

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

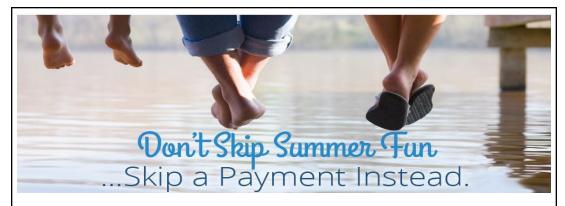
2300 Riverside Drive Burbank, CA 91521 818 460-5036

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.



Enjoy your Summer vacation and all the other fun-in-the-sun activities!

Just when you need it most! The summer always seems to cost more than we anticipate. Kids out of school, summer BBQs, and don't forget that summer vacation. If you could use some extra cash for the summer season, we'd like to help with our Skip-A-Payment* program. Skip one full months payment on one or all of your qualified 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

READY TO BUY A NEW CAR?



Introducing the fast and easy way to research and shop online for the perfect car.

Shopping for a car should be simple, and with ABEFCU's online auto-buying resource center, we make finding your next vehicle as easy and fast as possible. Rather than visiting multiple dealers just to see what's available, you can now research and compare cars from your computer or device, 24/7, saving time and stress. Our auto buying website lets you search thousands of new, used and certified pre-owned vehicles from multiple dealers. Looking for something specific? Find cars that fit your style or budget. After you choose your favorites, connect with a local dealer and take a test drive! Visit our website, www.abefcu.org to get started with your auto-buying experience.

