

NEWSLETTER

SPRING 2026

SPRING HAS SPRUNG! SEIZE THE FRESH FINANCIAL OPPORTUNITIES IT BRINGS!

IN THIS ISSUE:

- NEW HIRE ORIENTATION
- YOUTH CLUB SAVINGS
- DID YOU KNOW?
- ABD FINANCE 101
- MEMBER FIRST MORTGAGE
- VISA® GIFT CARDS & CARD SERVICES
- LOVE MY CREDIT UNION REWARDS
- CORE SYSTEM UPGRADE
- MEMBERSHIP REFERRAL
- PAYROLL DEDUCTIONS & DIRECT DEPOSIT
- AUTO & HOME INSURANCE



On February 3rd, 2026, ABD Federal Credit Union had the chance to give a brief presentation during a new hire orientation at the UAW training center!

Our COO and new Marketing Specialist arranged a table outside the classroom, featuring pamphlets, flyers, freebies, and on-the-spot applications for the staff and new hires.

This initiative not only drew in six or seven applicants but also offered an opportunity to build stronger ties with UAW Locals and boost our community engagement. We warmly welcome our new members and sincerely thank our COO and Marketing Specialist for their proud representation of ABD!

DID YOU KNOW?

OUR FEES HAVE CHANGED SINCE NOVEMBER 1ST, 2025!

Fees Removed:

- ◆ Share account fee on balances under \$100
- ◆ Draft account fee on balances under \$300
- ◆ ATM monthly card fee
- ◆ Debit card monthly card fee

Fees Increasing:

- ◆ Stop Payment: \$30 → \$35
- ◆ NSF: \$30 → \$35
- ◆ Courtesy Pay: \$30 → \$35
- ◆ Garnishment/Levy: \$30 → \$50

New Fee:

- ◆ Inactive Account Fee: \$5 per month after 12 months of no member activity (members will be contacted prior to assessment).

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

YOUTH CLUB SAVINGS PROGRAM!

Remember having a piggy bank as a kid and saving up a few dollars for your favorite snacks? The thrill of saving money is universal, whether for occasional splurges or necessary purchases. Why not have a digital piggy bank and teach the younger generation the importance of financial literacy?



Opening a *Minor Share Savings Account* with us is a great way to introduce your children, grandchildren, nieces, and nephews to financial literacy. Plus, since there are no monthly fees, you can help them build a strong financial foundation by automatically transferring funds from your account to theirs through our E-allowance banking service. To open a Minor Share Savings Account, you need the minor's valid birth certificate and social security card during your visit.

This summer, a fantastic opportunity awaits teens aged 15-17 at our Warren location! We will provide them with the essential skills and knowledge to excel in college or their careers, along with an understanding of how a credit union functions.

Does this excite your teen as much as it excites us? Reach out to our Warren location today if you have any questions or want to learn more!

ABD FINANCE 101

March is National Credit Education Month, offering a perfect opportunity to understand the importance of understanding credit. But first, what *is* credit? It involves a contractual agreement where borrowing is followed by repayment with interest. In this arrangement, a borrower receives funds (or other valuables) and commits to repaying the lender later, typically with interest.

Consider your credit cards: the bank pays the seller first, then extends you, the buyer, credit, which you repay gradually with interest. This means that with your JCPenney, TJ Maxx, or Klarna credit card, it's important to pay off the balance on your recent purchase. Failing to do so could result in extra interest charges and late fees.

In addition to lending, credit acts as a measure of creditworthiness, reflecting an individual's or a company's credit history. Keeping a good credit record by regularly repaying borrowed money is essential for securing loan approvals, such as mortgages and auto loans, and for getting the best interest rates.



Understanding credit and its cost is also vital for building financial literacy, which is celebrated in April as National Financial Literacy Month. Being financially literate means understanding how to handle money wisely, allowing you to manage your finances effectively through budgeting, saving, investing, and overall money management. It is a critical skill in today's society because we live in a world that favors convenience. Instead of cash, we now use credit cards, debit cards, and electronic transfers, especially since online shopping has become routine. The key is to use financial products and services responsibly.

To build financial literacy and stability, manage your daily expenses, live within your means, use short-term borrowing responsibly, and plan ahead with a budget. This means you *shouldn't* choose the Rolls-Royce Phantom when you can afford a Chrysler 300, you *shouldn't* go on that trip to Jamaica for your best friend's birthday if you haven't saved enough money for round-trip expenses, you *shouldn't* go to the MotorCity Casino and gamble when your car insurance isn't paid for the month, and you *shouldn't* overspend on groceries if you've only budgeted \$150. Lacking financial literacy and acting irresponsibly can lead to significant debt, possibly resulting in bankruptcy, default, or foreclosure.

