



# NEWSLETTER • Winter 2023

## MEET ABD FEDERAL CREDIT UNION NEW CEO JARED CHAUVIN

### IN THIS ISSUE:

- NEW YEAR WITH GREAT RATES
- MEET ABD'S NEW CEO
- MEMBER FIRST MORTGAGE
- YOU'RE COVERED WITH GAP INS.
- REDUCE YOUR RISK OF FRAUD
- CAR SHOPPING MADE SIMPLE
- ABD E-PAY
- PAYQWICK
- LOVE MY C.U. REWARDS
- UPDATE YOUR INFORMATION
- UPCOMING EVENTS
- ANNUAL MEETING NOTICE



Greetings and Happy New Year! My name is Jared Chauvin and I have been hired as the Chief Executive Officer by the Board of Directors. I come to ABD with over a decade of banking experience in lending, investments, and banking operations. During that time, I have learned that a consultative approach to member service is the key to success. My goal is to work with the staff and membership to create that same experience that is both enjoyable and educational.

In the coming year it is my goal to bring to the membership new and improved technology that will allow you to do your banking with greater ease. We will work with each member individually to identify all financial needs that your specific circumstances require. As the year comes to a close, I would like to thank the membership for their loyalty to ABD. We strive to produce a product that meets the everyday needs of our members. Your constant commitment to us, proves that our hard work is paying off. As we continue to improve our services, please know that everything we do is in service to you, our members. I would like to thank the Board of Directors for giving me the opportunity to work with the membership of ABD Federal Credit Union. I wish you all a happy and safe new year!

### 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-Thursday  
9:00 am– 5:00 pm  
Friday 9:00 am– 5:30 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



## RING IN THE New Year WITH GREAT RATES!!



ABD Federal Credit Union rates and loan terms are absolutely GREAT! Rates are as low as 3.25% for new vehicle for 84 month term and as low as 3.25% for used vehicle for 72 month term. You can get a better price while still having more choices for the model, color, and options you want, and with **ABDFCU.GROOVECAR.COM** you can conveniently start your search today from the comfort of your home (*details inside*). For more information visit [www.abdfcu.com](http://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](http://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.*

*Wishing you and your family a healthy and safe New Year!*

# MemberFirst

MORTGAGE

NMLS ID# 149532 

ABD Federal Credit Union has partnered with Member First Mortgage to provide our members with a wide variety of mortgage programs, competitive rates, and excellent service!

- Complete Suite of Mortgage Programs
- Free Online Application & Pre-Qualification
- Quick & Easy Closings
- Competitive Rates & Closing Cost
- Low Down Payment Mortgage Options
- The Perfect Mortgage for Your Unique Needs

Learn more about our purchase and refinance loan options or apply online today at [www.abdfcu.com](http://www.abdfcu.com).



**Michelle Dzon**, Mortgage Consultant  
[michelle.dzon@memberfirstmortgage.com](mailto: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.

## WINTER IS HERE...NO WORRIES!

### WITH GAP INSURANCE YOU'RE COVERED!



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.

Please contact an ABD representative for details. Now that's a WIN-WIN!

## REDUCE YOUR RISK OF CARD FRAUD

To prepare for a great new year financially, add Credit/Debit Card Safety Habits to your New Year's Resolution. ABD Federal Credit Union understands the importance it is to familiarize our members on how to mitigate oneself from being a victim of card fraud.

### Understand Card Cloning and How It Works

Most Debit & Credit Cards are stolen by Skimming. Skimmers can read card numbers, along with PINs, CVV Data, & Magnetic Strips without physically stealing your card. Skimmers are found on Key-pads that are attached on POS Terminals or ATMs. Most common card skimmers are attached to Gas Pumps. Once card information has been stolen, criminals then clone a physical copy of the card.

