

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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SAVINGS— 1ST QTR. RATES— The APY	is accurate as of 01/01/16	June 1, 2016	Average Ba		APY*
PRIME SHARE (SAVINGS)		•	\$ 100.00 to	\$99,999.99	.10%
		e after the account	\$100,000.00 and abo	ove	.20%
LUBS (Holiday & Vacation)	is opened. Fees o		r 01 to	¢00 000 00	.10%
R.A. (Individual Retirement Account)	earnings on the a	ccount.	\$.01 to	\$99,999.99	.40%
			\$100,000.00 and abo	ve	.55%
VESTMENT SHARE CERTIFICATE A	ND IRA CERTIFICATE		Term		APY*
			3 Months		.30%
ne APY is accurate as of 05/26/16 Min. Dej	posit of \$500.00		6 Months		.50%
			12 Months		.70%
penalty will be imposed in most instances	for early withdrawal of funds)		13 Months Add on Ce		.70%
			15 Months Bump up C	ertificate	.70%
			24 Months		.85%
	(24	00 000 00 (00 00 00)	60 Months		1.40%
	(\$7	00,000.00 to \$249,999.99)		-tificata	.70%
			13 Months Add on Ce		.70% .70%
			15 Months Bump up C 24 Months	erillicate	.85%
			60 Months		1.40%
		(\$350 000 00 ±)			.70%
		(\$250,000.00 +)	12 Months 13 Months Add on Ce	rtificate	.70%
			15 Months Bump up C		.70%
			24 Months	-cruiicale	.85%
			60 Months		1.40%
			O WOULD		1.70 /0
HECKING —The APY is accurate as of 05			Minimum Balance an		APY*
asic Share Draft	Rates may change after		None	None	None
iper Share Draft	is opened. Fees could re		\$2,000.00	\$4.00	.05%
uper Plus Share Draft — Linked	earnings on the account.		\$3,000.00	\$5.00	.05%
ime Time Share Draft			None	None	.05%
ONEY MARKET— The APY is accurate a	as of 05/26/16		Average Daily Bala	nce	APY*
			\$ 2,500.00 to \$2	4,999.99	.20%
ates may change after the account is open	ed.		\$ 25,000.00 to \$4	9,999.99	.30%
			\$ 50,000.00 to \$9	9,999.99	.30%
			\$100,000.00 to \$24		.40%
			\$250,000.00 and ove	r	.50%
Loan Type	APR**	Monthly Payment P	er \$1 000 Borrowed	Maximum Term	s (Months)
ew & Used Vehicle (1 to 6 Years Old)	1.99%	\$28.64		up to 36	
ew & Used Vehicle (1 to 6 Years Old)	2.24%	\$21.80		48	
ew & Used Vehicle (1 to 6 Years Old)	2.50%	\$17.75		60	
ew Vehicle	2.75%	\$15.09		72	
ew Vehicle	3.25%	\$13.33		84	
sed Vehicle (1 to 6 Years Old)	3.25%	\$15.3°	1	72	
sed Vehicle (1 to 6 Years Old)	3.86%	\$13.6	1	84	
sed Vehicle (7 Years Old)	2.49%	\$28.87	7	36	
	0.000/	\$17.97	7	60	
sed venicle (/ Years Old)	2.99%		1		
	2.99% 3.99%	\$15.65		72	
sed Vehicle (7 Years Old)		\$15.65 \$17.98	5	72 up to 60)
sed Vehicle (7 Years Old) ew & Used Vehicle (DrivingSense™)	3.99%		5 8)
sed Vehicle (7 Years Old) ew & Used Vehicle (DrivingSense™) ew & Used Vehicle (DrivingSense™)	3.99% 3.00%	\$17.98	5 8 2	up to 60	
sed Vehicle (7 Years Old) ew & Used Vehicle (DrivingSense™) ew & Used Vehicle (DrivingSense™) ew & Used Motorcycle, Boat, RV	3.99% 3.00% 3.25%	\$17.98 \$15.32	5 8 2 7	up to 60 72	
sed Vehicle (7 Years Old) ew & Used Vehicle (DrivingSense™) ew & Used Vehicle (DrivingSense™) ew & Used Motorcycle, Boat, RV gnature	3.99% 3.00% 3.25% 4.99%	\$17.98 \$15.32 \$18.87	5 8 2 7 1	up to 60 72 up to 60	
sed Vehicle (7 Years Old) ew & Used Vehicle (DrivingSense™) ew & Used Vehicle (DrivingSense™) ew & Used Motorcycle, Boat, RV gnature	3.99% 3.00% 3.25% 4.99% 5.25%	\$17.98 \$15.32 \$18.87 \$85.7	5 8 2 7 1 1	up to 60 72 up to 60 12	
sed Vehicle (7 Years Old) ew & Used Vehicle (DrivingSense™) ew & Used Vehicle (DrivingSense™) ew & Used Motorcycle, Boat, RV gnature gnature gnature	3.99% 3.00% 3.25% 4.99% 5.25% 5.99%	\$17.98 \$15.32 \$18.81 \$85.77 \$44.22 \$30.66 \$21.24	5 8 2 7 1 1 4 4	up to 60 72 up to 60 12 24	
sed Vehicle (7 Years Old) ew & Used Vehicle (DrivingSense™) ew & Used Vehicle (DrivingSense™) ew & Used Motorcycle, Boat, RV gnature gnature gnature gnature gtother in the second of the sec	3.99% 3.00% 3.25% 4.99% 5.25% 5.99% 6.49% 9.99% 9.49%	\$17.98 \$15.32 \$18.87 \$85.7' \$44.24 \$30.66 \$21.24 \$32.02	5 8 2 7 1 1 4 4 4 4	up to 60 72 up to 60 12 24 36 60 36	
sed Vehicle (7 Years Old) ew & Used Vehicle (DrivingSense™) ew & Used Vehicle (DrivingSense™) ew & Used Motorcycle, Boat, RV gnature gnature gnature ebt Consolidation ebt Consolidation	3.99% 3.00% 3.25% 4.99% 5.25% 5.99% 6.49% 9.99% 9.49%	\$17.98 \$15.32 \$18.87 \$85.7' \$44.22 \$30.64 \$21.24 \$32.02 \$21.24	5 8 2 7 1 1 4 4 4 4 4 2 2	up to 60 72 up to 60 12 24 36 60 36 60	
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REAL ESTATE LOANS - NMLS # 615164	lerm	Conforming	Rates	<u>Jumbo</u>
1 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	n 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 Pri	me Minus 1%	Adjusted Annually
(\$100,000.00 Max. Loan Amount)				



