

### 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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- Build and price the car of your dreams
- Search over 4 million new and pre-owned vehicles
- Apply for ABEFCU auto financing right at the dealership

Visit our exclusive auto buying resource today at www.abefcu.org.

#### **Credit Cards**



Receive ABE's **REDUCED BALANCE TRANSFER APR¹** of 0.99% when transferring your high rate credit card balances from other financial institutions to your ABE Visa Platinum Credit Card.

- Promotional APR is good for 6 months from the date of your first transfer
- No balance transfer fee

Don't have an ABE credit card? Apply today!



## Mortgages

Whether you are buying your first house or need to refinance your rate or term, we're here to help. We offer a wide range of loan products with one suitable for everyone's financial goals.

Call us today at 516-763-7515 or email us at <a href="mailto:realestate@abefcu.com">realestate@abefcu.com</a> and see how we can make the dream of home-ownership a reality for today and the years to come.

<sup>1</sup>APR = Annual Percentage Rate

SAVINGS— 2ND QTR. RATES— The APY	is accurate as of 04/01/16	eptember 1, 2016	Average B	alance	APY*
PRIME SHARE (SAVINGS)	9	cptciliber 1, 2010	\$ 100.00 to	\$99,999.99	.10%
	Rates may change a	after the account	\$100,000.00 and ab	ove	.20%
CLUBS (Holiday & Vacation)	is opened. Fees cou				.10%
I.R.A. (Individual Retirement Account)	earnings on the acc	ount.	\$ .01 to	\$99,999.99	.40%
			\$100,000.00 and abo	ove	.55%
NVESTMENT SHARE CERTIFICATE A	ND IRA CERTIFICATE		Term		APY*
			3 Months		.30%
The APY is accurate as of 08/25/16 Min. De	posit of \$500.00		6 Months		.50%
			12 Months		.70%
(A penalty will be imposed in most instances	for early withdrawal of funds)		13 Months Add on Ce		.70%
			15 Months Bump up (	Certificate	.70%
			24 Months		.85% 1.40%
	/¢400	,000.00 to \$249,999.99)	60 Months 12 Months		.70%
	(\$100	,000.00 10 \$243,333.33)	13 Months Add on Ce	ertificate	.70%
			15 Months Bump up (		.70%
			24 Months	Sortinoato	.85%
			60 Months		1.40%
		(\$250,000.00 +)	12 Months		.70%
		,	13 Months Add on Ce	ertificate	.70%
			15 Months Bump up (	Certificate	.70%
			24 Months		.85%
			60 Months		1.40%
CHECKING —The APY is accurate as of 0	8/01/16		Minimum Balance ar	nd Monthly Fee	APY*
Basic Share Draft	Rates may change after the	e account	None	None	None
Super Share Draft	is opened. Fees could redu		\$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 accurate	as of 08/25/16		Average Daily Bala	ance	APY*
morter my atter moral moral moderator	ac 6/ 66/26/16			24,999.99	.20%
Rates may change after the account is open	ed.			19,999.99	.30%
3				99,999.99	.30%
			\$100,000.00 to \$24	19,999.99	.40%
			\$250,000.00 and ove	er	.50%
Loan Type	APR**	Monthly Payment P	er \$1.000 Borrowed	Maximum Te	rms (Months)
New & Used Vehicle (1 to 6 Years Old)	1.99%	\$28.64		up to	
	2.24%	\$21.80		48	
New & Used Vehicle (1 to 6 Years Old) New & Used Vehicle (1 to 6 Years Old)	2.50%	\$17.75	) 5	60	
New & Used Vehicle (1 to 6 Years Old) New & Used Vehicle (1 to 6 Years Old) New Vehicle	2.50% 2.75%	\$17.75 \$15.09	) 5 9	60 72	