| CAVINCE OND OTD DATES TO 1 | DV in accounts == == == 0.4/0.4/4.0 | | | rana Balawaa | A D\/+ |
|---|--|--|--|---|--|
| SAVINGS — 2ND QTR. RATES— <i>The AF</i> PRIME SHARE (SAVINGS) | TY IS accurate as of 04/01/16 | July 1, 2016 | \$ 100.00 to | rage Balance \$99,999.99 | <u>APY*</u> .10% |
| TRIME STARE (SAVINGS) | Rates may change a | after the account | \$100.000 a | | .20% |
| CLUBS (Holiday & Vacation) | is opened. Fees cou | | Ψ.00,000.00 | | .10% |
| I.R.A. (Individual Retirement Account) | earnings on the acco | | \$.01 to | \$99,999.99 | .40% |
| | | | \$100,000.00 a | nd above | .55% |
| INVESTMENT SHARE CERTIFICATE | AND IRA CERTIFICATE | | Term | | APY* |
| | | | 3 Months | | .30% |
| The APY is accurate as of 06/30/16 Min. D | Deposit of \$500.00 | | 6 Months | | .50% |
| | | | 12 Months | | .70% |
| (A penalty will be imposed in most instance | es for early withdrawal of funds) | | | d on Certificate | .70% |
| | | | 24 Months | mp up Certificate | .70% .85% |
| | | | 60 Months | | 1.40% |
| | (\$100. | 000.00 to \$249,999.99) | | | .70% |
| | (,, | , ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | | d on Certificate | .70% |
| | | | | mp up Certificate | .70% |
| | | | 24 Months | | .85% |
| | | (#050 000 00 +) | 60 Months | | 1.40% |
| | | (\$250,000.00 +) | 12 Months | d on Certificate | .70% .70% |
| | | | | mp up Certificate | .70% |
| | | | 24 Months | p up continuate | .85% |
| | | | 60 Months | | 1.40% |
| CHECKING —The APY is accurate as of | 5.06/04/46 | | Minim P. I | was and Mandala Fra | ADV# |
| CHECKING — The APY is accurate as of Basic Share Draft | · 06/01/16 Rates may change after the | e account | None | nce and Monthly Fee None | <u>APY*</u> None |
| Super Share Draft | is opened. Fees could reduce | | \$2,000.00 | \$4.00 | .05% |
| Super Plus Share Draft — Linked | earnings on the account. | 00 1110 | \$3,000.00 | \$5.00 | .05% |
| Prime Time Share Draft | 3 | | None | None | .05% |
| MONEY MARKET— The APY is accurate | e as of 06/30/16 | | Average Da | ily Balance | APY* |
| morter marker— The Air 118 decards | c as or ourser to | | \$ 2,500.00 | | .20% |
| Rates may change after the account is ope | ened. | | \$ 25,000.00 | . , , | .30% |
| | | | \$ 50,000.00 | | .30% |
| | | | | to \$249,999.99 | .40% |
| | | | \$250,000.00 | and over | .50% |
| Loan Type | APR** | Monthly Payment P | er \$1,000 Borrov | ved <u>Maximum</u> | Terms (Months) |
| New & Used Vehicle (1 to 6 Years Old) | 1.99% | \$28.64 | | | to 36 |
| New & Used Vehicle (1 to 6 Years Old) | 2.24% | \$21.80 | | | 18 |
| New & Used Vehicle (1 to 6 Years Old) New Vehicle | 2.50% 2.75% | \$17.75 \$15.09 | | | 60 72 |
| New Vehicle | 3.25% | \$13.33 | | | 34 |
| | | |) | | |
| Used Vehicle (1 to 6 Years Old) | 3.25% | \$15.3° | | 7 | 72 |
| | | \$15.3° \$13.6° | 1 | | 72 34 |
| Used Vehicle (1 to 6 Years Old) Used Vehicle (7 Years Old) | 3.25% 3.86% 2.49% | \$13.6 ² \$28.87 | 1 1 7 | 8 | 34 36 |
| Used Vehicle (1 to 6 Years Old) Used Vehicle (7 Years Old) Used Vehicle (7 Years Old) | 3.25% 3.86% 2.49% 2.99% | \$13.6° \$28.87 \$17.97 | 1 1 7 7 | 8 3 6 | 34 36 50 |
| Used Vehicle (1 to 6 Years Old) Used Vehicle (7 Years Old) Used Vehicle (7 Years Old) Used Vehicle (7 Years Old) | 3.25% 3.86% 2.49% 2.99% 3.99% | \$13.6° \$28.87 \$17.97 \$15.66 | 1 1 7 7 5 | 8 3 6 7 | 34 36 50 72 |
| 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™) | 3.25% 3.86% 2.49% 2.99% 3.99% 3.00% | \$13.6° \$28.87 \$17.97 \$15.65 \$17.98 | 1 1 7 7 5 3 | 8 3 6 7 up | 34 36 50 72 to 60 |
| 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™) | 3.25% 3.86% 2.49% 2.99% 3.99% 3.00% 3.25% | \$13.6° \$28.8° \$17.9° \$15.6° \$17.9° \$15.32° | 1 1 7 7 5 3 | 8 3 6 7 up 7 | 34 36 30 72 to 60 72 |
| 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 | 3.25% 3.86% 2.49% 2.99% 3.99% 3.00% | \$13.6° \$28.87 \$17.97 \$15.65 \$17.98 | 1 1 7 7 5 5 3 2 7 | 8 3 6 7 up 7 up | 34 36 50 72 to 60 |
