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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 • Summer 2025

Employee of the Month

Congratulations to our BSA officer/MSR!

Karen Strucinski



Karen Strucinski has been a loyal and dedicated employee of ABD Federal Credit Union for over 35 years. Throughout her tenure, she played a vital role in creating and developing many of the programs and services that continue to benefit our members today. Her lasting contributions have helped shape the foundation of who we are as a credit union.

"In my 35+ years here at ABD, I've felt humbled many times, by the Members that I have come to know and love. Being able to help our members get the most from their account and learning new technology has been one of my favorite challenges. I am also so grateful for the group of individuals that I currently work with, they remind me daily that our credit union is in good hands for the future."

\$10 Initial Deposit Offer for New Members



Welcome to ABD Federal Credit Union – We'll Make Your First \$10 Deposit!

At ABD Federal Credit Union, we're excited to help new members start their financial journey with a little boost. As part of our current promotion, we'll make the initial \$10 deposit into your primary savings account when you join! *

Who's Eligible?

- ⇒ **New Members Only:** This offer is for first-time members. If you're rejoining or reopening an old account, you won't be eligible. Limit one promotional deposit per individual member.
- ⇒ **Enroll in Direct Deposit or Payroll Deduction:** Just sign up at account opening or within 30 days, and show proof or allow us to verify it.
- ⇒ **90 Days:** Your account must remain open and in good standing for at least 90 days to keep the \$10 deposit.

Accounts That Do Not Qualify:

- ⇒ Reopened or reinstated memberships
- ⇒ Accounts without verified direct deposit or payroll deduction
- ⇒ Business, trust, or organizational accounts

Have Questions?

Our Member Services team is here to help! Call us at 1-586-751-4400 or stop by any branch location.

**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.

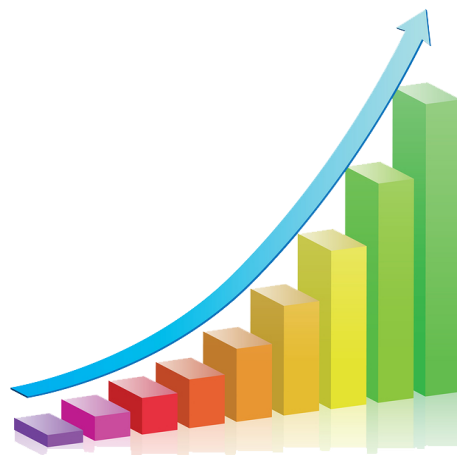
**Promotions/offers are limited time only. For more information, check with the credit union.*

*****IMPORTANT NOTICE*****

Funds Availability Update – Effective July 1, 2025

In accordance with federal Regulation CC, ABD Federal Credit Union will update our Funds Availability Policy on **July 1, 2025**. The amount available the next business day will increase from **\$225 to \$275**, and the large deposit exception hold threshold will rise from **\$5,525 to \$6,725**. These changes reflect inflation adjustments required by federal law.

If you have any questions about these updates, please contact the Member Service Department at 586-751-4400. **Thank you for your membership!**



Fee No More!!!

No more spending money on fees when you have \$5,000 or more in your account!!

These specific accounts are referred to as fee free accounts.

A fee-free account is a type of account that allows our members to manage their money without worrying about monthly maintenance charges, fees, or minimum balance requirements. It's an ideal option for individuals who want to avoid hidden costs and keep their finances simple and transparent.

These Fees include:

- ⇒ General Fees (Money Order fees, Cashier Check fees, Outgoing Wire fees, Bank statements, Minimum balance fees)
- ⇒ Share Draft Accounts (Monthly Service Charge and Starter Checks fee)
- ⇒ ATM Accounts (ATM Card Re-Order and "Rush" Order)
- ⇒ Master Debit Chip Card (Debit Card Re-Order and "Rush" Order)

This does NOT Include IRA Account Fees

Don't have \$5,000 or more hanging around??... NO WORRIES!

Members only need a balance of \$100 in savings & \$300 in checking to avoid monthly service charges. For more information visit www.abdfcu.com or contact member services at 586-751-4400.



Did You Know....

It's Me 247
Online Banking

Everyday we receive many requests to reset members online banker passwords.

The "FORGOT YOUR PASSWORD" is an easy tool to use providing you haven't already locked yourself out on the third try. The real culprit is the "We've noticed you haven't changed your password in awhile. Would you like to change it now?" NO! Nobody WANTS to change their password, but 30 days after that, it will lock you out automatically if you haven't changed it willingly. ABD will then have to do a master reset of your password to get you back online.

If you run into this problem.... Please contact member services at 586-751-4400.

Find your Perfect Ride with Ease!

Looking for a New or Used Car?

Make car shopping stress-free with our exclusive car shopping website! Browse a wide selection of vehicles, compare prices, and secure great financing options—all in one place. Whether you're upgrading your ride or buying your first car, we're here to help you get the best deal.

With competitive auto loan rates, flexible terms, and financing options tailored to your budget, you can drive off with confidence. Plus, our car shopping website makes it easy to research, compare, and even get pre-approved – all from the comfort of your home.

Skip the hassle of traditional car shopping and let us help you find the perfect vehicle at the perfect price.

Start your search today with

ABDFCU.GROOVECAR.COM

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



Splash

into a new home this summer!

Fixed Rate mortgages offer consistent payments and protection against higher interest rates; Ideal for borrowers who prefer reliable monthly payments for the life of the loan.

A fixed rate mortgage provides the borrower peace of mind knowing their monthly payment will be the same for the life of the loan. With loan terms ranging from 10 to 30 years, you can pay off your mortgage at a pace that's best for your unique situation.



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 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.



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!



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.

trust & will

Members Save 20%
on any online estate plans

SCAN QR CODE TO GET STARTED OR
VISIT OUR CREDIT UNION WEBSITE



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

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:

Independence Day

July 4th – Closed

Labor Day

September 1st – Closed

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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