New & Used Vehicle (1 to 6 Years Old) New & Used Vehicle (1 to 6 Years Old) New Vehicle New Vehicle	2.50% 2.75% 3.25%	\$17.75 \$15.09 \$13.33	) 5 9 3	60 72 84	
New & Used Vehicle (1 to 6 Years Old) New & Used Vehicle (1 to 6 Years Old) New Vehicle New Vehicle Used Vehicle (1 to 6 Years Old)	2.50% 2.75% 3.25% 3.25%	\$17.75 \$15.09 \$13.30 \$15.3	) 5 9 3	60 72 84 72	
New & Used Vehicle (1 to 6 Years Old) New & Used Vehicle (1 to 6 Years Old) New Vehicle New Vehicle Used Vehicle (1 to 6 Years Old) Used Vehicle (1 to 6 Years Old)	2.50% 2.75% 3.25% 3.25% 3.86%	\$17.75 \$15.09 \$13.33 \$15.3 \$13.6	0 5 9 3 1	60 72 84 72 84	
New & Used Vehicle (1 to 6 Years Old)  New & Used Vehicle (1 to 6 Years Old)  New Vehicle  New Vehicle  Used Vehicle  Used Vehicle  Used Vehicle  Used Vehicle (1 to 6 Years Old)  Used Vehicle (1 to 6 Years Old)	2.50% 2.75% 3.25% 3.25% 3.86% 2.49%	\$17.75 \$15.00 \$13.33 \$13.6 \$28.87	0 5 9 8 1 1	60 72 84 72 84 36	
New & Used Vehicle (1 to 6 Years Old)  New & Used Vehicle (1 to 6 Years Old)  New Vehicle  New Vehicle  Used Vehicle  Used Vehicle  Used Vehicle  Used Vehicle (1 to 6 Years Old)  Used Vehicle (1 to 6 Years Old)  Used Vehicle (7 Years Old)	2.50% 2.75% 3.25% 3.25% 3.86% 2.49% 2.99%	\$17.75 \$15.00 \$13.33 \$13.63 \$28.81 \$17.91	0 5 9 3 1 1 1	60 72 84 72 84 36	
New & Used Vehicle (1 to 6 Years Old)  New & Used Vehicle (1 to 6 Years Old)  New Vehicle  New Vehicle  Used Vehicle  Used 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)	2.50% 2.75% 3.25% 3.25% 3.86% 2.49% 2.99% 3.99%	\$17.75 \$15.05 \$13.33 \$15.3 \$13.6 \$28.8 \$17.91 \$15.65	0 5 9 3 1 1 7 7	60 72 84 72 84 36 60 72	60
New & Used Vehicle (1 to 6 Years Old)  New & Used Vehicle (1 to 6 Years Old)  New Vehicle  New Vehicle  Used Vehicle (1 to 6 Years Old)  Used Vehicle (1 to 6 Years Old)  Used Vehicle (7 Years Old)  New & Used Vehicle (10 TrivingSense™)	2.50% 2.75% 3.25% 3.25% 3.86% 2.49% 2.99%	\$17.75 \$15.00 \$13.33 \$13.63 \$28.81 \$17.91	0 5 9 9 1 1 1 7 7	60 72 84 72 84 36	60
New & Used Vehicle (1 to 6 Years Old)  New & Used Vehicle (1 to 6 Years Old)  New Vehicle  New Vehicle  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™)	2.50% 2.75% 3.25% 3.25% 3.86% 2.49% 2.99% 3.99% 3.00%	\$17.75 \$15.05 \$13.3: \$15.3: \$15.6: \$28.8: \$17.9: \$17.95	0 5 9 3 1 1 7 7 7 5 5 3 3	60 72 84 72 84 36 60 72 up to	
New & Used Vehicle (1 to 6 Years Old)  New & Used Vehicle (1 to 6 Years Old)  New Vehicle  New Vehicle  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 Motorcycle, Boat, RV	2.50% 2.75% 3.25% 3.25% 3.86% 2.49% 2.99% 3.99% 3.00% 3.25%	\$17.75 \$15.03 \$13.33 \$15.33 \$13.66 \$28.87 \$17.96 \$17.96 \$17.96 \$15.32	0 5 9 8 1 1 7 7 7 5 5 5 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	60 72 84 72 84 36 60 72 up to	
New & Used Vehicle (1 to 6 Years Old)  New & Used Vehicle (1 to 6 Years Old)  New Vehicle  Used 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)  Used Vehicle (7 Years Old)  New & Used Vehicle (DrivingSense™)  New & Used Motorcycle, Boat, RV  Signature  Signature	2.50% 2.75% 3.25% 3.25% 3.86% 2.49% 2.99% 3.99% 3.00% 3.25% 4.99% 5.25% 5.99%	\$17.75 \$15.05 \$13.33 \$13.63 \$28.81 \$17.97 \$15.65 \$17.96 \$15.65 \$18.87 \$44.24	0 5 9 9 1 1 1 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	60 72 84 72 84 36 60 72 up to 72 up to 12	
