



IN THIS ISSUE:

- IT'S SPRING CLEANING TIME
- LOWER YOUR INTEREST RATE
- MEMBER FIRST MORTGAGE
- ABD E-PAY
- SHARED BRANCHES
- CAR SHOPPING MADE SIMPLE
- LOVE MY C.U. REWARDS
- PAYQWICK
- UPDATE YOUR INFORMATION
- 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

HOURS

Monday-Friday
9:00 am– 5:00 pm

ILLINOIS OFFICE

892 Belvidere Road
Belvidere, IL 61008
Phone: 1-815-544-6437
Monday-Friday 10:00 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

IT'S SPRING CLEANING TIME!

WITH ABD'S GREAT VISA CREDIT CARD RATES, YOU CAN REALLY CLEAN UP!

ABD offers great Visa credit card rates. As a member, you deserve the best credit card and now you can have it with ABD's no annual fee, Platinum, Gold, Classic or Classic Secured Visa Credit Card. ABD Federal Credit Union offers four different Visa credit cards to meet your financial needs, each with a low variable interest rate and 25 day interest-free grace period on purchases!

Features:

- ⇒ Low Competitive APR
- ⇒ Full 25-day Grace Period
- ⇒ No Annual Fee
- ⇒ No Balance Transfer Fee
- ⇒ Cash Advance Capabilities
- ⇒ Score Points

Transfer Balances For FREE!

You can transfer balances from your other high-rate credit cards and never pay a penalty or a higher interest rate and we won't charge you the transfer fee!

Convenience!

You can conveniently make payments by phone, online, on the ABD Mobile app, through ABD E-Pay or in person at the Credit Union. Simply visit our website or one of our branches to apply today.



Platinum*

7.99% APR

\$10,000 to a Maximum of \$20,000

Gold*

9.99% APR

\$5,000 to a Maximum of \$10,000

Classic*

14.99% APR

\$500 to a Maximum of \$5,000

Are you eligible for a Lower Interest Rate on your current Visa Credit Card?

If you've had a Visa Credit Card with us for 2 years or longer, you may qualify for a Lower Interest Rate. Lowering your APR will help you save & pay off debt quicker!

Not sure if you qualify just yet?

Qualifying applicants must have a 660+ Credit Score. Having a strong credit score will give you the best rates with zero hesitation. Check your credit score by requesting a free report from all 3 major credit reporting agencies.

Don't wait any longer, re-apply for a Lower Interest Rate TODAY & start SAVING! Just visit www.abdfcu.com or head over to our branch to fill out a Visa Application & attach your most recent paystub.

**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.*

MemberFirst

MORTGAGE

NMLS ID# 149532 

FHA (Federal Housing Administration) loans offer a low down payment requirement and flexible qualifying standards to help make owning a home a reality!

The FHA loan program is a great option for homebuyers that may have less than perfect credit or limited funds available for a down payment. FHA requires a down payment of just 3.5%*, which can be a gift from an acceptable source. FHA also features flexible qualifying standards and less strict credit requirements than many conventional loans.

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.

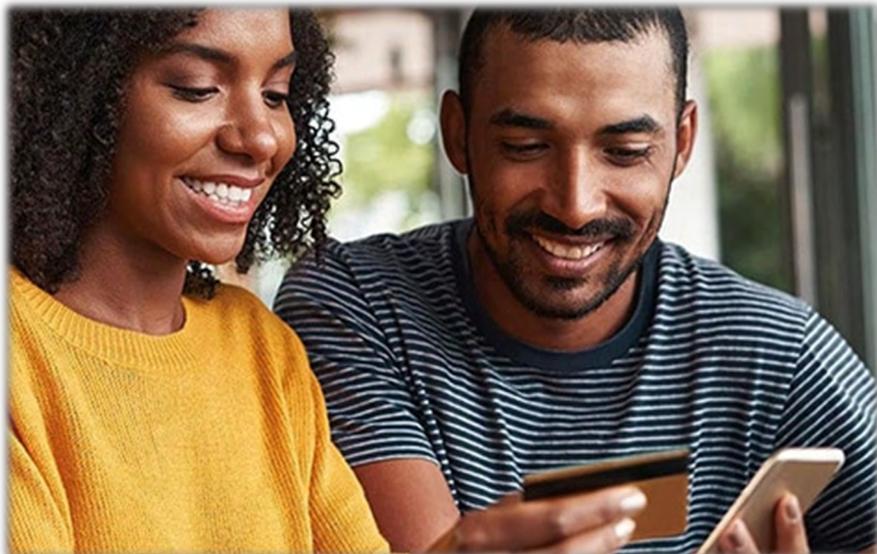
2 Work with Our Experts
Provide the necessary information and documentation needed for our mortgage experts to underwrite and process your loan.

