



Make it Happen with VISA

ABDFCU VISA Can Help You!

- Rates as low as **9.9%** APR
- No annual fee
- 25-day grace period
- Consolidation possibilities to erase debt fast
- One simple payment to eliminate expensive late penalties
- ScoreCard points

The summer goes by fast. There's so much to do and only limited time – and sometimes cash – to get it all done!

Don't compromise your summer plans. Get a little help from a low-rate VISA from ABD Federal Credit Union. Check out all our VISA offers you!

To apply for your Credit Union VISA, simply stop in to the Credit Union. Let ABD and VISA work for you!

Head Back to School in Style!

School is difficult enough without having to worry about making ends meet. If the price tag that comes with back-to-school items has you reeling, lock in a loan at your Credit Union!

Our Back-to-School Loan offers you a low rate, great terms and plenty of quick cash! Not sure you'll be approved? Run it by us; we want to see you succeed!

Back-To-School Loan for Any Approved Purpose:

- Cash Amounts to **\$5,000**
- Repayment terms up to **36 months**
- Rates as low as **9.9% APR**
- **Quick cash** for any approved need
- **Consolidation options**
- **Pay for: books, tuition, supplies, clothes, computer, you name it!**

Applying for any loan is as easy as stopping into the Credit Union or submitting the loan application on page three of this newsletter.



CREDIT UNION MEMBERSHIP HAS MANY ADVANTAGES!

AS A MEMBER OF ABD FEDERAL CREDIT UNION YOU COULD SAVE HUNDREDS OF DOLLARS A YEAR ON YOUR AUTO AND HOME INSURANCE!

START SAVING TODAY! CONTACT OUR REPRESENTATIVE TODAY TO RECEIVE A FREE NO-OBLIGATION QUOTE.

ROGER NICHOLSON 517.347.6722 EXT. 59920
 roger.nicholson@libertymutual.com
 ABD GROUP # 92570

Holiday Closing: LABOR DAY—MONDAY, SEPTEMBER 5

MAIN OFFICE: 27850 Mound Rd. • Warren, MI 48092 (586) 751.4400
 Hours: Mon. 8:45 a.m. – 5 p.m.; Tues., Wed. & Thurs. 10 a.m. – 5 p.m.; Fri. 8:45 a.m. – 6 p.m.
DETROIT: 2222 Conner • Detroit, MI 48215 (313) 822.1034
 Hours: Monday-Friday 9:30 a.m. – 4:45 p.m.
ILLINOIS: 3204 U.S. Business Route 20 • Belvidere, IL 61008 (815) 544.6437



ABD
 FEDERAL CREDIT UNION

www.abdfcu.com

SUMMER 2011

THE SOURCE

Quarterly Newsletter of ABD Federal Credit Union

Congratulations And a SPECIAL THANK YOU Retirees!

Congratulations to retiring Director, Henry Butterworth for 29 years of service on our ABD FCU Board of Directors and to Charles McElroy for 15 years of service on our Supervisory Committee. It is amazing volunteers like you that keep our credit union strong and alive. There are not enough words to express our gratitude. Although you are stepping down from your positions, you will always be a part of our ABD Family. Cheers!



HENRY BUTTERWORTH
 29 YEARS ON THE
 ABD FCU BOARD OF DIRECTORS



CHARLES McELROY
 15 YEARS ON THE
 ABD FCU SUPERVISORY COMMITTEE

Hangover #2 Loan

No Credit Check!

Applications Available August 24, 25, 26

Only While Funds Last.

18% APR APR=Annual Percentage Rate

5 Months for Repayment

Limited Offer • First Come, First Serve

Borrow Up To

\$500

MUST MEET ALL REQUIREMENTS:

- Valid Photo I.D. (such as a driver's license)
- Most recent pay stub or proof of retirement/pension income
- Letter of employment from your present employer (at least 90 days seniority)
- Must be an ABD member as of Aug. 5, 2011
- Must be receiving direct deposit or payroll deduction prior to Aug. 19, 2011
- Member in good standing (no delinquent accounts, negative balances or prior loss to the credit union)
- Cannot be in bankruptcy

NO EXCEPTIONS



ABD FEDERAL CREDIT UNION

27850 Mound Rd. • Warren, MI 48092 • (586) 751-4400 • Fax (586) 751-4407

www.abdfcu.com



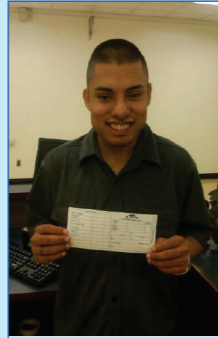


ABD FCU AT DETROIT TRANSITIONAL CENTER

ABD is open for business each month for students at DTC. Last month we asked student, Manuel Morales why he saves with ABD.

He loves to learn about the credit union, loves the training he receives as a teller and wants to save for a car!

Thank you to all of the SUPER SAVER STUDENTS at Detroit Transitional Center and teacher Mrs. Jackie Domzalski.



ABDFCU staff and friends joined together in the fight against Breast Cancer and participated in the

Susan G. Komen Race For The Cure.

Thank you to all of our members for their contributions and support in this great event!

