

NEWSLETTER



FALL 2026

"GREAT PRODUCTS, GREAT SERVICES, GREAT RELATIONSHIPS!"

TIME TO TURN OVER A NEW LEAF! FALL IN LINE WITH YOUR FINANCIAL GOALS TODAY!



ABD'S FIRST YOUTH SUMMER PROGRAM!

ABD Federal Credit Union was proud to launch its inaugural Youth Summer Program through the Youth Club Savings Program, offering 10 teens a unique opportunity to learn, grow, and gain real-world workplace experience. Throughout the 6-week program, teens shadowed different departments across our credit union and saw firsthand how we serve our members. They also assisted with administrative tasks, helping them build practical skills, explore different career paths, and better understand the professional environment. The experience was designed to be both educational and enjoyable, enabling these young professionals to gain confidence and learn important lessons about responsibility, teamwork, and the workplace.

At the end of the program, each teen received a letter of recommendation recognizing their participation and contributions. They also received a laminated \$2 bill as a keepsake to commemorate their summer experience and their continued journey toward financial success.

Congratulations to all participants in our inaugural Youth Summer Program! We look forward to seeing their skills, confidence, and financial knowledge continue to grow. Who knows—they may become our future executives!

Are you interested in helping your loved ones learn about money and giving them special opportunities, such as our Youth Summer Program? You can open a Minor Share Savings Account for them with us! And because there are no monthly fees, you can easily transfer funds from your account to theirs. To get started, bring their birth certificate and Social Security card when you visit our branch.

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DID YOU KNOW?

On July 1st, ABD Federal Credit Union upgraded its core processing system to deliver the highest-quality service our members deserve. The upgrade includes an innovative mobile banking app, a modern online banking portal, and a new telephone banking number for added convenience and accessibility. All members must re-enroll in Online Banking to access all resources, including Mobile and Telephone Banking services.

Instructions are available on our website at www.abdfcu.com/home/upgrade

ABD Federal Credit Union will be closed on the following Holidays:

LABOR DAY
September 7 - Closed

INDIGENOUS PEOPLES' DAY
October 12 - Closed

VETERANS DAY
November 11 - Closed

THANKSGIVING HOLIDAY
November 26 - Closed
November 27 - 9AM to 1PM

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

BEWARE OF SCAMS!



Scams and financial fraud continue to affect everyone, making it important to recognize warning signs and protect personal information. Scammers often impersonate financial institutions, government agencies, or trusted companies. They may create a false sense of urgency and pressure individuals into providing passwords, PINs, one-time security codes, or other sensitive information.

We would like to warn our members not to share account credentials or verification codes with anyone who contacts them unexpectedly. Scammers can spoof Caller ID's to make calls appear to come from legitimate organizations. If a call, email, or text seems suspicious, members should avoid clicking links or providing information. Instead, they should contact our staff directly at [586-751-4400](tel:586-751-4400) or at www.abdfcu.com.



GOING TO COLLEGE?

We partner with ISL Education Lending,* a nonprofit with decades of student-lending experience, to offer private student loans and refinancing options.** Available financing includes loans for undergraduate and graduate students, options for parents or family members borrowing on a student's behalf, and refinancing for existing student and parent loans. In addition to financing, ISL Education Lending offer scholarship options and free college-planning tools to help students and families understand college expenses, assess funding needs, and avoid unnecessary debt.

Before considering any student loan, all members are encouraged to complete the Free Application for Federal Student Aid (FAFSA) and to work with their college's financial aid office to explore grants, scholarships, federal student loans, and other financial aid options first. Visit the Student Loans section of our website at www.abdfcu.com/borrow/student-loans to learn more about available options and educational resources, and about how ABD can set you up for success!

**All ISL Education Lending loans are subject to credit approval.*

***ABD Federal Credit Union receives compensation from ISL Education Lending for student loan referrals.*



MEET ABD FEDERAL CREDIT UNION'S AWESOME TELLER LINE!



At ABD Federal Credit Union, excellent service starts with a friendly face and a warm welcome. Our tellers at the Warren (Main), Belvidere, and Detroit branches are on the front line every day, assisting members, answering questions, and making each visit feel personal and welcoming.

Our tellers do more than process transactions—they listen, connect, and build lasting relationships with the communities we proudly serve. Their dedication reflects our promise of “Great Products, Great Services, [and] Great Relationships!”

We want to take a moment to thank our loyal members for your continued trust and support. You make it possible for us to provide the services you rely on and to keep growing together!

And to our amazing tellers: thank you for your hard work, care, and commitment. Your friendly, attentive service brings our mission to life every day and makes a real difference!

As always, ABD Federal Credit Union is here to serve you—and we are always happy to see you!



ABD FINANCE 101: BACK TO SCHOOL EDITION



When you head back to school in September, you're not just carrying textbooks — you're also taking steps toward your future. Whether you're aiming to become a doctor, lawyer, teacher, or business owner, managing your school expenses starts with having a smart financial plan.

