

CORPORATE HEADQUARTERS

7-11 Front Street Rockville Centre, NY 11570

BRANCH LOCATIONS

77 West 66th Street New York, NY 10023 212 456-1064

125 West End Avenue New York, NY 10023 212 456-5344

680 Birch Street Bristol, CT 06010 860 766-2622

383 Middle Street Bristol, CT 06010 860 766-5280

1717 DeSales Street NW Washington, DC 20036 202 222-7444

190 N. State Street Chicago, IL 60601 312 899-4104

4151 Prospect Avenue Los Angeles, CA 90027 323 671-4515

2300 Riverside Drive Burbank, CA 91521 818 460-5036

2312 West Olive Avenue Burbank, CA 91506 818 840-0500

ABE AUDIO RESPONSE 516 763-7580 800 ABE-3002



Scan this code with any mobile device enabled with a QR reader to access our web site.

Not all Credit Cards are created equal! What's Your Rate? We have found that not many people know all the differences between a Bank credit card and an ABE Visa Platinum Credit Card. There are some very big differences that create some great benefits to ABE Credit Union Members! Here are some of the many distinctions that sets our Visa Platinum Credit Card apart from the rest. **ABE Credit Union Bank Credit Card** Visa Platinum Credit Card Fixed - APR* remains the same throughout Variable - APR fluctuates based on the life of the borrowed amount. the prime rate plus a margin. Low fixed - APR of 9.99% Variable APRs as high as 29% Example: By having an average daily Example: By having an average daily balance of \$5,000 at 9.99%, your finance balance of \$5,000 at 29%, your finance charge will be approximately charge will be approximately \$41.05 per month. \$119.18 per month. As high as 5% of the amount transferred. Example: For a balance of \$5,000, you None could be charged as much as \$250.00.... Upfront! Annual Fee None As high as \$100.00 If late on a payment, your rate can be None Maximum Default Rate increased up to 32% Plus, for a limited time, receive our Reduced Balance Transfer APR of 0.99% for six months when transferring your high rate credit card balances from other financial Institutions to our ABE Visa Platinum Credit Card. 1000 1234 S678 OS Save Time and Apply Online at www.abefcu.org. *APR.:: Armual Percentage Rate. Approval will be based on Individual qualifications and credit worthiness. Rates are subject to change without notice and are current as of 05/25/14. APR is subject to the farms and conditions of the account agreement and applicable law.

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R.A. (Individual Retirement Account) earnings on the account. \$1,00,000.00 1,000.00	CLUBS (Holiday & Vacation)			,		.10%	
St00,000.00 and above .55%				\$.01	to \$99,999,99		
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Super Share Draft	sasic Share Draft	Rates may change after	the account	None	None	None	
None	Super Share Draft	is opened. Fees could re	duce the	\$2,000.00	\$4.00	.05%	
None	Super Plus Share Draft — Linked			\$3,000.00	\$5.00	.05%	
Rates may change after the account is opened. Rates may change after the account is \$40,999.99. Rates may change after \$40,999.99	Prime Time Share Draft	<u> </u>		None	None	.05%	
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ualify at these rates and terms may be offered credit at a higher rate and/or with different terms. All extensions of credit are subject to credit approval.							
ISA AND MASTERCARD CLASSIC \$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder 13,88%	· · · · · · · · · · · · · · · · · · ·						

VISA AND MASTERCARD CLASSIC \$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder
MASTERCARD GOLD \$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder
VISA PLATINUM \$1,000,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder
9.99%

REAL ESTATE LOANS	Term	Conforming	Rates	<u>Jumbo</u>		
1 Year ARM (Adjustable Rate Mortgage)	All ARM Products are based on	2.000%		2.500%		
2/2 Year ARM		2.250%		2.750%		
3/1 Year ARM	15 or 30 year amortizations	2.500%		3.000%		
5/1 Year ARM		3.000%		3.500%		
7/1 Year ARM		3.500%		4.000%		
Fixed Rate Equity Loans (\$75,000.00 Max. Loan Amount)						
Smart Home Equity Loan	5 Years up to 80% LTV	4.000%				
Smart Home Equity Loan	10 Years up to 80% LTV	5.250%				
Adjustable Rates						
Home Equity Line of Credit	25 Years up to 80% LTV	2.750% Then Prime Adjusted Annually				
Home Equity Loan	15 Year Max. Amortization	3.750% Then Prime Adjusted Annually				
Smart Home Equity Loan	10 Year Max. Amortization	3.250% Then Prime Minus 1% Adjusted Annually				
(\$75,000.00 Max. Loan Amount)	Up to 80% LTV					
Smart Home Equity Line of Credit	15 Years Up to 80% LTV	2.250% Then Pr	ime Minus 19	6 Adjusted Annually		
(\$75,000.00 Max. Loan Amount)	Up to 80% LTV					



