



FEDERAL CREDIT UNION

[www.abefcu.org](http://www.abefcu.org)

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 Visa Platinum Credit Card	Bank Credit Card
<b>Fixed vs. Variable Rate</b>	<b>Fixed</b> - APR* remains the same throughout the life of the borrowed amount.	<b>Variable</b> - APR fluctuates based on the prime rate plus a margin.
<b>Annual Percentage Rate</b>	<b>Low fixed</b> - APR of <b>9.99%</b> Example: By having an average daily balance of \$5,000 at 9.99%, your finance charge will be approximately \$41.05 per month.	<b>Variable</b> APRs as high as <b>29%</b> Example: By having an average daily balance of \$5,000 at 29%, your finance charge will be approximately \$119.18 per month.
<b>Balance Transfer Rate</b>	<b>None</b>	As high as <b>5%</b> of the amount transferred. Example: For a balance of \$5,000, you could be charged as much as <b>\$250.00.... Upfront!</b>
<b>Annual Fee</b>	<b>None</b>	As high as <b>\$100.00</b>
<b>Maximum Default Rate</b>	<b>None</b>	If late on a payment, your rate can be increased up to <b>32%</b>



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.

**Save Time and Apply Online at [www.abefcu.org](http://www.abefcu.org).**

\*APR = Annual 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 terms and conditions of the account agreement and applicable law.

<b>SAVINGS— 2ND QTR. RATES— The APY is accurate as of 04/01/14</b>		<b>July 1, 2014</b>		<u>Average Balance</u>	<u>APY*</u>
PRIME SHARE (SAVINGS)		\$ 100.00	to	\$99,999.99	.10%
		\$100,000.00	and	above	.20%
CLUBS (Holiday & Vacation)		\$	.01	to	\$99,999.99
I.R.A. (Individual Retirement Account)		\$100,000.00	and	above	.40%
					.55%

<b>INVESTMENT CLUB CERTIFICATE AND IRA CERTIFICATE</b>		<u>Term</u>	<u>APY*</u>
<i>The APY is accurate as of 06/26/14 Min. Deposit of \$500.00</i>		3 Months	.20%
		6 Months	.30%
		12 Months	.50%
<i>(A penalty will be imposed in most instances for early withdrawal of funds)</i>		13 Months Add on Certificate	.50%
		15 Months Bump up Certificate	.50%
		24 Months	.65%
		60 Months	1.30%
<b>(\$100,000.00 to \$249,999.99)</b>		12 Months	.50%
		13 Months Add on Certificate	.50%
		15 Months Bump up Certificate	.50%
		24 Months	.65%
		60 Months	1.30%
<b>(\$250,000.00 +)</b>		12 Months	.50%
		13 Months Add on Certificate	.50%
		15 Months Bump up Certificate	.50%
		24 Months	.65%
		60 Months	1.30%

<b>CHECKING —The APY is accurate as of 06/01/14</b>		<u>Minimum Balance and Monthly Fee</u>		<u>APY*</u>
Basic Share Draft		None	None	None
Super Share Draft		\$2,000.00	\$4.00	.05%
Super Plus Share Draft — Linked		\$3,000.00	\$5.00	.05%
Prime Time Share Draft		None	None	.05%

<b>MONEY MARKET— The APY is accurate as of 06/26/14</b>		<u>Average Daily Balance</u>		<u>APY*</u>	
<i>Rates may change after the account is opened.</i>		\$ 2,500.00	to	\$24,999.99	.20%
		\$ 25,000.00	to	\$49,999.99	.30%
		\$ 50,000.00	to	\$99,999.99	.30%
		\$100,000.00	to	\$249,999.99	.40%
		\$250,000.00	and over	.50%	

<u>Loan Type</u>	<u>Auto-Pay*** APR**</u>	<u>Monthly Payment Per \$1,000 Borrowed</u>	<u>Maximum Terms (Months)</u>
New & Used Vehicle (1 to 6 Years Old)	1.99%	\$17.75	up to 60
New & Used Vehicle (1 to 6 Years Old)	3.49%	\$15.42	72
New & Used Vehicle (1 to 6 Years Old)	3.99%	\$13.67	84
Used Vehicle (7 Years Old)	2.49%	\$28.86	36
Used Vehicle (7 Years Old)	2.99%	\$17.97	60
Used Vehicle (7 Years Old)	3.99%	\$15.64	72
New & Used Vehicle (DrivingSense™)	3.49%	\$18.19	up to 60
New & Used Vehicle (DrivingSense™)	4.49%	\$15.87	72
New Motorcycle, Boat, RV	4.99%	\$18.87	up to 60
Signature	5.25%	\$85.71	12
Signature	5.99%	\$44.24	24
Signature	6.49%	\$30.64	36
Signature	9.99%	\$21.24	60
Debt Consolidation	9.49%	\$32.02	36
Debt Consolidation	9.99%	\$21.24	60
Special Purpose	5.49%	\$57.93	18
Education	6.90%	\$19.76	60
Shared Secured	Dividend Plus 2%	\$17.58	60
Shared Certificate Secured	Dividend Plus 2%	\$17.75	60
Checking Line of Credit	13.88%		

\*\*\*Auto-Pay: When direct deposit or automatic payroll deduction is utilized as the method of loan repayment. Annual percentage rates will increase by 1/4% after consummation if automatic payroll deduction or direct deposit is cancelled. Rates shown are the lowest rates offered for the products advertised. Applicants who do not qualify 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.

<b>VISA AND MASTERCARD CLASSIC</b>	\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	13.88%
<b>MASTERCARD GOLD</b>	\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	11.99%
<b>VISA PLATINUM</b>	\$1,000,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	9.99%

<b>REAL ESTATE LOANS</b>		<u>Term</u>	<u>Conforming</u>	<u>Rates</u>	<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%
<b>Fixed Rate Equity Loans (\$75,000.00 Max. Loan Amount)</b>					
Smart Home Equity Loan		5 Years up to 80% LTV	4.000%		
Smart Home Equity Loan		10 Years up to 80% LTV	5.250%		
<b>Adjustable Rates</b>					
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 Prime Minus 1% Adjusted Annually		
(\$75,000.00 Max. Loan Amount)		Up to 80% LTV			



\*APY = ANNUAL PERCENTAGE YIELD \*\*APR=ANNUAL PERCENTAGE RATE  
 ALL RATES/YIELDS ARE SUBJECT TO CHANGE AT ANY TIME.  
 ACCOUNTS FEDERALLY INSURED THROUGH N.C.U.A. TO AT LEAST \$250,000  
 RETIREMENT ACCOUNTS ARE INSURED SEPARATELY TO AT LEAST \$250,000.  
 PLEASE CONTACT AN ABE EMPLOYEE FOR FURTHER INFORMATION ABOUT APPLICABLE FEES AND TERMS.