You can start by filling out the FAFSA® during your senior year of high school to see what federal grants, work-study programs, and student loans are available. When you're looking at your financial aid offers, prioritize grants and scholarships first, then work-study opportunities, and only consider loans you'll need to pay back with interest after other options. **(Federal Student Aid)**

Also, when planning your budget, remember to include more than tuition. Consider books, meals, transportation, technology, professional clothing, and application fees. If you receive a financial aid refund, spread it over the months it needs to cover rather than treating it as extra spending money. You'll be glad when that extra money comes in handy just in time to renew your Coursera subscriptions for the semester!

During Financial Planning Month in October, think about putting together a plan for your expenses, income, savings, and debt. Even saving just \$100 a week can really add up over time, helping you build an emergency fund and rely less on credit. **(Consumer Financial Protection Bureau)**

But you'll also need to build healthy credit habits. To do that, pay your bills on time, keep your balances low, limit how often you apply for new credit, and check your credit reports regularly. You never know when you'll need a loan from ABD or another financial institution, so it's best to start early!

In November, during National Entrepreneurship Month, you might feel inspired to make extra money by tutoring a subject, writing papers for other students, or editing videos for your YouTube channel. Before you get started, think about your customers, the services you'll offer, your pricing, your expenses, and the profit you expect to make. **(U.S. Small Business Administration)**

Ask yourself: What's the cost? What resources are available to me? What's the smallest next step I can take? Keep in mind that ABD Federal Credit Union is ready to support you at every stage, regardless of life's challenges!



trust&will

Members Save 20%

on any online estate plans

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



CAR FOR SALE AS-IS: 2021 JEEP CHEROKEE



As a loyal member of ABD Federal Credit Union, you have a new opportunity to take advantage of an even better deal on our 2021 Jeep Cherokee for \$15,000!

This Jeep Cherokee has 99,263 miles and is offered for sale "AS IS." It is currently available at our Mound Branch for members who would like to view the vehicle or learn more about the purchase process.

If you are seeking a reliable SUV at a lower cost, now could be the perfect opportunity to explore this option!

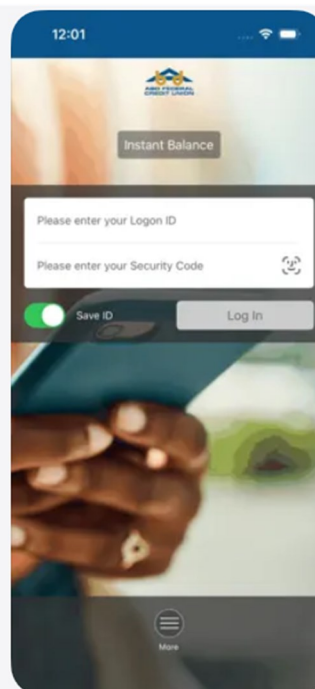
For more information, contact our Main Branch at **586-751-4400** or visit our website at www.abdfcu.com. You can also stop by the Mound Branch to see the car in person!

NEW ONLINE BANKING FEATURES!

Our upgraded Online, Mobile, and Telephone Banking services make managing your money easier and more convenient! Members can now enjoy Mobile Deposit, access Shared Branching, download future statements online, and log in with facial recognition or a fingerprint for faster access. Zelle® is coming soon for even more payment flexibility!

Remember: All members must re-enroll in Online Banking and Bill Pay and reschedule automatic transfers to take advantage of the upgraded services.

Learn more on our website at www.abdfcu.com/home/upgrade



LAST CALL! GET \$100 GAS CARD WITH AUTO LOAN!



Hurry, limited time offer! We're down to the last few gas cards** available when you close a new or refinanced auto loan*. Apply now by visiting one of our three branches, calling **586-751-4400**, or applying online anytime. If you're refinancing your vehicle with us, remember to bring the original contract, a 10-day payoff, and the vehicle to the credit union. Don't miss out—act quickly before it's too late!

**Subject to credit approval. 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. **Limited-time offer. A \$100 gas card is available to 20 qualified members who close a new or refinanced auto loan. Additional restrictions may apply.*

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

ABDoutreach@outlook.com
www.abdfcu.com

LOST/STOLEN DEBIT CARD

1-800-472-3272

CREDIT CARD

1-800-828-3901



(NEW) PHONE BANKING
1-833-990-3236

(NEW) ONLINE BANKING
abdfcu-dn.financial-net.com/web

(NEW) MOBILE BANKING
App available at Apple App Store & Google Play Store. See below.

SHARED BRANCHES:
Text ZIP code to 91989

Or visit
www.sharedbranching.org

FOLLOW US ON SOCIAL MEDIA!



Facebook: @ABDFCU

Instagram: @ABDFCU

LinkedIn: "ABD Federal Credit Union"

Linktr.ee: /ABDFCU

DOWNLOAD OUR NEW APP TODAY!

"ABD Federal Credit Union App"

