

# NEWSLETTER



WINTER 2026

## "2026" The Season of Debt Free!

2026 IS THE YEAR WE HELP YOU BREAK FREE FROM DEBT  
AND HELP YOU KEEP MORE OF WHAT YOU EARN.

If you're feeling overwhelmed by multiple payments or high interest rates, debt consolidation may be a smart solution. ABD Federal Credit Union is here to help you! In many cases, we can combine your existing debt into a single, lower-rate loan, making it easier to manage your finances, reduce stress, and pay down your balances more efficiently.

We offer a variety of debt-consolidation options designed to meet your individual needs and financial goals. These include Signature Loans with special rates as low as 13.90% APR\*, a VISA® Credit Card with rates as low as 7.99% APR\* for qualified cardholders and no annual or balance transfer fees.



SIGNATURE LOANS WITH SPECIAL RATES AS LOW AS **13.90% APR\***  
VISA® CREDIT CARD WITH RATES AS LOW AS **7.99% APR**



We offer a Home Equity Loans with low, fixed rates and flexible terms of up to seven years. In addition, refinancing your existing auto or home loan may help lower your monthly payments, reduce interest costs, and free up cash for other important priorities.

Make 2026 the year you take control of your finances and work toward a debt-free future. Our experienced team is ready to review your situation, explain your options, and help you choose a solution that fits your budget and long-

term plans. Contact ABD Federal Credit Union today to learn more and start the New Year on solid financial footing.

*\*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.*

# Happy New Year!

from ABD Federal  
Credit Union  
Board of Directors

On behalf of the Board of Directors, we thank you for your continued trust and membership with ABD Federal Credit Union. As we welcome 2026, we wish you peace, good health, and financial success in the year ahead.

We remain committed to serving your financial needs, strengthening our credit union, and providing solutions that support your long-term financial well-being. Thank you for allowing us to be your trusted financial partner, we look forward to another year of growth and service together.

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[WWW.ABDFCU.COM](http://WWW.ABDFCU.COM)

## ABD ANNUAL MEETING NOTICE

The Annual Meeting of ABD Federal Credit Union will be held on Sunday, January 25th, 2026 at UAW Local 1700 located at 6440 E 14 Mile Road Warren, MI 48092 at 1:00 PM.

### BOARD OF DIRECTORS

Charlie Spann-James, President  
Bob Stuglin, Vice President  
Latiska Hearn, Secretary  
James Carson, Treasurer

Mike Spencer, Director  
Charon R. Bobbitt, Sr., Director  
John William, Director  
Malachi McGree, Director  
Calvin McKinney, Director  
Trey Durant, Director  
Amber Love, Director

### SUPERVISORY COMMITTEE

Sharron Teamer, Chair

Taneka S. Charleston, CEO



**Amber Love**

## Meet Our Newest Board Member

Amber Love is a labor advocate, board leader, and business professional with a strong record of service in union governance and organizational oversight. She holds a Master of Business Administration (MBA) in Business Management and is currently pursuing a Doctoral degree in Industrial-Organizational Leadership, equipping her with advanced insight into organizational effectiveness, leadership systems, and workforce dynamics. Amber applies this expertise through her work with the United Auto Workers (UAW).

As a board member, I am committed to strong governance, ethical leadership, and financial accountability. I believe effective boards must operate transparently, follow established policies, and remain focused on the best interests of the membership. Drawing from my background in union governance, business management, and organizational leadership, I work to ensure decisions are informed, responsible, and aligned with our mission.

### STAYING CONNECTED HELPS US SERVE YOU BETTER

Keeping your contact information up to date helps us provide better service and adds an extra layer of protection to your account. When we have your current address, phone number, and email on file, we can reach you quickly with important updates and help prevent potential fraud.

Please take a moment to review your information by speaking with a teller or Member Service Representative, or by logging into your online banking profile to verify that your contact details are correct.

**REMINDER:  
FEES HAVE CHANGED  
EFFECTIVE  
NOVEMBER 1, 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](http://www.abdfcu.com)

# Drive Your Dreams Today!

## LOOKING FOR YOUR NEXT VEHICLE?

Finding your next car has never been easier. Explore our car shopping website to discover a wide range of vehicles, paired with competitive auto loan options designed to match your budget and lifestyle. Whether you're in the market for a new or used car, we're here to guide you every step of the way.

