

#### 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



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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.

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SAVINGS— 1ST QTR. RATES— The	APY is accurate as of 01/01/16	M 4 0040	Average Balan	ce APY*
PRIME SHARE (SAVINGS)	AFT IS accurate as of 01/01/10	May 1, 2016		0,999.99 .10%
r table of that (of that too)	Rates may change a	after the account	\$100,000.00 and above	.20%
CLUBS (Holiday & Vacation)	is opened. Fees cou			.10%
I.R.A. (Individual Retirement Account)	earnings on the acco			9,999.99 .40%
			\$100,000.00 and above	.55%
NVESTMENT SHARE CERTIFICAT	TE AND IRA CERTIFICATE		Term	APY*
			3 Months	.30%
The APY is accurate as of 04/28/16 Mil	n. Deposit of \$500.00		6 Months	.50%
	•		12 Months	.70%
(A penalty will be imposed in most insta	ances for early withdrawal of funds)		13 Months Add on Certific	
			15 Months Bump up Certif	
			24 Months	.85%
	(\$400	000 00 40 6240 000 001	60 Months	1.40%
	(\$100,	,000.00 to \$249,999.99)	12 Months 13 Months Add on Certific	.70% ate .70%
			15 Months Bump up Certif	
			24 Months	.85%
			60 Months	1.40%
		(\$250,000.00 +)	12 Months	.70%
			13 Months Add on Certific	
			15 Months Bump up Certif	
			24 Months	.85%
			60 Months	1.40%
CHECKING —The APY is accurate as	s of 04/01/16		Minimum Balance and M	onthly Fee APY*
Basic Share Draft	Rates may change after the	account	None	None None
Super Share Draft	is opened. Fees could reduc	ce the	\$2,000.00	\$4.00 .05%
Super Plus Share Draft — Linked	earnings on the account.		\$3,000.00	\$5.00 .05%
Prime Time Share Draft			None	None .05%
MONEY MARKET— The APY is accu	urate as of 04/28/16		Average Daily Balance	APY*
7/10/11/11/10/11	nato ao o/ o //20/ / o		\$ 2,500.00 to \$24,99	
Rates may change after the account is	opened.		\$ 25,000.00 to \$49,99	
, ,	•		\$ 50,000.00 to \$99,99	99.99 .30%
			\$100,000.00 to \$249,99	
			\$250,000.00 and over	.50%
Loan Type	APR**	Monthly Payment P	er \$1 000 Borrowed	Maximum Terms (Months)
New & Used Vehicle (1 to 6 Years Old)		\$28.6 <sup>4</sup>		up to 36
New & Used Vehicle (1 to 6 Years Old)		\$21.80		48
New & Used Vehicle (1 to 6 Years Old)		\$17.75	;	
	2.5070		,	60
	2.75%	\$15.09	)	72
New Vehicle (1 to 6 Years Old)	2.75% ) 3.25%	\$15.09 \$13.33	) 3	72 84
New Vehicle (1 to 6 Years Old) Used Vehicle (1 to 6 Years Old)	) 2.75% ) 3.25% ) 3.25%	\$15.09 \$13.33 \$15.31	) 3	72 84 72
New Vehicle (1 to 6 Years Old) Used Vehicle (1 to 6 Years Old) Used Vehicle (1 to 6 Years Old)	) 2.75% ) 3.25% ) 3.25% ) 3.86%	\$15.09 \$13.33 \$15.31 \$13.61	<b>3</b> 	72 84 72 84
New Vehicle (1 to 6 Years Old) Used Vehicle (1 to 6 Years Old) Used Vehicle (1 to 6 Years Old) Used Vehicle (7 Years Old)	) 2.75% ) 3.25% ) 3.86% ) 3.86% 2.49%	\$15.09 \$13.33 \$15.31 \$13.61 \$28.87	3 	72 84 72 84 36
