



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



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

We Offer a Full Range of Competitive Financing to Meet Your Needs.

Mortgage Loans



The best place to find a home loan is in the comfort of your credit union. ABE offers a variety of mortgage products to meet your individual requirements.

We make the process of purchasing your home or refinancing your existing mortgage simple and straightforward by offering you the tools that will enable you to make sound financial choices.

Contact your ABE mortgage consultant today at 516-763-7515 or via email at realestate@abefcu.com.

Auto Loans



With our great auto loan rates you can save money on your monthly payments and lower your total cost of financing. Rates start at 1.99% APR¹, based on terms of 1 to 7 years². Plus your first payment can be deferred for 90 days³.

Credit Cards

Shopping for the perfect credit card? ABE has what you are looking for!



- ◆ Visa Platinum 9.99% APR
- ◆ MasterCard Gold 11.99% APR
- ◆ Visa or MasterCard Classic 13.88% APR

Plus...Transfer high rate balances from other financial institutions to an ABE MasterCard Gold and/or VISA Platinum credit card and receive our reduced rate of **0.99%** APR for six months.

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 02/26/15.

²Loans currently financed through ABFCU cannot be refinanced with this offer.

³Interest will accrue during the deferment period and becomes due once payments begin.

| SAVINGS— 4TH QTR. RATES— The APY is accurate as of 10/01/14 | | March 1, 2015 | <u>Average Balance</u> | 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 | | <u>Term</u> | APY* |
|--|--|-------------------------------|-------------|
| <i>The APY is accurate as of 02/26/15 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 02/01/15 | | <u>Minimum Balance and Monthly Fee</u> | APY* |
|---|--|--|-------------|
| Basic Share Draft | | None | None |
| Super Share Draft | | \$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 02/26/15 | | <u>Average Daily Balance</u> | 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% |

| <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) | 2.99% | \$15.19 | 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 | <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% |
| 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.