New & Used Vehicle (1 to 6 Years Old)  New & Used Vehicle (1 to 6 Years Old)  New Vehicle  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  Signature  Signature	2.50% 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%	\$17.75 \$15.03 \$13.33 \$15.33 \$13.66 \$28.87 \$17.97 \$15.32 \$15.32 \$18.83 \$85.77 \$44.24	0 5 9 9 1 1 7 7 7 7 5 3 3 2 7 7	60 72 84 72 84 36 60 72 up to 72 up to 12 24	
New & Used Vehicle (1 to 6 Years Old)  New & Used Vehicle (1 to 6 Years Old)  New Vehicle  New Vehicle  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  Signature  Signature  Signature	2.50% 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%	\$17.75 \$15.00 \$13.30 \$15.36 \$28.87 \$17.90 \$15.32 \$18.87 \$85.77 \$44.64 \$30.64 \$21.24	0 5 9 3 1 1 7 7 5 5 3 3 2 7 7	60 72 84 72 84 36 60 72 up to 72 up to 12 24 36 60	
New & Used Vehicle (1 to 6 Years Old)  New & Used Vehicle (1 to 6 Years Old)  New Vehicle  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  Signature  Signature  Signature  Signature  Debt Consolidation	2.50% 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%	\$17.75 \$15.00 \$13.33 \$15.36 \$13.66 \$28.87 \$17.97 \$15.33 \$18.87 \$85.77 \$44.24 \$30.62 \$32.02	0 5 9 8 8 1 1 7 7 7 5 5 5 8 2 2 7 1 4 4 4 4 4	60 72 84 72 84 36 60 72 up to 72 24 36 60 36	
New & Used Vehicle (1 to 6 Years Old)  New & Used Vehicle (1 to 6 Years Old)  New Vehicle  New Vehicle  Used 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)  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	2.50% 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%	\$17.75 \$15.00 \$13.33 \$13.66 \$28.87 \$17.97 \$15.66 \$17.93 \$18.87 \$85.77 \$44.24 \$30.64 \$32.02 \$32.02	0 5 9 9 1 1 1 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	60 72 84 72 84 36 60 72 up to 72 up to 12 24 36 60 36	
New & Used Vehicle (1 to 6 Years Old)  New & Used Vehicle (1 to 6 Years Old)  New Vehicle  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  Signature  Signature  Signature  Debt Consolidation  Debt Consolidation  Special Purpose	2.50% 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%	\$17.75 \$15.03 \$13.33 \$15.33 \$13.66 \$28.81 \$17.97 \$15.65 \$17.99 \$15.32 \$18.83 \$85.77 \$44.24 \$30.64 \$21.22 \$32.02	0 5 9 9 1 1 7 7 7 5 5 3 2 2 7 1 1 4 4 4 4 4 4 3	60 72 84 72 84 36 60 72 up to 12 24 36 60 36 60	
New & Used Vehicle (1 to 6 Years Old)  New & Used Vehicle (1 to 6 Years Old)  New Vehicle  Used 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  Signature  Signature  Signature  Debt Consolidation  Debt Consolidation  Special Purpose  Education	2.50% 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%	\$17.75 \$15.03 \$13.33 \$15.33 \$13.66 \$28.85 \$17.96 \$17.96 \$15.32 \$18.85 \$85.77 \$44.22 \$32.06 \$21.24 \$32.02 \$21.24 \$57.96	0 5 9 9 1 1 7 7 7 5 3 3 2 7 7 1 4 4 4 4 4 4 4 4 5 6 6 6 7 7 7 7 8 7 8 7 8 8 8 8 8 8 8 8 8	60 72 84 72 84 36 60 72 up to 12 24 36 60 36 60 18	
