



IN THIS ISSUE:

- REFINANCE YOUR VEHICLE
- EMPLOYEE OF THE MONTH
- ANNUAL MEETING
- GAP-GOOD TO KNOW
- MORTGAGE CENTER
- LOVE MY C.U. REWARDS
- HOME IMPROVEMENT LOANS
- UPCOMING EVENTS

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

REFINANCING YOUR VEHICLE WITH US IS AS EASY AS 1, 2, 3!

Refinancing with ABD Federal Credit Union is easy and can save you money. It could lower your monthly car payments, reduce your interest rates or adjust the length of your loan term.

Simply:

1. Bring in the Original Contract.
2. Get a 10 Day Payoff.
3. Drive the vehicle to the Credit Union.

Rates are based on your credit score Apply online www.abdfcu.com, call 1-586-751-2638 or visit our branch to start your loan application today.

**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.*



CONGRATULATION TO TANEKA CHARLESTON

EMPLOYEE OF THE MONTH



Taneka Charleston was voted Employee of the Month by her co-workers. Taneka is our Human Resource Manager and was our Marketing Specialist. Whatever task she is given; her goal is to accomplish them.

She is a people's person with a higher respect for her co-workers and the Board of Directors of ABD. She's knowledgeable and a great asset to ABD Federal Credit Union.

Again, Congratulation to a valuable employee.

ABD ANNUAL MEETING NOTICE

The Annual Meeting of ABD Federal Credit Union will be held on **Sunday, January 31st, 2021** at **UAW Local 1264**
7450 15 Mile Road
Sterling Heights, MI 48312
at 1:00 PM.

Due to COVID-19 mandates, please call 1-586-751-3180 to register for the meeting.

It is mandatory to Wear A Mask.

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

Happy New Year 2021



GAP INSURANCE GOOD TO KNOW!

What happens if you have a total loss on your vehicle and your insurance does not cover the remaining balance? You are responsible. When you are buying or refinancing your next vehicle with ABD – elect to have GAP Insurance included. The insurance will cover the gap (if there is any) on the payoff **and** you will also receive a \$1,000.00 credit toward the replacement vehicle as long as you finance it with ABD. **WIN-WIN!**

Please contact an ABD representative for details.



LOOKING TO RENOVATE YOUR HOME?

WANT EQUITY TO REMODEL YOUR HOME? WE CAN HELP WITH THAT!

ABD's home improvement loan can assist you with your remodeling project and our competitive rates will fit right in with any budget. To apply online visit www.abdfcu.com, call 1-586-751-2638 or to speak with a Loan Officer call 1-586-751-4400 Ext. 3170 or visit one of our branches.

Want to use the equity in your home to make home improvements or for major expenses? Get the term and loan amount that meets your specific needs.

Take advantage of competitive low rates. Enjoy the security of having a fixed-term loan with the stability of set monthly payments.

Visit www.mortgagecenter.com and start your application online today.

**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.*

FAMILY CAN HELP YOU QUALIFY!



A new year is a good time for new beginnings and is the perfect opportunity for members to ask their family to help them land their dream home! With a "Best Score Family Helper" loan from Mortgage Center, members can use a family members' credit score to qualify for a mortgage with low rates and fees. Daily Rates For Home Purchases as of **December 11, 2020:**

30-Year Purchase Fixed Rate 2.875% APR 2.982%

15-Year Purchase Fixed Rate 2.500% APR 2.654%

Rates can change daily. To speak with a mortgage expert, call 1-800-353-4449 or visit www.MortgageCenter.com to start your application today!

UPCOMING EVENTS

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

January 1st –New Years Day

January 18th

Martin Luther King Jr. Day

February 15th –Presidents' Day

**For a complete list of our
Holiday Schedule visit
WWW.ABDFCU.COM**

CREDIT UNION MEMBERS CAN SAVE HUNDREDS ON CAR INSURANCE



truSTAGE[®]

TruStage Insurance Agency



LOVE MY
CREDIT UNION
REWARDS

Affiliates of TruStage have been providing insurance and financial services designed for credit unions and members for more than 80 years, serving more than 16 million credit union members. Visit LoveMyCreditUnion.org/ TruStage for your FREE, no obligation quote. TruStage products and programs are made available through TruStage Insurance Agency.