New Vehicle (1 to 6 Years Old) Used Vehicle (1 to 6 Years Old) Used Vehicle (1 to 6 Years Old) Used Vehicle (7 Years Old) Used Vehicle (7 Years Old)	) 2.75% ) 3.25% ) 3.25% ) 3.86% 2.49% 2.99%	\$15.0\$ \$13.33 \$15.36 \$13.66 \$28.87 \$17.97	) 3    -	72 84 72 84 36 60
New Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (7 Years Old)	2.75% 3.25% 3.25% 3.25% 3.86% 2.49% 2.99% 3.99%	\$15.09 \$13.33 \$15.37 \$13.87 \$17.97 \$15.68	) 3    -  -  -	72 84 72 84 36 60 72
New Vehicle (1 to 6 Years Old) Used Vehicle (1 to 6 Years Old) Used Vehicle (7 Years Old) Used Vehicle (1 Years Old)	2.75% 3.25% 3.25% 3.86% 2.49% 2.99% 3.99% 3.00%	\$15.0\$ \$13.33 \$15.36 \$13.66 \$28.87 \$17.97	) 3 - - - - - - - - - - - - - - - - - -	72 84 72 84 36 60
New Vehicle (1 to 6 Years Old) Used Vehicle (1 to 6 Years Old) Used Vehicle (7 Years Old) Used Vehicle (7 Years Old) Used Vehicle (7 Years Old) New & Used Vehicle (DrivingSense™) New & Used Vehicle (DrivingSense™) New & Used Motorcycle, Boat, RV	2.75% 3.25% 3.25% 3.86% 2.49% 2.99% 3.99% 3.00%	\$15.09 \$13.33 \$15.37 \$13.67 \$28.87 \$17.97 \$15.65 \$17.98	) 3 4 7 5 8	72 84 72 84 36 60 72 up to 60
New Vehicle (1 to 6 Years Old) Used Vehicle (1 to 6 Years Old) Used Vehicle (1 to 6 Years Old) Used Vehicle (7 Years Old) New & Used Vehicle (DrivingSense™) New & Used Vehicle (DrivingSense™) New & Used Motorcycle, Boat, RV Signature	2.75% 3.25% 3.25% 3.86% 2.49% 2.99% 3.99% 3.00% 3.25% 4.99% 5.25%	\$15.09 \$13.33 \$15.37 \$13.67 \$28.87 \$17.97 \$15.66 \$17.98 \$15.32 \$18.87	) 3 4 7 7 8 8 8 2 7	72 84 72 84 36 60 72 up to 60 72 up to 60 12
New Vehicle (1 to 6 Years Old) Used Vehicle (1 to 6 Years Old) Used Vehicle (1 to 6 Years Old) Used Vehicle (7 Years Old) New & Used Vehicle (DrivingSense™) New & Used Wehicle (DrivingSense™) New & Used Motorcycle, Boat, RV Signature Signature	2.75% 3.25% 3.25% 3.86% 2.49% 2.99% 3.99% 3.00% 3.25% 4.99% 5.25% 5.99%	\$15.09 \$13.33 \$15.37 \$13.67 \$28.87 \$17.97 \$15.65 \$17.96 \$15.32 \$18.87 \$44.24		72 84 72 84 36 60 72 up to 60 72 up to 60 12 24
New Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (7 Years Old) Jsed Vehicle (7 Years Old) Jsed Vehicle (7 Years Old) New & Used Vehicle (DrivingSense™) New & Used Vehicle (DrivingSense™) New & Used Motorcycle, Boat, RV Signature Signature Signature	2.75% 3.25% 3.25% 3.25% 3.86% 2.49% 2.99% 3.99% 3.00% 3.25% 4.99% 5.25% 5.99% 6.49%	\$15.09 \$13.33 \$15.37 \$13.67 \$12.65 \$17.96 \$15.32 \$18.57 \$85.77 \$44.24		72 84 72 84 36 60 72 up to 60 72 up to 60 12 24
New Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (7 Years Old) Jsed Vehicle (7 Years Old) Jsed Vehicle (7 Years Old) New & Used Vehicle (DrivingSense™) New & Used Vehicle (DrivingSense™) New & Used Motorcycle, Boat, RV Signature Signature Signature Signature	2.75% 3.25% 3.25% 3.86% 2.49% 2.99% 3.90% 3.00% 3.25% 4.99% 5.25% 5.99% 6.49% 9.99%	\$15.09 \$13.33 \$13.61 \$28.87 \$17.91 \$15.62 \$17.99 \$15.32 \$18.87 \$85.77 \$44.22 \$30.64		72 84 72 84 36 60 72 up to 60 72 up to 60 12 24 36
New Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (7 Years Old) New & Used Vehicle (DrivingSense™) New & Used Vehicle (DrivingSense™) New & Used Motorcycle, Boat, RV Signature Signature Signature Debt Consolidation	2.75% 3.25% 3.25% 3.86% 2.49% 2.99% 3.99% 3.00% 3.25% 4.99% 5.25% 5.99% 6.49% 9.99% 9.49%	\$15.09 \$13.33 \$13.67 \$28.87 \$17.97 \$15.65 \$17.99 \$15.33 \$18.87 \$85.77 \$44.24 \$30.62 \$32.02		72 84 72 84 36 60 72 up to 60 72 up to 60 12 24 36 60 36
New Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (7 Years Old) New & Used Vehicle (DrivingSense™) New & Used Vehicle (DrivingSense™) New & Used Motorcycle, Boat, RV Signature Signature Signature Debt Consolidation Debt Consolidation	2.75% 3.25% 3.25% 3.86% 2.49% 2.99% 3.99% 3.00% 3.25% 4.99% 5.25% 5.99% 6.49% 9.99% 9.49% 9.99%	\$15.09 \$13.33 \$15.33 \$13.61 \$28.87 \$17.97 \$15.66 \$17.96 \$15.87 \$18.87 \$85.77 \$44.24 \$30.64 \$21.24		72 84 72 84 36 60 72 up to 60 72 up to 60 12 24 36 60 36 60
New Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (7 Years Old) New & Used Vehicle (DrivingSense™) New & Used Vehicle (DrivingSense™) New & Used Motorcycle, Boat, RV Signature Signature Signature Cebt Consolidation Debt Consolidation Special Purpose	2.75% 3.25% 3.25% 3.86% 2.49% 2.99% 3.99% 3.00% 3.25% 4.99% 5.25% 5.99% 6.49% 9.99% 9.49% 9.99% 5.49%	\$15.09 \$13.33 \$15.37 \$13.67 \$28.87 \$17.97 \$15.66 \$17.96 \$15.87 \$18.87 \$85.77 \$44.22 \$30.64 \$21.22 \$32.02 \$21.22		72 84 72 84 36 60 72 up to 60 72 up to 60 12 24 36 60 36 60
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New Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (7 Years Old) New & Used Vehicle (DrivingSense™) New & Used Vehicle (DrivingSense™) New & Used Motorcycle, Boat, RV Signature	) 2.75% ) 3.25% ) 3.25% ) 3.86% 2.49% 2.99% 3.99% 3.00% 3.25% 4.99% 5.25% 5.99% 6.49% 9.99% 9.49% 9.99% 5.49% 6.90% Dividend Plus 2% Dividend Plus 2% Dividend Plus 2% 13.88% the products advertised. Applicants who do n	\$15.09 \$13.33 \$13.67 \$28.87 \$17.97 \$15.66 \$17.98 \$15.32 \$18.87 \$85.77 \$44.24 \$30.62 \$21.24 \$32.02 \$21.24 \$57.93 \$17.75		72 84 72 84 36 60 72 up to 60 72 up to 60 12 24 36 60 36 60 18 60 60 60
New Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (7 Years Old) Jsed Vehicle (1 Years Old) Jsed V	) 2.75% ) 3.25% ) 3.25% ) 3.86% 2.49% 2.99% 3.99% 3.00% 3.25% 4.99% 5.25% 5.99% 6.49% 9.99% 9.49% 9.99% 5.49% 6.90% Dividend Plus 2% Dividend Plus 2% Dividend Plus 2% 13.88% the products advertised. Applicants who do n	\$15.09 \$13.33 \$15.33 \$17.97 \$15.66 \$17.96 \$15.32 \$18.87 \$85.77 \$44.24 \$30.64 \$21.24 \$32.02 \$1.22 \$57.93 \$19.76 \$17.56 \$17.75	d terms may be offered credit at a	72 84 72 84 36 60 72 up to 60 72 up to 60 12 24 36 60 36 60 18 60 60 60 a higher rate and/or with different te
