



NEWSLETTER

SUMMER 2026

"GREAT PRODUCTS, GREAT SERVICES, GREAT RELATIONSHIPS!"

SUMMER BRINGS SUNSHINE, AND SAVINGS! BRIGHT SEASON, BRIGHTER FUTURE AHEAD!



ABD Federal Credit Union is proud to announce several notable updates to its Board of Directors. Please join us in congratulating Charon R. Bobbitt Sr. on his well-deserved appointment as Treasurer. We also celebrate Amber Love's appointment as Secretary, recognizing her dedication and proven leadership.



In addition, ABD proudly welcomes Linda Ferrarelli as a new member of the Board of Directors. Linda has been a faithful ABD member for more than 10 years and served on ABD's Supervisory Committee beginning in 2020. She also serves as Co-Chair of the UAW Local 1700 Retiree Chapter and was elected to ABD's Board on April 23, 2026.

The leadership, dedication, and unwavering commitment to service shown by Charon, Amber, and Linda will continue to support ABD's mission and further strengthen our efforts on behalf of the members and community we are privileged to serve. We sincerely congratulate each of them and look forward to their continued contributions and impactful leadership in these vital roles.

MEET OUR NEW MARKETING SPECIALIST!

Daryn Meredith is our wonderful new Marketing Specialist, joining ABD Federal Credit Union in January 2026. Her professionalism and contagious energy have truly brightened our workplace and made her work a source of joy and enthusiasm for everyone!



With an extensive background in the media industry, she has applied her expertise to promote ABD's brand, products, and services; grow ABD's membership base; implement programs for our Youth Club Savings Program; run marketing campaigns across all three of our branches; produce newsletters (like the one you are reading now!); and manage daily digital content.

Daryn is excited to grow her career at ABD and has her sights set on becoming a Marketing Executive within the next five years. She's also eager to explore various departments through cross-training, which will help her better understand how a credit union operates. ABD warmly welcomes Daryn and is excited to support her journey!

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DID YOU KNOW?

It's important to make sure that all your cards are current and up to date when you pay off your loans. Missing an important payment could lead to unnecessary penalties or damage to your credit score!

Our Mound branch has an after-hours deposit box for cash and check drop-offs, located right next to the ATM on the side of the building, closest to 12 Mile Rd. Envelopes are available in the designated area, and deposits will be processed the next business day!

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

JUNETEENTH
June 19th - Closed

INDEPENDENCE DAY
July 3rd - Closed

LABOR DAY
September 7th - Closed

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

BRANCH MANAGER LISA HERMANSON VOLUNTEERED WITH UAW LOCAL 1268!

At ABD Federal Credit Union, we take great pride in giving back to our community and making a positive impact. On Saturday, April 11th, 2026, our dedicated Belvidere Branch Manager, Lisa Hermanson, volunteered alongside members of UAW Local 1268 to assist in distributing food at the Northern Illinois Food Bank.

The day was filled with meaningful activities, as volunteers also unloaded trucks filled with supplies, opened and carefully arranged boxes of food, managed traffic flow to ensure safety and efficiency, and carried bags of food to vehicles for those in need. This heartfelt event not only helped address local food insecurity but also fostered a strong sense of community spirit and togetherness among all participants.

We are extremely proud of Lisa for representing ABD with pride, grace, and genuine commitment to service. Her willingness to give her time and effort exemplifies our credit union's core values, and we look forward to continuing our support for such meaningful initiatives.



ABD FINANCE 101



June is American Housing Month, a great opportunity to celebrate the American Dream of creating a secure financial future for you and your loved ones! Owning a home is such a valuable asset because it allows you the flexibility to sell your house for a profit or increase your net worth as your home equity grows.

Did you know that although at least 65% of people own homes, buying has become harder over the years? According to The Zebra, in 1960, about 68% of Americans could afford a home; today, only around 43% can, and rising prices, higher interest rates, and a housing shortage are the main reasons. This is also why many baby-boomer grandparents probably own their homes

outright—about 75% of their generation owns homes—while Millennials under 35, with only 37.5% homeownership, may be renting apartments or living with their parents.

Thinking about owning a home someday? Try exploring options such as government-backed loans, down payment assistance, grants, rent-to-own, and lease-option agreements. ABD Federal Credit Union, through Member First Mortgage*, offers special loan programs to help you find the right mortgage. Keep in mind that having good credit, a stable income, and savings for a down payment and closing costs will make the process easier because lenders want to see that you can pay your bills on time.

Remember, homeownership costs don't end with the purchase! You'll also pay for property taxes, utilities, maintenance, and sometimes unexpected repairs like fixing a burst pipe, electrical issues, ceiling damage, basement flooding, or a broken toilet. While all of these are part of the homeownership adventure, being aware of them helps you prepare and feel more confident along the way!