ABD FEDERAL CREDIT UNION

27850 Mound Road • Warren, Michigan 48092

Fax (586) 751-4407

APPLICATION FOR LOAN

Purpose of Loan	Best Phone to Reach You	Best Time to Reach You	ABD Account Number	
Type of Loan	Amount Requested	Down Payment	Terms (Months)	Application Type <input type="checkbox"/> Joint <input type="checkbox"/> Individual

Name			SSN			Name (Joint borrower, Co-maker)			SSN																										
Present address (street)						No. years			Present address (street)						No. years																				
City				State		Zip		City				State		Zip																					
Previous address (complete if present address is less than 3 years)						Previous address (complete if present address is less than 3 years)																													
HOMEOWNERS Please complete Purchase Price						Bal. Owed			Est. Value			HOMEOWNERS Please complete Purchase Price						Bal. Owed			Est. Value														
Home phone			Cell phone			Birthdate			Home phone			Cell phone			Birthdate																				
Employer's name/division/retired						Employer's address or plant number						Employer's name/division/retired						Employer's address or plant number																	
Employer's phone number			Position			Employer's phone number			Position																										
Pay frequency (very important) <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly			Gross			Hourly rate			Seniority date			Pay frequency (very important) <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly			Gross			Hourly rate			Seniority date														
Previous employment (complete if above is less than 3 years)						Years employed			Previous employment (complete if above is less than 3 years)						Years employed																				
Other income						Source						Other income						Source																	
Automobile						Year			Make			Model			Bal. Owed			Automobile						Year			Make			Model			Bal. Owed		
Driver's license number						Driver's license number																													

*NOTE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

BANK (NAME)	TYPE OF ACCOUNT	INTEREST RATE
BANK (NAME)	TYPE OF ACCOUNT	INTEREST RATE

CREDIT INFORMATION, OUTSTANDING DEBTS

LIST ALL DEBTS i.e. CAR LOANS, BANK LOANS, FINANCE COMPANIES, CREDIT UNIONS, DEPT. STORES, CREDIT CARD ACCOUNTS.
 MORE ROOM ON BACK IF NECESSARY.

Names of Creditors	Interest Rate	Collateral if Secured Loan	Balance Owed	Monthly Payments	Amount Past Due
1. MTG./RENT					
2. AUTO PMT.					
3. ABD C.U.					
4. ABD VISA					
5.					
6.					
7.					
8.					
9.					
10.					
11.					
12.					

OVER

Additional Debts Owed

Names of Creditors	Interest Rate	Collateral if Secured Loan	Balance Owed	Monthly Payments	Amount Past Due

I have no other debts (initial) _____

Are you a co-maker, endorser, or guarantor on any loan or contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If "yes", for whom?	Creditor?
Are there any unsatisfied judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$	If "yes", to whom?
Other obligations – i.e., liability to pay alimony, child support, separate maintenance. Use separate sheet, if necessary.			
Have you ever had a car or other personal property repossessed by a dealer or finance company, filed for bankruptcy, or been party to a wage assignment or collection suit, or have you ever been declined on a loan application to this credit union? <input type="checkbox"/> Yes <input type="checkbox"/> No If your answer to any part of the question is "yes", please give details.			
COMPLETE THE FOLLOWING ONLY IF YOU RESIDE IN A COMMUNITY PROPERTY STATE (ARIZONA, CALIFORNIA, IDAHO, LOUISIANA, NEVADA, NEW MEXICO, TEXAS, WASHINGTON, OR WISCONSIN); OR IF ANOTHER PERSON WILL BE JOINTLY LIABLE ON THE ACCOUNT. Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried <input type="checkbox"/>			
This statement is submitted to obtain credit and I(we) certify that all information herein is true and complete. I(We) also authorize the credit union to verify or obtain further information the credit union may deem necessary concerning my(our) credit standing. If this application is approved and a loan/credit card(s) issued, the undersigned applicant(s), by signing, using, or permitting another to use the loan/credit card(s) agree(s) that the applicant(s) will be bound by the terms and conditions accompanying the loan/credit card(s) and all amendments.			
APPLICANT'S SIGNATURE	DATE	CO-APPLICANT'S SIGNATURE	DATE
X		X	

RELATIVES (Primary Borrower) - Please list three of your nearest relatives who are not living with you.

RELATIVES (Secondary Borrower) - Please list three of your nearest relatives who are not living with you.

Full Name - Relative 1			Full Name - Relative 1		
Address			Address		
City	State	Zip	City	State	Zip
Relationship	Phone		Relationship	Phone	
Full Name - Relative 2			Full Name - Relative 2		
Address			Address		
City	State	Zip	City	State	Zip
Relationship	Phone		Relationship	Phone	
Full Name - Relative 3			Full Name - Relative 3		
Address			Address		
City	State	Zip	City	State	Zip
Relationship	Phone		Relationship	Phone	

REMARKS

Do you want to purchase credit life insurance? _____

Do you want to purchase credit disability insurance? _____

If you are offering SECURITY for this loan, please state type: _____

BANK USE ONLY

TO BE COMPLETED BY INTERVIEWER	
Application Taken By <input type="checkbox"/> Face to Face Interview <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Address Verified <input type="checkbox"/> Yes <input type="checkbox"/> No
Loan Officer / Application Declined:	Date Application Received
Terms of Approval:	