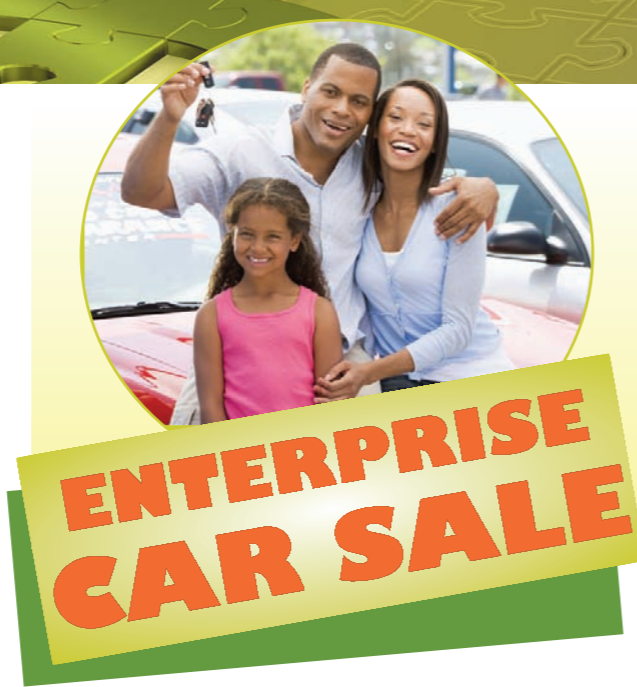
Habitat For Humanity Project: August 2011

Volunteers and donations needed!

The Credit Union is rounding up resources to help with another Habitat for Humanity project. We'll be helping out this great cause during the month of August

We are asking members, friends, family and co-workers to work any day possible. Also, the Credit Union will gladly accept any cash donation to help support this cause. Donations can be made at the Credit Union. Any help, large or small, is greatly appreciated.

Details for supporting this cause and signing up to assist are available at the main office now. Please help us give back to our great community!



ABD AND ENTERPRISE CAR SALES ARE TEAMING UP TO BRING GREAT VALUE AND SAVINGS TO THE MEMBERS OF ABD!

You will be able to preview several makes and models right here at the main office in Warren throughout the month of August as well as make requests for the used vehicles of your choice. You can shop online anytime at enterprisesales.com and search the inventory of over 5,000 vehicles nationwide!

The special Sale will take place at the Farmington Hills location July 29 - 30. During the sale you will receive a special rate of 1/2% below the current used car rate!

Visit the actual Enterprise lot located at:
29301 Grand River Ave.
Farmington Hills, MI 48336-5617
Local Toll Free: 888-588-5688



Stop in to the credit union for more details as the sale date draws near. This is a GREAT opportunity for nearly new autos and amazing financing at your credit union!



HOME IMPROVEMENT LOANS AT ABD FCU

To lock in your Home Improvement Loan starting at **9.9% APR and terms to 36 months**, fill out the enclosed application, stop in, or click www.abdfcu.com.

LOAN APPLICATION

Amount Requested \$ _____ Member Acct. No. _____
Loan Purpose _____ VISA , Number of cards _____

Please note: If you are applying for credit in your name only, do not complete portion on co-applicant.

Applicant Name (Last-First-Middle)				Co-Applicant/Co-Signer Name (Last-First-Middle)			
Home Address (Street & No.)		How Long?		Home Address (Street & No.)		How Long?	
City/State/ZIP				City/State/ZIP			
Previous Address (Street & No.)		How Long?		Previous Address (Street & No.)		How Long?	
Home Phone No.	Birth Date	No. of Dependents	Ages	Home Phone No.	Birth Date	No. of Dependents	Ages
Social Security No.		Driver's License No. And State		Social Security No.		Driver's License No. And State	
Mother's Maiden Name		\$Gross Annual Salary		\$Monthly Pay		Mother's Maiden Name	
\$Gross Annual Salary		\$Monthly Pay		\$Gross Annual Salary		\$Monthly Pay	
Employer		Position		How Long?		Employer	
Position		How Long?		Employer		Position	
How Long?		Employer		Position		How Long?	
Business Address/Phone				Business Address/Phone			
Previous Employer		Position		How Long?		Previous Employer	
Position		How Long?		Previous Employer		Position	
How Long?		Previous Employer		Position		How Long?	
Previous Business Address				Previous Business Address			

Note: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding Other income: \$ _____ per _____ Is any income listed in this section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on a separate sheet) <input type="checkbox"/> No	Alimony, child support, separate maintenance received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding Other income: \$ _____ per _____ Is any income listed in this section likely to be reduced in the next two years? <input type="checkbox"/> Yes (Explain in detail on a separate sheet) <input type="checkbox"/> No
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Outstanding Debts (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

Mortgage or Landlord	Payment Address	Mortgage/Rent Payment	Original Amount	Balance Due	Market Value	
Autos Owned - Make	Year	License Number	Financed By	\$	\$	Monthly Payment
Name And Address (Other Debts)	Account Number	Interest Rate	\$	\$	\$	
			\$	\$	\$	
			\$	\$	\$	
			\$	\$	\$	
			\$	\$	\$	
Checking Account No.	Location	Savings Account No.	Location	\$ Total		

Name Of Nearest Relative Not Living With You _____ Address (City-State-ZIP) _____ Relationship _____

Complete the following only if you reside in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin); or if another person will be jointly liable on the account. Married Separated Unmarried

This statement is submitted to obtain credit and I (we) certify that all information herein is true and complete. I (We) also authorize the credit union to verify or obtain further information the credit union may deem necessary concerning my (our) credit standing. In the event my (our) request is approved and issued, I (we) agree to read and comply with the terms of the agreement which will be furnished to me (us).

APPLICANT'S SIGNATURE	DATE	CO-APPLICANT'S SIGNATURE	DATE
X _____	_____	X _____	_____

Amt. Requested \$ _____	Comments: _____	<input type="checkbox"/> APPROVED <input type="checkbox"/> REJECTED DATE _____
Purpose: _____	_____	CREDIT COMMITTEE OR LOAN OFFICER
Refin. Loan Bal \$ _____	_____	
Interest to Date \$ _____	_____	
Total New Loan \$ _____	Pmt. Amt. \$ _____	