| 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 | 3.25% 3.86% 2.49% 2.99% 3.99% 3.00% 3.25% 4.99% | \$13.6° \$28.8° \$17.9° \$15.9° \$17.9° \$15.33° \$18.8° | 1 1 7 7 5 3 3 2 7 | 8 3 6 7 up 7 up | 84 86 80 72 to 60 72 to 60 |
| 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 Signature Signature Signature | 3.25% 3.86% 2.49% 2.99% 3.99% 3.00% 3.25% 4.99% 5.25% 5.99% 6.49% | \$13.6° \$28.8° \$17.9° \$15.6° \$17.9° \$15.3° \$18.8° \$85.7° \$44.2° \$30.6° | 1 1 7 7 5 8 2 7 7 1 | 8 6 0 0 0 0 0 1 0 1 2 3 3 3 4 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | 34 36 72 to 60 72 to 60 22 24 |
| 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 Signature Signature Signature Signature Signature | 3.25% 3.86% 2.49% 2.99% 3.99% 3.00% 3.25% 4.99% 5.25% 5.99% 6.49% 9.99% | \$13.6° \$28.8° \$17.9° \$15.6° \$17.9° \$15.32° \$18.8° \$85.7° \$44.2° \$30.6° \$21.2° | 1 1 7 7 5 3 3 2 7 1 1 4 | 8 6 7 up 7 up 1 2 3 | 84 86 80 72 to 60 72 to 60 12 14 16 16 16 16 |
| 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 Signature Signature Signature Signature Debt Consolidation | 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% | \$13.6° \$28.8° \$17.9° \$15.6° \$17.9° \$15.3° \$18.8° \$85.7° \$44.2° \$30.6° \$21.2° | 1 1 7 7 5 3 3 2 7 1 4 4 4 | 8 3 6 7 up 7 up 1 2 3 3 | 34 36 30 72 10 60 72 10 10 10 10 10 10 10 10 10 10 |
| 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 Wehicle (DrivingSense™) New & Used Motorcycle, Boat, RV Signature Signature Signature Signature Debt Consolidation Debt Consolidation | 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% | \$13.6° \$28.8° \$17.9° \$15.6° \$15.3° \$18.8° \$85.7° \$44.2° \$30.6° \$21.2° \$32.0° \$21.2° | 1 1 7 7 5 3 2 2 7 1 1 4 4 4 4 | 8 3 6 7 up 7 up 1 2 3 6 | 34 36 37 72 72 72 73 74 75 76 76 76 76 76 76 76 76 76 76 |
| 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 | 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% | \$13.6° \$28.8° \$17.9° \$15.66° \$17.9° \$15.3° \$18.8° \$85.7° \$44.2° \$30.6° \$21.2° \$21.2° \$57.9° | 1 1 7 7 5 3 2 2 7 1 1 4 4 4 4 4 4 4 3 | 8 6 7 up 7 up 1 2 3 6 | 34 36 30 72 30 40 40 40 40 40 40 40 40 40 4 |
| 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 Signature Signature Signature Signature Debt Consolidation Debt Consolidation Special Purpose Education | 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% | \$13.6° \$28.8° \$17.9° \$15.66° \$17.9° \$15.32° \$18.8° \$85.7° \$44.2° \$30.66° \$21.2° \$32.00° \$21.2° \$57.9° \$19.76° | 1 1 7 7 5 8 2 2 7 1 1 4 4 4 4 4 2 2 3 3 6 | 8 6 4 4 7 4 9 1 1 1 2 3 6 6 6 6 7 4 9 6 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 | 34 36 30 72 10 60 72 10 10 10 10 10 10 10 10 10 10 |
| 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 Signature Debt Consolidation Debt Consolidation Special Purpose Education Shared Secured | 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% | \$13.6° \$28.8° \$17.9° \$15.66° \$17.9° \$15.3° \$18.8° \$85.7° \$44.2° \$30.6° \$21.2° \$21.2° \$57.9° | 1 1 7 7 5 3 3 2 7 1 1 4 4 4 4 2 4 3 3 3 3 3 | 8 6 7 up 7 up 1 2 3 6 6 | 34 36 30 72 30 40 40 40 40 40 40 40 40 40 4 |
| 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 Signature Debt Consolidation Debt Consolidation Special Purpose Education Shared Secured Shared Certificate Secured | 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% | \$13.6° \$28.8° \$17.9° \$15.6° \$17.9° \$15.3° \$18.8° \$85.7° \$44.2° \$30.0° \$21.2° \$32.0° \$21.2° \$57.9° \$19.7° | 1 1 7 7 5 3 3 2 7 1 1 4 4 4 4 2 4 3 3 3 3 3 | 8 6 7 up 7 up 1 2 3 6 6 | 34 36 30 72 72 72 72 72 73 74 75 76 76 76 76 76 77 78 78 78 78 78 78 78 78 78 |
| 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 Signature Debt Consolidation Debt Consolidation Special Purpose Education Shared Secured Shared Certificate Secured Checking Line of Credit Rates shown are the lowest rates offered for the | 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% 9.49% 9.99% 5.49% 6.90% Dividend Plus 2% Dividend Plus 2% Dividend Plus 2% Dividend Applicants who do n | \$13.6° \$28.8° \$17.9° \$15.6° \$17.9° \$15.3° \$18.8° \$85.7° \$44.2° \$30.6° \$21.2° \$57.3° \$19.7° \$17.7° \$17.7° | 1 1 1 7 7 7 5 3 2 2 7 1 1 4 4 4 4 4 4 4 4 3 3 5 5 5 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 | 8 3 6 7 up 7 up 1 2 3 6 6 | 34 36 30 72 10 60 72 10 10 10 10 10 10 10 10 10 10 |