New & Used Vehicle (1 to 6 Years Old)  New & Used Vehicle (1 to 6 Years Old)  New Vehicle  Used 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  Signature  Signature  Signature  Debt Consolidation  Debet Consolidation  Special Purpose  Education  Shared Secured	2.50% 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% 9.49% 9.99% 9.49% 9.99% 5.49% 6.90% Dividend Plus 3%	\$17.75 \$15.00 \$13.30 \$15.30 \$13.60 \$28.81 \$17.90 \$15.32 \$18.80 \$17.90 \$15.32 \$18.80 \$21.20 \$32.02 \$21.20 \$21.20 \$19.70 \$19.70	0 5 9 9 3 1 1 7 7 5 5 3 3 2 7 7 1 4 4 4 4 4 4 4 2 2 4 3 3 3 3 3	60 72 84 72 84 36 60 72 up to 12 24 36 60 36 60 60 60	
New & Used Vehicle (1 to 6 Years Old)  New & Used Vehicle (1 to 6 Years Old)  New Vehicle  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  Signature  Signature  Signature  Signature  Debt Consolidation  Debt Consolidation  Special Purpose  Education  Shared Secured  Shared Secured	2.50% 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 3% Dividend Plus 3%	\$17.75 \$15.03 \$13.33 \$15.33 \$13.66 \$28.85 \$17.96 \$17.96 \$15.32 \$18.85 \$85.77 \$44.22 \$32.06 \$21.24 \$32.02 \$21.24 \$57.96	0 5 9 9 3 1 1 7 7 5 5 3 3 2 7 7 1 4 4 4 4 4 4 4 2 2 4 3 3 3 3 3	60 72 84 72 84 36 60 72 up to 12 24 36 60 36 60 18	
New & Used Vehicle (1 to 6 Years Old) New & Used Vehicle (1 to 6 Years Old) New Vehicle Used 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 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 pr	2.50% 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 3% Dividend Plus 3% Dividend Plus 3%	\$17.75 \$15.00 \$13.33 \$13.65 \$28.87 \$17.97 \$15.66 \$17.93 \$15.33 \$18.87 \$44.24 \$30.64 \$21.24 \$32.02 \$21.24 \$57.97 \$18.00 \$18.00	0 5 9 9 8 1 1 1 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	60 72 84 72 84 36 60 72 up to 12 24 36 60 36 60 18 60 60	60
New & Used Vehicle (1 to 6 Years Old) New & Used Vehicle (1 to 6 Years Old) New Vehicle New Vehicle Used 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) Used Vehicle (7 Years Old) New & Used Vehicle (DrivingSense™) New & Used Vehicle (DrivingSense™) New & Used Motorcycle, Boat, RV Signature Signat	2.50% 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% 0.90% Dividend Plus 3% Dividend Pl	\$17.75 \$15.00 \$13.33 \$15.36 \$28.87 \$17.97 \$15.66 \$17.99 \$15.33 \$18.87 \$85.77 \$44.24 \$30.62 \$21.24 \$32.02 \$21.24 \$57.93 \$18.02 \$18.02 \$18.02	0	60 72 84 72 84 36 60 72 up to 12 24 36 60 36 60 18 60 60	60 d/or with different terms.
New & Used Vehicle (1 to 6 Years Old) New & Used Vehicle (1 to 6 Years Old) New Vehicle New Vehicle 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 Sign	2.50% 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 3% Dividend Plus 3% Dividend Plus 3%	\$17.75 \$15.00 \$13.33 \$15.33 \$15.33 \$13.66 \$28.87 \$17.99 \$15.66 \$17.99 \$15.32 \$18.88 \$85.77 \$44.22 \$30.64 \$21.22 \$57.93 \$19.76 \$18.02 \$19.76 \$18.02 \$18.02 \$18.02 \$18.02 \$18.02	d terms may be offered cred	60 72 84 72 84 36 60 72 up to 12 24 36 60 36 60 60 60 60	60
New & Used Vehicle (1 to 6 Years Old) New & Used Vehicle (1 to 6 Years Old) New Vehicle New Vehicle Used 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 Signature Signature Debt Consolidation Debt Consolid	2.50% 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 3% Dividend Pl	\$17.75 \$15.05 \$13.33 \$15.33 \$15.33 \$13.66 \$28.87 \$17.97 \$15.66 \$17.96 \$15.32 \$18.88 \$85.77 \$44.22 \$30.64 \$21.22 \$57.93 \$19.76 \$18.02 \$11.97 \$18.02 \$18.66 anot qualify at these rates and the provided cent Insurance is provided cent Insura	of 5	60 72 84 72 84 36 60 72 up to 12 24 36 60 36 60 60 60 60	d/or with different terms.