### How To Spot Skimming:

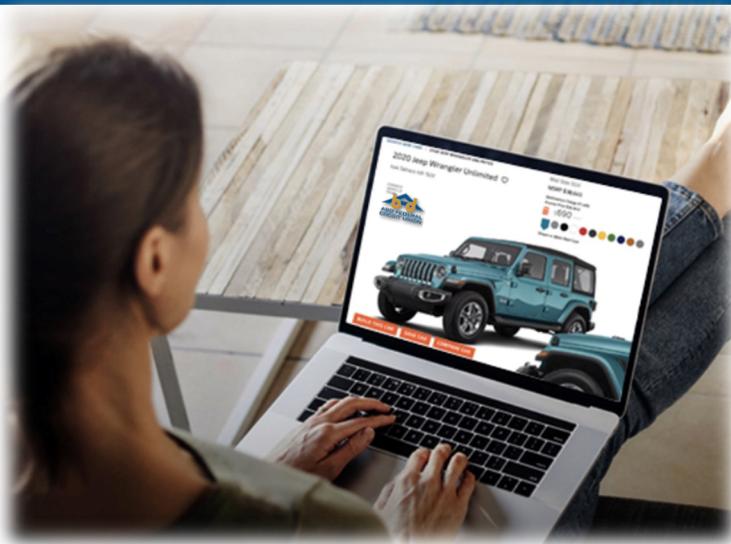
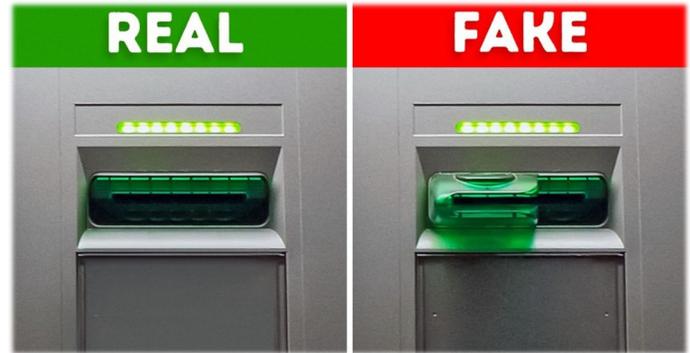
Skimmers are illegally placed on top of actual card readers and pin pads. Skimming devices can stick out oddly, appear uneven and not intact, they can also have sticky glue residue left behind.



Look for obvious signs of tampering on machine. Wiggle card slots or keypad for any loose-fitting attachments. At gas pumps, look for security seal near reader. Also, look at other Gas Pump terminals next to yours to compare any obvious differences. Here are a few steps to follow:

- Avoid ATM machines at Non-Bank Locations
- Inspect Gas Pump Card Readers for Skimming.
- Cover PIN Pad at Gas Pumps when entering PIN number, in case of Camera above.
- Select "Credit" option instead of "Debit" during In-Store purchased, to avoid PIN Input.
- Keep cards always secure in Wallet or Purse.
- Don't allow websites or smart phones to save, or "Remember" your card number.
- Report Lost or Stolen Cards immediately.
- Review Online/Phone banking transactions daily.
- Do not open links or respond to unsolicited messages/emails that are unfamiliar to you.
- Do not use unsecure websites.
- Do not share personal PIN or lend card to anyone.

Following these few simple steps can help to protect your account this New Year.



## ABDFCU.GROOVECAR.COM IS THE RIGHT WAY TO CAR SHOP!

Stay out of the cold this winter, and find your next car online. Our auto shopping website is a great place to start your search. Learn as much as you can about the vehicle, including specs, tech features, and gas mileage. More importantly, research the book value of a given car and what other dealers in your area are charging. You can do all this, in the comfort of your home.

This will give you an advantage when it is time to make a decision. We're here to help you understand the entire shopping process, and how to get the best deal on a new or pre-owned vehicle. With over 4 million vehicles at your fingertips, why go anywhere else?

- Shop for your next vehicle with confidence.
- Research over 4 million vehicles nationwide.
- Save time and money with pre-approval.
- Refinance your existing auto loan and save.
- Find your car's worth with accurate reports.
- Free CarFax®, comparisons, and more!

Start your search today with **ABDFCU.GROOVECAR.COM**

**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!

## ABD E-PAY IS A CONVENIENT WAY TO BANK!!!

Enjoy 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. Now you can 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 the flexibility and convenience you deserve!



## UPDATE YOUR CONTACT INFORMATION

### It's a New Year!

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

### ABD ANNUAL MEETING NOTICE

The Annual Meeting of ABD Federal Credit Union will be held on **Sunday, January 22nd, 2023** at **UAW Local 1264 7450 15 Mile Road Sterling Heights, Michigan 48312** at **1:00 PM**.

Due to COVID-19 mandates, please call 1-586-751-3180 to register for the meeting. Deadline to register for the annual meeting is Friday, January 13, 2023.

**It is mandatory to wear a mask.**

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

January 16<sup>th</sup>  
**Martin Luther King Jr. Day**  
February 20<sup>th</sup>  
**Presidents' Day**

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

# 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](http://www.abdfcu.com)



Love My Credit Union\*\*\*  
rewards



H&R BLOCK

# SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.



SCAN QR CODE TO GET DISCOUNTS or visit [taxservices.lovemycreditunion.org](http://taxservices.lovemycreditunion.org)

\*\*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](http://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.