



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.

SIZZLING SUMMER SAVINGS



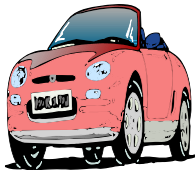
Equity Loans



You worked hard for your home...now put it to work for you. ABEFCU has **Home Equity Lines of Credit** with very attractive rates.

Smart HELOC first year rate... **2.25% APR¹**
Traditional HELOC first year rate... **2.75% APR**

Auto Loans



Drive away with a great car loan rate for **NEW & USED** purchases as well as **REFINANCES**. Rates start at 1.99%² APR based on terms of 1 to 7 years.³ Plus, your first payment can be deferred for 90 days.*

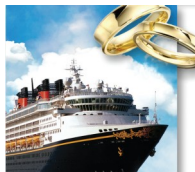
Credit Cards



Start Saving Today...Take advantage of our **No-Fee** balance transfer option and affordable **Fixed Rates**.

- ◆ Visa Platinum **9.99% APR**
- ◆ Visa Classic **13.88% APR**

Personal Loans



Our low Personal (Signature) Loan Rates will make your next **Vacation, Home Improvements, or Special Purchase** more affordable. Rates start at 5.25%² APR.

Apply today using our on-line loan application.

¹APR = Annual Percentage Rate

²Auto-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.

³Loans currently financed through ABEFCU cannot be refinanced with this offer.

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

SAVINGS— 2ND QTR. RATES— The APY is accurate as of 04/01/15		September 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)					.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 08/27/15 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 08/01/15		<u>Minimum Balance and Monthly Fee</u>		APY*
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%

MONEY MARKET— The APY is accurate as of 08/27/15		<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 & Used 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 CLASSIC CREDIT CARD	\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	13.88%
VISA PLATINUM CREDIT CARD	\$1,000,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	9.99%

REAL ESTATE LOANS - NMLS # 615164	<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 (\$100,000.00 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 up to 80% LTV		3.250% Then Prime Minus 1% Adjusted Annually	
(\$100,000.00 Max. Loan Amount)				
Smart Home Equity Line of Credit	15 Years up to 80% LTV		2.250% Then Prime Minus 1% Adjusted Annually	
(\$100,000.00 Max. Loan Amount)				



*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.

