



FEDERAL CREDIT UNION

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

Keep cash in your wallet
this winter with

Skip-A-Payment



Sometimes a little extra cash can make a big difference after the holidays. That's why we offer Skip-A-Payment*, a convenient program that allows you to skip one full months payment on one or all of your consumer loans.

A Skip-A-Payment application is available on our website. Just click on our Loans tab, then Skip-A-Payment.

*Processing Fee Applies

Wrap up your holiday debt Today!

Transfer Your Balances Today!

Equal Opportunity LENDER

National Credit Union Foundation

Receive our special Reduced Balance Transfer APR¹ of **0.99%** when transferring your high rate credit card balances from other financial institutions to an ABE MasterCard Gold and/or Visa Platinum Credit Card.

Don't have an ABE Credit Card? Apply today at www.abefcu.org.

¹APR = 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 01/01/15. APR is subject to the terms and conditions of the account agreement and applicable law.



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

SAVINGS— 4TH QTR. RATES— The APY is accurate as of 10/01/14		January 1, 2015	Average Balance	APY*
PRIME SHARE (SAVINGS)			\$ 100.00 to \$99,999.99	.10%
			\$100,000.00 and above	.20%
CLUBS (Holiday & Vacation)		<i>Rates may change after the account is opened. Fees could reduce the earnings on the account.</i>		.10%
I.R.A. (Individual Retirement Account)			\$.01 to \$99,999.99	.40%
			\$100,000.00 and above	.55%

INVESTMENT CLUB CERTIFICATE AND IRA CERTIFICATE		Term	APY*
<i>The APY is accurate as of 12/24/14 Min. Deposit of \$500.00</i>		3 Months	.20%
		6 Months	.40%
		12 Months	.60%
<i>(A penalty will be imposed in most instances for early withdrawal of funds)</i>		13 Months Add on Certificate	.60%
		15 Months Bump up Certificate	.60%
		24 Months	.75%
		60 Months	1.30%
(\$100,000.00 to \$249,999.99)		12 Months	.60%
		13 Months Add on Certificate	.60%
		15 Months Bump up Certificate	.60%
		24 Months	.75%
		60 Months	1.30%
(\$250,000.00 +)		12 Months	.60%
		13 Months Add on Certificate	.60%
		15 Months Bump up Certificate	.60%
		24 Months	.75%
		60 Months	1.30%

CHECKING —The APY is accurate as of 12/01/14		Minimum Balance and Monthly Fee	APY*
Basic Share Draft		None	None
Super Share Draft	<i>Rates may change after the account is opened. Fees could reduce the earnings on the account.</i>	\$2,000.00	.05%
Super Plus Share Draft — Linked		\$3,000.00	.05%
Prime Time Share Draft		None	.05%

MONEY MARKET— The APY is accurate as of 12/24/14		Average Daily Balance	APY*
<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%

Loan Type	Auto-Pay*** APR**	Monthly Payment Per \$1,000 Borrowed	Maximum Terms (Months)
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™)	2.49%	\$17.75	up to 60
New & Used Vehicle (DrivingSense™)	3.49%	\$15.42	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.

VISA AND MASTERCARD CLASSIC	\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	13.88%
MASTERCARD GOLD	\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	11.99%
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	Jumbo
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 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.

