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## 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

### 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

# EXPECT THE BEST PREPARE FOR THE WORST!



STELLANTIS  
CONTRACTS



ABD cares about the financial health of our members. With contract negotiations around the corner, it's time for us all to expect the best, but prepare ourselves just in case things take a turn for the worst.

ABD can help you prepare. We offer a Special Share Savings account that's a perfect place for you to safely tuck away a few dollars. You can set up automatic transfers to the account, earn competitive dividends, with no penalty for missed deposits and no penalty for withdrawals.

We understand that life can bring the unexpected, so let us help you take the stress out of waiting to see what happens. With a Special Share Savings account, you can be ready... just in case! For more information, call 1-586-751-4400 or visit our website [www.abdfcu.com](http://www.abdfcu.com) (See page 3-Helpful Ways to Prepare for A Possible Strike)

## MEET OUR MARKETING DUO!



Finding the perfect Credit Union for you, can be tough. With ABD being a closed charter credit union servicing Stellantis employees & their families, we are able to connect with our members on a more personable level. Our marketing team has been working hard to expand our memberships in the most convenient way.

James Hardy & Bianca Martinez are attending Stellantis New Hire Orientations regularly & sharing what ABD Federal Credit Union is all about! James is our IT Manager and Digital Marketing Specialist. James implements, improves, & maintains our IT solutions. Bianca Martinez is our Card Services Coordinator and Marketing Field Representative. Bianca operates & manages all card services & promotions.

Our goal is to connect with individuals locally and assist those who are seeking a financial institution. As our marketing team progresses, we will continue to visit local unions, organizations & businesses in the upcoming year. Stay tuned & spread the word!

*\*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](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.*



# MemberFirst

MORTGAGE

NMLS ID# 149532 

**A fixed rate mortgage provides the borrower peace of mind knowing their monthly payment will be the same for the life of the loan.**

With loan terms ranging from 10 to 30 years, you can pay off your mortgage at a pace that's best for your unique situation.\* Fixed interest rates will always remain the same, and your principal and interest payment will never change. If you appreciate the dependability of a consistent mortgage payment, this could be the perfect program for you!



**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.

**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!

## CAR SHOPPING MADE SIMPLE

Getting pre-approved for a loan before you go car shopping is always a smart idea. Arranging financing first can help you avoid overpaying for your car. Here's why it works so well:

- 1) You Can Design Loan Terms to Fit Your Budget.** Use our website to research your vehicle to find the features that matter most, learning everything you can in one useful place.
- 2) It Serves as a Powerful Negotiation Tool.** Setting up your financing first shows the car salesperson that you've thought through the process. You'll have more control to get the deal you deserve.
- 3) Competitive Credit Union Rates.** Dealers have access to dozens of financial institutions. When you come in with your credit union pre-approval, you make the financing process easier with the strength of your credit union.

Start your search today with **ABDFCU.GROOVECAR.COM**  
**We put our members in the driver's seat!!**





# HELPFUL WAYS TO PREPARE FOR A POSSIBLE STRIKE

No one really knows what the future holds for them, but one thing remains true, preparation is key to surviving, so in the event of a *(possible)* strike, here are a few helpful ways to prepare.

- Take inventory of your fixed expenses-bills that must be paid no matter what, such as your rent or mortgage payment, utilities, car loan and insurance premiums. Identify potential savings. For example, would the cost of a tune-up now save on repair bills later? Would a higher deductible make sense for your family car or health insurance?
- Next, examine ways to cut other costs. Perhaps you can use more discount coupons, get your hair cut less frequently or forego that daily latte.
- Check your credit report, correct misinformation and try to improve your credit before a strike. If you anticipate being unable to make a mortgage or other payments on time, contact the creditor immediately.
- Be sure you understand your union benefits long before any strike, like how much income can you count on from your union and for how long?
- Set aside savings equal to at least three months' worth of your regular income; six months' worth would be even better. The time to save is when your job is going well. You might wish to apply for a home equity line of credit, if applicable, while you are still receiving wages.



***“Protect Yourself & Your Family  
By Being Prepared  
For A Possible Strike”***

- Tuck the extra credit cards away in a drawer so as to avoid high-interest charges unless absolutely necessary. If the strike is cancelled, cancel the extra credit cards and pay off the home equity line of credit.

## Focus On the Good, Not the Bad

What striking workers often overlook is the opportunity a strike provides to explore neglected interests and life goals. Instead of focusing on the bad things that happen during a strike, invest your time doing things you've been trying to get done, like repairing things around the house or in self-study. You may be able to turn your favorite hobby into an alternative source of income. Plan your use of discretionary time as carefully as you would plan your use of discretionary income. You might find that a strike is not a disaster but can be a great opportunity to re-connect with your family and other meaningful aspects of your personal life.

Try to focus on the good. The objective should be to emerge on the other side of the strike stronger, more stable and happier than before.

## “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!





## WANT TO RENOVATE OR REMODEL YOUR HOME?

### WE CAN HELP WITH THAT!

Did you know that you can 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.

To apply online visit [www.abdfcu.com](http://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.

*\*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.*



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



## UPDATE YOUR CONTACT INFORMATION

### Summertime Is Here!

Do you have any "New" contact information? Before you go on vacation, make sure we're able to contact you.

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!



**CREDIT UNION  
MEMBERS  
CAN SAVE  
HUNDREDS  
ON CAR  
INSURANCE**

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](http://LoveMyCreditUnion.org)/ TruStage for your FREE, no obligation quote. TruStage products and programs are made available through TruStage Insurance Agency.

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

September 4<sup>th</sup>  
**Labor Day**

October 9<sup>th</sup>  
**Columbus Day**

November 10<sup>th</sup>  
**Veterans Day**

**For a complete list of our  
Holiday Schedule visit  
[WWW.ABDFCU.COM](http://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](http://www.abdfcu.com) or call the credit union for current rates. \*\*\*Love My Credit Union Rewards limited time offers. Restrictions apply. Copyright © 2023 MsMoney.com Inc. All rights reserved. All trademarks, logos and brands are the property of their respective owners.