| 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 Signature Debt Consolidation Debt Consolidation Special Purpose Education Shared Secured Shared Certificate Secured Checking Line of Credit Rates shown are the lowest rates offered for the extensions of credit are subject to credit approval. | 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% products advertised. Applicants who do n | \$13.6° \$28.8° \$17.9° \$15.66° \$17.9° \$15.33° \$18.8° \$41.2° \$30.6° \$21.2° \$32.02° \$21.2° \$57.9° \$19.7° \$17.5° \$17.7° \$17.5° | 1 1 7 7 5 3 2 2 7 1 1 4 4 4 4 4 3 3 6 3 5 5 | ered credit at a higher rate a | 34 36 37 37 38 38 39 30 30 30 30 30 30 30 30 30 30 30 30 30 |
| 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 Signature Signature Debt Consolidation Debt Consolidation Special Purpose Education Shared Secured Shared Certificate Secured Checking Line of Credit Rates shown are the lowest rates offered for the extensions of credit are subject to credit approval. VISA CLASSIC CREDIT CARD | 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% 9.49% 9.99% 5.49% 6.90% Dividend Plus 2% Dividend Plus 2% Dividend Plus 2% Dividend Applicants who do n | \$13.6° \$28.8° \$17.9° \$15.6° \$17.9° \$15.3° \$18.8° \$85.7° \$44.2° \$30.6° \$21.2° \$57.9° \$19.7° \$17.5° \$17.7° and qualify at these rates and | 1 | ered credit at a higher rate a | 34 36 30 72 10 60 72 10 10 10 10 10 10 10 10 10 10 |
| 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 Signature Signature Signature Signature Debt Consolidation Debt Consolidation Debt Consolidation Special Purpose Education Shared Secured Shared Certificate Secured Checking Line of Credit Rates shown are the lowest rates offered for the extensions of credit are subject to credit approval. VISA CLASSIC CREDIT CARD \$5, | 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% Dividend Plus 2% Dividend Plus 2% Dividend Plus 2% Dividend Plus 2% 13.88% products advertised. Applicants who do n | \$13.6° \$28.8° \$17.9° \$15.6° \$17.9° \$15.3° \$18.8° \$85.7° \$44.2° \$30.6° \$21.2° \$57.9° \$19.7° \$17.5° \$17.7° and qualify at these rates and | 1 1 7 7 7 5 3 2 2 7 1 4 4 4 4 4 2 2 4 3 3 5 3 5 3 5 d d terms may be offer at no additional of | ered credit at a higher rate and cost to the cardholder cost to the cardholder | 34 36 30 72 10 60 72 10 10 10 10 10 10 10 10 10 10 |
| 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 Signature Signature Signature Signature Debt Consolidation Debt Consolidation Special Purpose Education Shared Secured Checking Line of Credit Rates shown are the lowest rates offered for the extensions of credit are subject to credit approval. VISA CLASSIC CREDIT CARD | 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% Dividend Plus 2% Dividend Plus 2% Dividend Plus 2% 13.88% products advertised. Applicants who do n | \$13.6° \$28.8° \$17.96° \$15.66° \$17.96° \$15.33° \$18.83° \$85.7° \$44.2° \$30.66° \$21.2° \$32.02° \$21.2° \$57.93° \$19.76° \$17.56° \$17.76° and qualify at these rates and an arrance is provided and Insurance is provided. | 1 1 7 7 7 5 3 2 2 7 1 4 4 4 4 3 3 6 6 6 d terms may be offer at no additional color and addit | ered credit at a higher rate and cost to the cardholder cost to the cardholder | 34 36 30 72 10 60 72 10 10 10 10 10 10 10 10 10 10 |