New & Used Vehicle (1 to 6 Years Old) New & Used Vehicle (1 to 6 Years Old) New Vehicle New Vehicle Used 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	2.50% 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% 9.49% 9.99% 5.49% 6.90% Dividend Plus 3% Divid	\$17.75 \$15.00 \$13.33 \$15.33 \$13.60 \$28.85 \$17.91 \$15.66 \$17.96 \$15.32 \$18.85 \$85.77 \$44.22 \$30.64 \$21.22 \$57.93 \$19.76 \$18.00 \$18.86 not qualify at these rates and the provided ent Insurance is provid	d terms may be offered cred at no additional cost to the at no additional	60 72 84 72 84 36 60 72 up to 12 24 36 60 36 60 60 60 60	13.88% 9.99% Jumbo 2.500%
New & Used Vehicle (1 to 6 Years Old) New & Used Vehicle (1 to 6 Years Old) New Vehicle Used 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 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 prextensions of credit are subject to credit approval.  VISA CLASSIC CREDIT CARD \$50 VISA PLATINUM CREDIT CARD \$1,00  REAL ESTATE LOANS - NMLS # 61510 1 Year ARM (Adjustable Rate Mortgage)	2.50% 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 3% Dividend Pl	\$17.75 \$15.00 \$13.33 \$15.33 \$13.60 \$28.85 \$17.91 \$15.66 \$17.96 \$15.32 \$18.85 \$85.77 \$44.22 \$30.64 \$21.22 \$57.93 \$19.76 \$18.00 \$18.86 not qualify at these rates and the provided ent Insurance is provid	objective to the control of the cont	60 72 84 72 84 36 60 72 up to 12 24 36 60 36 60 60 60 60	13.88% 9.99% Jumbo 2.500% 2.750%
New & Used Vehicle (1 to 6 Years Old) New & Used Vehicle (1 to 6 Years Old) New Vehicle Used 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 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 prextensions of credit are subject to credit approval.  VISA CLASSIC CREDIT CARD \$50 VISA PLATINUM CREDIT CARD \$1,00  REAL ESTATE LOANS - NMLS # 61511 1 Year ARM (Adjustable Rate Mortgage) 2/2 Year ARM 3/1 Year ARM	2.50% 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% 9.49% 9.99% 5.49% 6.90% Dividend Plus 3% Divid	\$17.75 \$15.00 \$13.33 \$15.33 \$13.60 \$28.85 \$17.91 \$15.66 \$17.96 \$15.32 \$18.85 \$85.77 \$44.22 \$30.64 \$21.22 \$57.93 \$19.76 \$18.00 \$18.86 not qualify at these rates and the provided ent Insurance is provid	2	60 72 84 72 84 36 60 72 up to 12 24 36 60 36 60 60 60 60	13.88% 9.99% Jumbo 2.500% 2.750% 3.000%
New & Used Vehicle (1 to 6 Years Old) New & Used Vehicle (1 to 6 Years Old) New Vehicle New Vehicle Used 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 Signature Signature Debt Consolidation Debt Consolidation Debt Consolidation Special Purpose Education Shared Secured Shared Secured Checking Line of Credit Rates shown are the lowest rates offered for the prextensions of credit are subject to credit approval.  VISA CLASSIC CREDIT CARD \$50 VISA PLATINUM CREDIT CARD \$1,00  REAL ESTATE LOANS - NMLS # 61510 1 Year ARM 3/1 Year ARM	2.50% 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% 9.49% 9.99% 5.49% 6.90% Dividend Plus 3% Divid	\$17.75 \$15.00 \$13.33 \$15.33 \$13.60 \$28.85 \$17.91 \$15.66 \$17.96 \$15.32 \$18.85 \$85.77 \$44.22 \$30.64 \$21.22 \$57.93 \$19.76 \$18.00 \$18.86 not qualify at these rates and the provided ent Insurance is provid	2000% 2.500% 2.500% 3.000%	60 72 84 72 84 36 60 72 up to 12 24 36 60 36 60 60 60 60	13.88% 9.99% Jumbo 2.500% 2.750% 3.000% 3.500%
