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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 • WINTER 2025

SKIP-A-PAY IS BACK!!!

For the Month of January Only!!

To qualify for the program, you must meet the following criteria:

- ❄️ All ABD Federal Credit Union loans must be no more than 30 days past due at time of Skip A Pay.
- ❄️ Interest will continue to accrue during the period to be skipped, which will extend the term of the loan.
- ❄️ Program does not apply to Mortgage Loans, Home Equity Loans, Revolving Line of Credit or Visa Credit Cards.
- ❄️ A \$35.00 non-refundable fee will be charged for each loan you wish to Skip-A-Payment.
- ❄️ No extensions in the past 12 months (rolling).
- ❄️ First payment on new loan cannot be skipped.



Apply at one of our branches or Online at www.abdfcu.com to print, fill out form and email to nchaperon@abdfcu.com or fax to **1-586-751-4407**. For more information call **1-586-751-4400 Ext. 3170** to speak with a Loan Officer.

VISA



DEFERRAL FOR THE MONTH OF JANUARY

ALL VISA CREDIT CARD ACCOUNTS THAT ARE CURRENT WILL NOT HAVE TO MAKE A PAYMENT FOR JANUARY 2025

Visa Cardholders can still make a payment; however, no payment will be required to maintain a current account status. For more information, please contact an ABD representative at 1-586-751-4400 Ext. 3170 or visit www.abdfcu.com

ABD ANNUAL MEETING NOTICE

The Annual Meeting of ABD Federal Credit Union will be held on **Sunday, January 26th, 2025** 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.*

ABD Credit Union Visa Gift Card: The Perfect Gift for Any Occasion

Make gift-giving effortless with the ABD Credit Union Visa Gift Card. Thoughtful, versatile, and convenient, it's the ideal way to show your love and appreciation to family, friends or colleagues. With the freedom to spend anywhere Visa is accepted within the U.S., it's a gift that suits everyone's unique needs—whether they choose to use it for shopping, dining, or treating themselves to something special.

Our gift card eliminates the stress of finding the “perfect” present, giving your loved ones the power to decide what they truly want. Plus, it's secure and easy to use, making it a practical yet meaningful choice for any occasion.

Please note that while our Visa Gift Card is perfect for domestic use, it is not valid for international transactions. Simplify your gift shopping and spread the cheer with ABD Credit Union Visa Gift Cards—the gift of convenience and happiness for all occasions.



Get **COZY** in a new home

**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.



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!



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.

WHERE SMART SHOPPING BEGINS

Hit the road with confidence! Our car shopping website makes finding your next vehicle a breeze, offering you access to competitive auto loans with flexible terms and rates that fit your budget. Whether you're browsing for a new or used car, our personalized service ensures you get the support you need from start to finish.

Competitive Rates

Save more with friendly rates from your credit union.

Fast, Easy Approval

Our simple application process helps you get pre-approved quickly, so you can shop with confidence and better negotiate at the dealership.

Visit our car shopping website and let us help you get behind the wheel of your dream car, hassle-free!

**Start your search today with
ABDFCU.GROOVECAR.COM**

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



Payroll Deduction

Next to Direct Deposit, Payroll Deduction is the best tool in your Stellantis toolbox. A weekly or Bi-weekly payroll deduction from your paycheck to your savings account can be a vacation fund, savings or Christmas money.

It can also pay your VISA credit card payment or be applied to your LOAN balance by the week or by the month. The amount YOU decide on can be sent to your account using your routing and account information.

Payroll deduction amounts can also be sent directly to your checking account. If you have a bill or bills you pay directly from your checking, payroll deduction can ease that monthly burden by breaking the monthly amount into 4 convenient deposits ready for you to apply when the payment is due.

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



EPAY



INSTRUCTIONS



FAQs



WIN TAX SEASON!



Exclusive Discounts on Tax Prep.

And get a chance to win \$10,000.



H&R BLOCK

SCAN QR CODE TO GET DISCOUNT 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



MOBILE WALLET ACTIVATED!!!

We are happy to announce our newest feature for our Master money Debit Cards, Mobile Wallet accessibility for Apple, Google, and Samsung Pay. ABD Federal Credit Union strives to ensure our members have the newest and most efficient services. By having a smart phone, you now have the advantage of Tap-Pay services with your mobile wallet.



If you have any questions about your Mobile Wallet set up, please contact Card Department (586) 751-4400 Ext. 3175, and we will be happy to assist you!



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

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

April 18th

9AM-2PM

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. *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.