The advantages of being financially literate include avoiding financial mistakes and carelessness, preparing for emergencies, achieving financial goals, and boosting confidence and understanding. **Take a moment to evaluate your current money management habits and set goals tailored to your needs.** It could be as simple as saving \$100 in an account designated for future car repairs. Discipline and consistency are crucial for long-term financial stability, and it's up to you to choose what is best for your future.

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

GOOD FRIDAY

April 3rd - 9 AM to 1 PM

MEMORIAL DAY

May 25th - Closed

To view the complete list of our Holiday Schedule, please visit our website at

WWW.ABDFCU.COM





VISA® GIFT CARDS & CARD SERVICES



Fixed-rate mortgages offer predictable payments and protect against rising interest rates, making them ideal for borrowers who value stability and long-term planning.

A **fixed-rate mortgage** keeps your principal and interest payments steady, providing peace of mind and easier budgeting. ABD Federal Credit Union offers flexible terms of 10 to 30 years, so you can select a plan that fits your financial goals and lifestyle!

Whether you're buying a new home or refinancing, a fixed-rate mortgage offers predictable payments. Contact our Mortgage Consultant to learn about our options and move toward secure homeownership.

*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.

At ABD, we offer a comprehensive selection of convenient card services to meet your everyday needs! Our *Visa® gift cards* are an ideal gift for any occasion and can be purchased at any of our participating branches.

If your debit card is lost, stolen, damaged, or if you encounter fraud (which is non-disputable), we provide in-house card printing so you can receive a replacement the same day, avoiding long waits.

Please note that our debit cards cannot be used for car rentals. Members have the option to apply for a Visa® credit card, which is accepted for car rental reservations and offers more flexibility while traveling.

LOVE MY CREDIT UNION
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!

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 these.

- **Trust & Will:** Members get exclusive savings of 20% off any estate plan with Trust & Will.
- **TurboTax:** Get a bigger discount this tax season with savings of up to 20% on TurboTax federal products.
- **H&R Block:** Members can save up to \$25 on in-office tax prep at H&R Block.
- **TruStage Home & Auto Insurance Program:** Get exclusive member pricing and a FREE, no-obligation quote by calling 800-789-6286.
- **Rental Kharma:** Build your credit history with rent and save up to 30% on 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.

CORE SYSTEM UPGRADE!

ABD Federal Credit Union will upgrade its core system to a new platform by summer 2026, delayed from February, to improve security, efficiency, and services.

During conversion, expect temporary service interruptions like limited branch access and brief Online Banking outages. Members should review, print, or download account histories beforehand to retain access to important info.

[We will continue sharing updates. Thanks for your patience as we improve our service!](#)

MEMBERSHIP REFERRAL PROGRAM!

Do you know someone that's interested in joining ABD? Help them participate in our referral program by filling out a *Membership Referral Certificate* at any of our participating branches! Feel free to reach out if you have any questions.

Membership Referral Certificate

I, _____, do hereby refer _____ as a member of ABD Credit Union. I understand that my signature will be verified prior to the acceptance of the new member. I also understand that ABD Credit Union reserves the right to contact me directly at (_____) _____ (daytime phone) to verify this referral.

Signed _____ date _____

ABD Federal Credit Union

 27850 Mound Rd. Warren MI 48092 586-751-4400 586-751-4407 fax

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-Friday
9:00 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

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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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Instagram: @ABDFCU

**DOWNLOAD OUR
APP TODAY!**

"ABD Federal Credit Union"



PAYROLL DEDUCTIONS & DIRECT DEPOSIT

If you receive regular payroll, government benefits, or a pension check, you can have your funds directly deposited into the account of your choice! *Direct Deposit* provides members with quick, easy access to incoming funds.

Additionally, with *Payroll Deduction*, you can authorize your employer to electronically send any part of your paycheck directly to your credit union account(s) each payday. To do this, members must provide their routing and account numbers.

For more information, visit the Stellantis E-Pay site for frequently asked questions (FAQs) and instructions.



EPAY



INSTRUCTIONS



FAQS

AUTO AND HOME INSURANCE COVERAGE!

Understanding your insurance isn't always easy. With Comparison Insurance, you'll get a dedicated local agent who will explain all of your auto coverage options in clear terms and help you choose the insurance that best fits your needs.

- They offer insurance options from a variety of providers to ensure you get the right coverage at the right price.
- Their local agents get to know you so they can provide insurance advice that fits your exact needs.
- They know insurance inside and out and will guide you through the complex process of finding the right coverage.



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