New & Used Vehicle (1 to 6 Years Old) New & Used Vehicle (1 to 6 Years Old) New Vehicle New Vehicle Used 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 Signature Signature Debt Consolidation Debt Consolidation Debt Consolidation Special Purpose Education Shared Secured Shared Secured Checking Line of Credit Rates shown are the lowest rates offered for the prextensions of credit are subject to credit approval.  VISA CLASSIC CREDIT CARD \$50 VISA PLATINUM CREDIT CARD \$1,00  REAL ESTATE LOANS - NMLS # 61510 1 Year ARM 3/1 Year ARM 3/1 Year ARM 3/1 Year ARM	2.50% 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 3% Dividend Plus 3% Dividend Plus 3% Dividend Plus 3% Tal. 88% roducts advertised. Applicants who do in the control of	\$17.75 \$15.00 \$13.33 \$15.33 \$13.60 \$28.85 \$17.91 \$15.66 \$17.96 \$15.32 \$18.85 \$85.77 \$44.22 \$30.64 \$21.22 \$57.93 \$19.76 \$18.00 \$18.86 not qualify at these rates and the provided ent Insurance is provid	2	60 72 84 72 84 36 60 72 up to 12 24 36 60 36 60 60 60 60	13.88% 9.99% Jumbo 2.500% 2.750% 3.000%
New & Used Vehicle (1 to 6 Years Old) New & Used Vehicle (1 to 6 Years Old) New Vehicle New Vehicle Used 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	2.50% 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% 9.49% 9.99% 5.49% 6.90% Dividend Plus 3% All ARM Products are 15 or 30 year amortized.	\$17.75 \$15.05 \$13.33 \$15.33 \$15.33 \$13.66 \$28.87 \$17.99 \$15.66 \$17.99 \$15.32 \$18.88 \$85.77 \$44.22 \$32.02 \$21.22 \$57.93 \$19.76 \$18.02 \$119.76 \$18.02 \$118.60 and qualify at these rates and the provided and the pr	2 d terms may be offered cred at no additional cost to the at no additiona	60 72 84 72 84 36 60 72 up to 12 24 36 60 36 60 60 60 60	13.88% 9.99% Jumbo 2.500% 2.750% 3.000% 3.500%
New & Used Vehicle (1 to 6 Years Old) New & Used Vehicle (1 to 6 Years Old) New Vehicle Used 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 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 prextensions of credit are subject to credit approval.	2.50% 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 3% Dividend Plus 3% Dividend Plus 3% Dividend Plus 3% Tal. 88% roducts advertised. Applicants who do in the control of	\$17.75 \$15.00 \$13.33 \$15.33 \$15.33 \$13.66 \$28.87 \$17.99 \$15.66 \$17.99 \$15.32 \$18.87 \$44.22 \$32.00 \$21.22 \$57.93 \$19.76 \$18.00	2000% 2.500% 2.500% 3.000%	60 72 84 72 84 36 60 72 up to 12 24 36 60 36 60 60 60 60	13.88% 9.99% Jumbo 2.500% 2.750% 3.000% 3.500%

REAL ESTATE LOANS - NIVES # 013104		Comorning	Nates	Julibo				
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 Prin	ne Adjusted A	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 Prin	ne 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 Prin	ne Minus 1%	Adjusted Annually				
(\$100,000.00 Max. Loan Amount)								