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!



Michelle Dzon, Mortgage Consultant
michelle.dzon@memberfirstmortgage.com
(616) 301.1714 | NMLS ID# 401292

*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.



"ABD E-PAY"

Convenience You Deserve!

You deserve the convenience and flexibility of paying your loans, making a visa payment or a deposit to your ABD savings or checking account with a debit or credit card, any time any place and without the hassle of a password.

You deserve to pay on your terms with your device anywhere, any time. Enjoy These Benefits:

- No More Paper
- No More Check Hassles
- No More Postage
- Highest Level of Payment Security
- Eliminate Costly Cash Advance Fee
- No Need to Call Us

Simply visit our website and enter your information and submit your payment. ABD E-Pay is flexibility and convenience. Give it a try right now, you'll be glad you did!

CAR SHOPPING MADE SIMPLE



We put our members in the driver's seat!

- ✓ Research over 4 million vehicles nationwide
- ✓ Save time and money with credit union pre-approval
- ✓ Free CarFax®, vehicle comparisons, and more!

Start your search today with
abdfcu.groovecar.com

AUTO TALK

IS IT A GOOD TIME TO BUY A PRE-OWNED CAR?

Trying to buy a pre-owned vehicle over the past couple of years proved to be a difficult endeavor. Higher costs and lower inventory due to new-vehicle production disruptions were among the reasons why used cars weren't representing as much of a value to the consumer as they had previously. However, experts believe that 2023 will mark a return to normalcy when it comes to the pre-owned market. If you're planning on buying a pre-owned car, consider the following:

- ⇒ Plan ahead. No matter what kind of car you buy, it's always important to determine what your monthly budget is and stick with it. You can filter local inventory by your ideal monthly payment on our website.
- ⇒ Do your homework and cast a wide net. It's crucial to research your dream vehicle and browse multiple dealerships, which you can do on our website whether you're at home or on the go.
- ⇒ Get pre-approved for an auto loan. You'll be at an advantage by talking to us for a pre-approved auto loan before visiting the dealer.

SAVE THAT CAR!

With so many vehicles available to you, don't forget to save your car searches on our car shopping website. Simply click SAVE CAR (1) or the little heart icon (2) on any vehicle detail page. Never lose a favorite again or waste time having to rebuild your dream car.

SHARED BRANCHES

Did you know that as an ABD Federal Credit Union Member, you have access to more than 5,000 Branches worldwide? Use this advantage to withdraw cash even on Saturdays or simply when Out-of-Town!

For a full list of
Credit Union
Shared Branches
and ATM's:

Call
1-888-748-3266

Visit
www.sharedbranching.org

Or
TEXT your Zip Code
to 91989





Love My
Credit Union®
rewards

**MORE DEALS
MORE REWARDS
MORE TO *Love***



There Are More Reasons Than Ever To Love Being A Member Of ABD FEDERAL CREDIT UNION

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why credit union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- ♥ Members can save and get a **\$25 cash reward** for each new line when they switch to Xfinity Mobile.
- ♥ Members get up to **\$150 cash reward** from Love My Credit Union Rewards with new residential services with Xfinity.
- ♥ Members can save and get a **\$50 cash reward** for each new line when they switch to Spectrum Mobile.
- ♥ Savings up to **\$15 on TurboTax federal products.**
- ♥ Members can save **\$25 on in-office tax prep** at H&R Block.
- ♥ Exclusive discount from the TruStage Home & Auto Insurance Program.
- ♥ Exclusive access to home tech support and protection with Asurion Home+.
- ♥ Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- ♥ Build your credit history with rent and save up to **30% with Rental Kharma.**

Learn all about how your credit union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

payQwick™

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.

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

UPDATE YOUR CONTACT INFORMATION

Spring Is Here!

So Out With The Old & In With The New!!!

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.

UPCOMING EVENTS

"NEW PHONE SYSTEM"

At ABD, we understand how important it is for you to be able to call us during the day. Which is why we're pleased to announce that we are currently working to upgrade our current phone system! Long gone are the days of incessant hold times, misplaced calls, and other inconveniences. As ABD continues to prepare for the conversion, we will make sure to provide updates accordingly. Thank you for being a member at ABD!

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

April 7th
Good Friday
Hours 9:00 am - 1:00 pm

May 29th
Memorial Day

June 19th
Juneteenth

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. All rights reserved. All trademarks, logos and brands are the property of their respective owners.