*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.

TAKE ADVANTAGE OF OUR MASTER DEBIT CHIP CARD!



Are you looking for simple, effective ways to get the most from your Share Draft Checking Account? Discover how to maximize your benefits, enjoy greater convenience, and make your banking experience more rewarding with our Master Debit Chip/ATM Cards!

These cards let you make purchases wherever MasterCard is accepted by simply presenting, swiping, or inserting your card and signing your receipt, with funds automatically withdrawn from your Share Draft Checking Account. Plus, you can easily access your account at thousands of ATMs worldwide for quick cash withdrawals.

If your debit card is lost, stolen, or damaged, or if you detect any fraud (which is non-disputable), there's no need to worry! We provide in-house card printing, allowing you to receive a replacement the same day and avoiding long delays. If you notice any fraudulent activity on your card, please call [833-735-1894](tel:833-735-1894).

Please note that our debit cards are not accepted for car rentals. Members can apply for a Visa credit card, which is accepted for car rental bookings and offers greater flexibility during travel.

NEED A LOAN? WE'VE GOT YOU COVERED!

As a valued member of ABD Federal Credit Union, you're enjoying some of the most affordable financing options available. Our loan offerings include, but are not limited to, Home Equity Loans, personal loans, auto loans, signature loans, and mortgage loans through Member First.



If you're interested in financing, we'd be happy to help! We offer competitive loan rates, including auto loans as low as 3.25% APR*, personal loans as low as 8.00% APR*, and VISA credit card rates as low as 7.99% APR*.

Feel free to schedule a private meeting with a Loan Specialist at your convenience, or visit our website at www.abdfcu.com to learn more about our straightforward online application process. We're here to help make everything as easy and comfortable as possible for you!

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

IMPORTANT NOTICE: SYSTEM UPGRADE COMING JULY 1ST, 2026

TO BETTER SUPPORT YOUR FINANCIAL NEEDS, ABD FEDERAL CREDIT UNION WILL UPGRADE OUR CORE DATA PROCESSING SYSTEM TO A NEW, IMPROVED PLATFORM CALLED FISERV PORTICO, WHICH WILL OFFER 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 (or 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.
- **VB Lending (Virtual Branch Lending)** – Apply for loans online with quicker approvals.
- **AND MORE!**

This upgrade is a major step toward enhancing security, improving efficiency, and expanding our members' access to services.

We will continue to share updates as they become available. Thank you for your patience and understanding as we work to better serve you. If you have any questions, please feel free to call us at [586-751-4400](tel:586-751-4400).

During the conversion, there may be temporary service disruptions, including limited branch access and brief outages affecting Online Banking. Additionally, some deposits may post sooner than expected. Members are encouraged to update their contact information and review, print, or download their account histories from Online Banking in advance to ensure they have access to important information.



Save up to 60% on Travel and Entertainment

Save Now

ABD MEMBERS CAN SAVE UP TO 60% ON TRAVEL AND ENTERTAINMENT!

Planning your next vacation or looking for great entertainment near home? Credit union members can save up to 60% on travel and entertainment with Love My Credit Union Rewards.

Some of the savings include:

- Major Theme Parks – Up to 45% off including Walt Disney World® Florida and Disneyland® California
- Hotels – Exclusive discounts of up to 60% off at over 225,000 hotels worldwide
- Movie Tickets – Save up to 55% off a night on the town at your favorite theater
- Concerts and Shows – Get the best prices on nationwide shows and events with savings of over 30%
- Rental Cars – Get incredible deals on car rental with savings of up to 25% nationwide
- Preferred Access – Exclusive access to most high-demand tickets for concerts, sports and major events around the world.

Visit lovemycreditunion.org today and explore all the great deals. Be sure to visit often as new offers and special limited time offers are regularly being added.

GET A \$100 GAS CARD WITH YOUR AUTO LOAN!



We want to help our members in the most meaningful way possible! That's why we are giving away \$100 gas cards again, this time when you close a new or refinanced auto loan*, but only for a limited time! ** You can apply for a loan* by visiting one of our three branches, calling 586-751-4400, or applying online anytime. If you're refinancing* your vehicle with us, be sure to bring the original contract, a 10-day payoff, and the vehicle to the credit union.

**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.*

CAR SHOPPING MADE SIMPLE!

Car shopping just got easier with ABD Federal Credit Union! Whether you're searching for your first car, upgrading your ride, or comparing options, you'll find everything you need in one convenient place. Our online car shopping platform allows you to explore over 4 million vehicles nationwide, receive pre-approval, obtain free CarFax reports, compare different models, and shop confidently.

Start your search today to find your dream car at abdfcu.groovecar.com!



ABD BRANCH OFFICES:

MAIN OFFICE
27850 Mound Road
Warren, MI 48092
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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



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

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