| 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 Signature Signature Debt Consolidation Debt Consolidation Special Purpose Education Shared Secured Shared Certificate Secured Checking Line of Credit Rates shown are the lowest rates offered for the extensions of credit are subject to credit approval. VISA CLASSIC CREDIT CARD VISA PLATINUM CREDIT CARD \$1, REAL ESTATE LOANS - NMLS # 615 1 Year ARM (Adjustable Rate Mortgage) 2/2 Year ARM | 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% Dividend Plus 2% Dividend Plus 2% Dividend Plus 2% 13.88% products advertised. Applicants who do n | \$13.6° \$28.8° \$17.9° \$15.6° \$17.9° \$15.3° \$18.8° \$85.7° \$44.2° \$30.6° \$21.2° \$57.9° \$19.7° \$17.5° \$17.7° and qualify at these rates and the series of the se | 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | up 7 up 7 up 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 | 34 36 36 30 72 30 72 30 30 72 40 60 60 60 60 60 60 60 60 60 60 60 60 60 |
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| 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 Signature Signature Signature Signature Debt Consolidation Debt Consolidation Debt Consolidation Shared Secured Shared Secured Shared Certificate Secured Checking Line of Credit Rates shown are the lowest rates offered for the extensions of credit are subject to credit approval. VISA CLASSIC CREDIT CARD \$5 VISA PLATINUM CREDIT CARD \$1 YEAR LESTATE LOANS - NMLS # 615 1 Year ARM 3/1 Year ARM 3/1 Year ARM 3/1 Year ARM | 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% Dividend Plus 2% Dividend Plus 2% Dividend Plus 2% products advertised. Applicants who do not a comparison of the compar | \$13.6° \$28.8° \$17.9° \$15.6° \$17.9° \$15.3° \$18.8° \$85.7° \$44.2° \$30.6° \$21.2° \$57.9° \$19.7° \$17.5° \$17.7° and qualify at these rates and the series of the se | 1 1 1 7 7 7 5 3 3 2 2 7 1 1 4 4 4 4 4 4 3 3 6 6 3 3 5 5 d terms may be offer at no additional c d at no additional c d at no additional 2.2.2.2.2.2.2.2.3.3.0.0.0.0.0.0.0.0.0.0. | red credit at a higher rate at a higher cost to the cardholder cost | 34 36 36 37 37 38 38 38 38 38 38 38 38 38 38 38 38 38 |
| Used Vehicle (1 to 6 Years Old) Used Vehicle (7 Years Old) Used Vehicle (9 Years Old) Used Vehicle (9 Years Old) Used Vehicle (9 Used Vehicl | 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% Dividend Plus 2% Dividend Plus 2% Dividend Plus 2% 13.88% products advertised. Applicants who do note that the products are all ARM Products are 15 or 30 year amortized. | \$13.6° \$28.8° \$17.9° \$15.6° \$17.9° \$15.3° \$18.8° \$85.7° \$44.2° \$30.6° \$21.2° \$57.9° \$19.7° \$17.5° \$17.7° and qualify at these rates and the series of the se | 1 1 1 7 7 7 5 3 3 2 2 7 1 1 4 4 4 4 4 4 3 3 6 6 3 3 5 5 d terms may be offer at no additional c d at no additional c d at no additional 2.2.2.2.2.2.2.2.3.3.0.0.0.0.0.0.0.0.0.0. | ost to the cardholder cost to the cardholder cost to the cardholder forming Rates 00% 50% 00% | 34 36 36 30 72 37 38 38 39 39 30 30 30 30 30 30 30 30 30 30 30 30 30 |
| 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 Signature Signature Signature Signature Debt Consolidation Debt Consolidation Special Purpose Education Shared Secured Checking Line of Credit Rates shown are the lowest rates offered for the extensions of credit are subject to credit approval. VISA CLASSIC CREDIT CARD VISA PLATINUM CREDIT CARD \$1, REAL ESTATE LOANS - NMLS # 615 1 Year ARM (Adjustable Rate Mortgage) | 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% Dividend Plus 2% Dividend Plus 2% Dividend Plus 2% 13.88% products advertised. Applicants who do note that the products are all ARM Products are 15 or 30 year amortized. | \$13.6° \$28.8° \$17.9° \$15.6° \$17.9° \$15.3° \$18.8° \$85.7° \$44.2° \$30.6° \$21.2° \$32.0° \$21.2° \$57.9° \$19.7° \$17.5° \$17.7° \$17.5° \$17.7° \$10 qualify at these rates and the surface is provided and Insurance is provided and Insuranc | 1 1 1 1 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 | red credit at a higher rate at a higher cost to the cardholder cost | 34 36 36 37 37 38 38 38 38 38 38 38 38 38 38 38 38 38 |

| 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 A | 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) | | | | |



