out our easy online application and work with your local real estate agent to explore your options and find the perfect home.

Work with Our Experts

2

Provide the necessary information and documentation needed for our mortgage experts to underwrite and process your loan.

Move In

3

Once you've closed on your home, the mortgage process is complete! Get ready to move in and start enjoying your new space!

Life's Better on Wheels!



Finding your next car has never been easier. Explore our car shopping website to discover a wide range of vehicles, paired with competitive auto loan options designed to match your budget and lifestyle. Whether you're in the market for a new or used car, we're here to guide you every step of the way.

Low, Competitive Rates

Enjoy the savings with rates tailored for your financial goals.

Quick, Hassle-Free Approvals

Get pre-approved fast with our streamlined application process, giving you confidence and bargaining power at the dealership.

Start your search today with

ABDFCU.GROOVECAR.COM

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

Spring Showers Bring "Low Rates"!



Spring has arrived, and summer is just around the corner!

Get ready for the season ahead with financing or refinancing with ABD.

Explore our fantastic recreational loans (Boats, Motorcycles, RV , Travel Trailers & Motor Homes, etc) starting as low as **5.5% APR.**

Also check out our mortgage loans , rates starting as low as **5.378% APR.**

Visa loans, starting as low as **7.99% APR.**

Auto loans (**2015 & up**) , starting as low as **3.25% APR.**

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



What Do We Offer?

Financial Products:

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

Benefits & Services:

- E-Pay
- Payroll Deduction
- Gift Cards
- Mobile Wallet/Tap pay
- Online Banking
- Telephone Banking
- Loan By Phone
- E-Statement
- Notary Services
- Bill Pay
- Courtesy Pay
- Stop payment
- Wire Transfers
- Money orders
- Starter Checks
- Overdraft protection
- Personal Check Books
- Auto Account Transfers
- Membership Referrals
- Discount Ticket Sales
- Gap Coverage Insurance
- Garbage Bags

Accounts:

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



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:

Good Friday

April 18th
(Branches close at 1:00 pm)

Memorial Day

May 26th – Closed

Juneteenth

June 19th – Closed

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

Love My Credit Union
rewards

**MORE DEALS
MORE REWARDS
MORE TO *Love***

SCAN THE QR CODE TO VIEW REWARDS
Rewards.LoveMyCreditUnion.org



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

PAYROLL DEDUCTION!!!

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.

Visit the Stellantis E-Pay site for FAQ's and instructions.



E-PAY



INSTRUCTIONS



FAQs

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. *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.