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New Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (7 Years Old) Jsed Vehicle (PrivingSense™) New & Used Vehicle (DrivingSense™) New & Used Motorcycle, Boat, RV Signature Signature Signature Debt Consolidation Deb	2.75% 3.25% 3.25% 3.25% 3.86% 2.49% 2.99% 3.99% 3.00% 3.25% 4.99% 5.25% 5.99% 6.49% 9.99% 9.49% 9.99% 5.49% 6.90% Dividend Plus 2% 13.88% the products advertised. Applicants who do noval.  \$500,000 in Worldwide Travel Acciden \$1,000,000 in Worldwide Travel Acciden \$1,000,000 in Worldwide Travel Acciden	\$15.09 \$13.33 \$15.36 \$28.87 \$17.97 \$15.66 \$17.96 \$15.32 \$18.87 \$85.7' \$44.24 \$32.02 \$21.24 \$57.93 \$117.75  not qualify at these rates and at Insurance is provided a cent Insurance is provided and Insu	d terms may be offered credit at a	72 84 72 84 36 60 72 up to 60 72 up to 60 12 24 36 60 36 60 36 60 60 60 60 60 60
New Vehicle Used Vehicle Used Vehicle Used Vehicle Used Vehicle Used Vehicle (1 to 6 Years Old) Used Vehicle (7 Years Old) Used Vehicle (1 UrivingSense™) New & Used Vehicle (1 UrivingSense™) New & Used Motorcycle, Boat, RV Signature Signature Signature Debt Consolidation Debt Consolidation Debt Consolidation Special Purpose Education Shared Secured Checking Line of Credit Rates shown are the lowest rates offered for extensions of credit are subject to credit approvisa PLATINUM CREDIT CARD  REAL ESTATE LOANS - NMLS # 6 1 Year ARM (Adjustable Rate Mortga)	2.75% 3.25% 3.25% 3.25% 3.86% 2.49% 2.99% 3.99% 3.00% 3.25% 4.99% 5.25% 5.99% 6.49% 9.99% 9.49% 9.99% 5.49% 6.90% Dividend Plus 2% 13.88% the products advertised. Applicants who do noval.  \$500,000 in Worldwide Travel Acciden \$1,000,000 in Worldwide Travel Acciden \$1,000,000 in Worldwide Travel Acciden	\$15.09 \$13.33 \$15.33 \$15.36 \$28.87 \$17.97 \$15.66 \$17.98 \$15.32 \$18.87 \$85.77 \$44.24 \$30.64 \$21.24 \$32.02 \$21.22 \$37.93 \$19.76 \$17.75 and qualify at these rates and the surface is provided and the surface is provided as the surface is pro	at no additional cost to the call at no	72 84 72 84 36 60 72 up to 60 72 up to 60 12 24 36 60 36 60 36 60 18 60 60 60 60 a higher rate and/or with different te
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New Vehicle (1 to 6 Years Old) Used Vehicle (1 to 6 Years Old) Used Vehicle (1 to 6 Years Old) Used Vehicle (7 Years Old) Used Vehicle (1 Years Old) Used V	2.75% 3.25% 3.25% 3.25% 3.386% 2.49% 2.99% 3.99% 3.00% 3.25% 4.99% 5.25% 5.99% 6.49% 9.99% 5.49% 9.99% 5.49% 6.90% Dividend Plus 2% Dividend Plus 2% Dividend Plus 2% 13.88% the products advertised. Applicants who do noval.  \$500,000 in Worldwide Travel Acciden \$1,000,000 in Worldwide Travel	\$15.09 \$13.33 \$15.33 \$15.36 \$28.87 \$17.97 \$15.66 \$17.98 \$15.32 \$18.87 \$85.77 \$44.24 \$30.64 \$21.24 \$32.02 \$21.22 \$37.93 \$19.76 \$17.75 and qualify at these rates and the surface is provided and the surface is provided as the surface is pro	at no additional cost to the cast no additional cost to the cast at no additional cost at no additional cost to the cast at no additional cost at no	72 84 72 84 36 60 72 up to 60 72 up to 60 12 24 36 60 36 60 36 60 18 60 60 60 a higher rate and/or with different te
New Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (7 Years Old) Jsed Vehicle (1 Years Old) Jsed V	2.75% 3.25% 3.25% 3.25% 3.386% 2.49% 2.99% 3.99% 3.00% 3.25% 4.99% 5.25% 5.99% 6.49% 9.99% 5.49% 9.99% 5.49% 6.90% Dividend Plus 2% Dividend Plus 2% Dividend Plus 2% 13.88% the products advertised. Applicants who do noval.  \$500,000 in Worldwide Travel Acciden \$1,000,000 in Worldwide Travel	\$15.09 \$13.33 \$15.33 \$15.36 \$28.87 \$17.97 \$15.66 \$17.98 \$15.32 \$18.87 \$85.77 \$44.24 \$30.64 \$21.24 \$32.02 \$21.22 \$37.93 \$19.76 \$17.75 and qualify at these rates and the surface is provided and the surface is provided as the surface is pro	d terms may be offered credit at a set no additional cost to the cast no additional cost	72 84 72 84 36 60 72 up to 60 72 up to 60 12 24 36 60 36 60 38 60 60 18 60 60 60 a higher rate and/or with different te
New Vehicle Used Vehicle Used Vehicle Used Vehicle Used Vehicle (1 to 6 Years Old) Used Vehicle (7 Years Old) New & Used Vehicle (DrivingSense™) New & Used Vehicle (DrivingSense™) New & Used Motorcycle, Boat, RV Signature Signature Signature Debt Consolidation Debt Consolidation Special Purpose Education Shared Secured Shared Certificate Secured Checking Line of Credit	2.75% 3.25% 3.25% 3.25% 3.325% 2.49% 2.99% 3.99% 3.00% 3.25% 4.99% 5.25% 5.99% 6.49% 9.99% 9.49% 9.99% 5.49% 6.90% Dividend Plus 2% Dividend Plus 2% Dividend Plus 2% Dividend Plus 2% Toridend Plus 2% Dividend Plus 2% All ARM Products are 15 or 30 year amortiz	\$15.09 \$13.33 \$15.36 \$28.87 \$17.97 \$15.66 \$17.96 \$15.32 \$18.87 \$85.77 \$44.24 \$32.02 \$21.24 \$57.93 \$117.75  not qualify at these rates and at Insurance is provided at the Insurance is provide	at no additional cost to the cast no additional cost to the cast at no additional cost at no additional cost to the cast at no additional cost at no	72 84 72 84 36 60 72 up to 60 72 up to 60 12 24 36 60 36 60 36 60 18 60 60 60 a higher rate and/or with different te

REAL ESTATE LOANS - NMLS # 615164	Term	Conforming	Rates	<u>Jumbo</u>
Year ARM (Adjustable Rate Mortgage)	All ARM Products are based on	2.000%		2.500%
2/2 Year ARM	15 or 30 year amortizations	2.250%		2.750%
3/1 Year ARM		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 Pri	me Adjusted A	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 Pri	me Minus 1%	Adjusted Annually
(\$100,000.00 Max. Loan Amount)				· ·



