

NEWSLETTER • Winter 2020



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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-Thursday
9:00 am– 5:00 pm
Friday 9:00 am– 6:00 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

Skip-A-Payment Is Back!!!

SKIP YOUR JANUARY LOAN PAYMENT(S)

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 payment you wish to Skip.
- * No extensions in the past 12 months (rolling).
- * First payment on new loan cannot be skipped.

Apply at one of our branches or fill out form on the back of this Newsletter and email to lgeiger@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.



ARE YOU UP FOR A LOW DOWN PAYMENT?



NMLS# 282701

An FHA loan through our partner, Mortgage Center, is a perfect option for members who are first-time homebuyers, or would like to purchase a home without making a large down payment. Members with a lower credit score can also qualify. Turn your dreams of home ownership into reality.

NEW LOWER RATES!!

Mortgage Center great low rates have gotten even lower! Mortgage Center has lowered their rates to help save even more money on your mortgages. You can complete a full mortgage application on your computer, tablet or smart phone!

For more information or to speak with a mortgage expert, call 1-800-353-4449 or visit MortgageCenter.com.

*****HOME BUYING SEMINAR*****

ABD and our partner Mortgage Center will be hosting a Home Buying Seminar in March of 2020. More information will follow soon.

ABD ANNUAL MEETING NOTICE

The Annual Meeting of ABD Federal Credit Union will be held on Sunday, January 26th, 2020 at UAW Local 1264 located at 7450 15 Mile Road, Sterling Heights, MI 48312 at 1:00 PM.



Enjoy exclusive savings every day.
Members have saved nearly \$2 billion!



UPCOMING EVENTS

Please note that ABD Federal Credit Union will be closed the following Holidays.

- January 1st –New Years Day
- January 20th
Martin Luther King Jr. Day
- February 17th –Presidents' Day



From all of us at
ABD Federal Credit Union
to you and your Family.

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



Skip-A-Payment

Requirements

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, Visa credit cards.
- ✓ A \$35.00 non-refundable fee will be charged with each Skip A Payment.
- ✓ No extensions in the past 12 months (rolling).
- ✓ First payment on a new loan may not be skipped.

Member Information

Member Number:	Telephone Number:
Member Name:	Joint Name:
Address:	Email:

Loan Information

Loan ID	Skip my payment due on:
Payments are made by: <ul style="list-style-type: none"> <input type="checkbox"/> Cash/Check <input type="checkbox"/> Automatic payment from account <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Transferred from another financial* 	Transfer \$35.00 fee from: <ul style="list-style-type: none"> <input type="checkbox"/> Savings (Share ID 000) <input type="checkbox"/> Checking (Share ID 100) <input type="checkbox"/> Other Share ID _____ <input type="checkbox"/> Check Enclosed
*If transferred from another financial institution, the funds will be deposited to your ABD share savings account.	Skip a Payments will only be processed if the funds are available in your ABD share account or payment is enclosed with the completed form.

By signing below, I/We understand that the interest will continue to accrue during the Skip a Payment period. This will extend the original loan term and increase the total amount of finance charges on the loan. If there is Credit Insurance on the loan, additional payments or interest accrued as a result of the Skip A Pay, may not be covered in the event of a claim.

<u>Primary Borrower Signature</u>	Date	<u>Joint Borrower Signature</u>	Date
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For Office Use Only

<input type="checkbox"/> APPROVED	<input type="checkbox"/> DENIED
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