### LOW, COMPETITIVE RATES

Enjoy the savings with rates tailored for your financial goals.

### QUICK, HASSLE-FREE APPROVALS

Get pre-approved fast with our streamlined application process, giving you confidence and bargaining power at the dealership. Visit our car shopping website today and let us help hit the road in your dream car

Start your search today with  
[ABDFCU.GROOVECAR.COM](http://ABDFCU.GROOVECAR.COM)

We put our members in the driver's seat!!





## Get **COZY** in a new home

Fixed-rate mortgages offer consistent monthly payments and protection against rising interest rates, making them an ideal choice for borrowers who prefer stability and long-term financial planning.

With a fixed-rate mortgage, your principal and interest payment remains the same for the life of the loan, giving you peace of mind and helping you budget with confidence. ABD Federal Credit Union offers flexible loan terms ranging from 10 to 30 years, allowing you to choose a repayment schedule that best fits your financial goals and lifestyle.

Whether you are purchasing a new home or refinancing an existing mortgage, a fixed-rate mortgage can provide dependable, predictable payments for years to come. Contact our Mortgage Consultant today to learn more about our fixed-rate mortgage options and take the next step toward secure homeownership.

**ZACH CARLSON - MORTGAGE CONSULTANT:** NMLS ID# 1270601 Member First Mortgage: NMLS ID# 149532  
DIRECT: 616.256.8433 | FAX: 616.588.9765 | TOLL FREE: 866.898.1818 | 616 44th Street SE, Grand Rapids, MI 49548

\*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.



### **IMPORTANT NOTICE:**

### **SYSTEM UPGRADE – COMING SOON!**

To better support your financial needs, ABD Federal Credit Union will be upgrading our core data processing system to a new and improved platform. This upgrade is an important step toward enhancing security, improving efficiency, and expanding services for our members.

During the conversion, temporary service interruptions may occur, including limited branch access and brief outages to Online Banking services. We encourage members to review, print, or download account histories from Online Banking in advance to ensure continued access to important information.

We will continue to share updates as they become available. Thank you for your patience and understanding as we work to better serve you. If you have question, please feel free to give us a call.

Thank you for your patience and understanding during this time!

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

#### **MARTIN LUTHER KING, JR. DAY**

January 19<sup>th</sup> – Closed

#### **WASHINGTON’S BIRTHDAY**

February 16<sup>th</sup> – Closed

#### **GOOD FRIDAY**

April 3<sup>rd</sup> - 9AM-3PM

**FOR A COMPLETE LIST OF OUR  
HOLIDAY SCHEDULE VISIT  
[WWW.ABDFCU.COM](http://WWW.ABDFCU.COM)**



# GAP INSURANCE

## PROTECTION WHEN YOU NEED IT MOST!



What happens if your vehicle is declared a total loss and your auto insurance does not cover the remaining loan balance? You are responsible for the difference. That's where Allied Solutions GAP Insurance can help.

When you purchase or refinance your next vehicle with ABD Federal Credit Union, you can elect to add GAP Insurance to your loan. GAP Insurance helps cover the difference between what your insurance

pays and what you still owe on your loan. In addition, you may receive a \$1,000 credit toward a replacement vehicle, as long as the new vehicle is financed with ABD.

It's a Win-Win! Protection when you need it most and help getting back on the road. Please contact an ABD representative for details and eligibility requirements.

### 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



## SAVE BIG ON TAX PREP

# Lock In Your Discount Now

Plus, enter for a chance to win \$10K



SCAN QR CODE TO GET DISCOUNT OR  
VISIT OUR CREDIT UNION WEBSITE



#### 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

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Instagram: @ABDFCU

Get Connected for Our  
Latest News & Updates!



## 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. ( By Referral)

For more information, call 1-586-751-4400  
or visit our website [www.abdfcu.com](http://www.abdfcu.com).



1-888-729-7942 | [payqwick.com](http://payqwick.com)

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

Please visit [www.abdfcu.com](http://www.abdfcu.com) or call the credit union for current rates. All trademarks, logos and brands are the property of their respective owners.