



**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

Your Exclusive NEW Auto Buying Resource

The power of car buying at your fingertips...



The Right Car, The Right Loan, The Right Fit!

Members of ABEFCU now have a convenient way to access the nation's largest auto research and shopping center for credit union members! We have streamlined the auto buying process and provide all the information, data and inventory you need in your next car search with the 24/7 convenience you expect.

- **Ask for your ABEFCU auto financing right at the dealership** - The dealer receives the credit union's terms and conditions, completes the sales contract, and you drive off the lot.
- **Research and compare vehicles** - With photo galleries, car specs and pricing info.
- **View inventory from multiple dealers** - So you don't have to hop from one dealer lot to another.

To begin your auto buying research, visit www.abefcu.org



Scan this code with any mobile device enabled with a QR reader to access our web site.



ABE your abefcu.org
Federal Credit Union



For more details or to become a member contact any ABE branch or visit us on-line at www.abefcu.org.

SAVINGS— 3RD QTR. RATES— The APY is accurate as of 07/01/16		October 1, 2016	<u>Average Balance</u>	APY*
PRIME SHARE (SAVINGS)			\$ 100.00 to \$99,999.99	.10%
			\$100,000.00 and above	.20%
CLUBS (Holiday & Vacation)		<i>Rates may change after the account is opened. Fees could reduce the earnings on the account.</i>	\$.01 to \$99,999.99	.10%
I.R.A. (Individual Retirement Account)			\$100,000.00 and above	.40%
				.55%

INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE		<u>Term</u>	APY*
<i>The APY is accurate as of 09/29/16 Min. Deposit of \$500.00</i>			
<i>(A penalty will be imposed in most instances for early withdrawal of funds)</i>			
		3 Months	.30%
		6 Months	.50%
		12 Months	.70%
		13 Months Add on Certificate	.70%
		15 Months Bump up Certificate	.70%
		24 Months	.85%
		60 Months	1.40%
	(\$100,000.00 to \$249,999.99)	12 Months	.70%
		13 Months Add on Certificate	.70%
		15 Months Bump up Certificate	.70%
		24 Months	.85%
		60 Months	1.40%
	(\$250,000.00 +)	12 Months	.70%
		13 Months Add on Certificate	.70%
		15 Months Bump up Certificate	.70%
		24 Months	.85%
		60 Months	1.40%

CHECKING —The APY is accurate as of 09/01/16		<u>Minimum Balance and Monthly Fee</u>	APY*
Basic Share Draft		None	None
Super Share Draft		\$2,000.00	.05%
Super Plus Share Draft — Linked		\$3,000.00	.05%
Prime Time Share Draft		None	.05%

MONEY MARKET— The APY is accurate as of 09/29/16		<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>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%	\$28.64	up to 36
New & Used Vehicle (1 to 6 Years Old)	2.24%	\$21.80	48
New & Used Vehicle (1 to 6 Years Old)	2.50%	\$17.75	60
New Vehicle	2.75%	\$15.09	72
New Vehicle	3.25%	\$13.33	84
Used Vehicle (1 to 6 Years Old)	3.25%	\$15.31	72
Used Vehicle (1 to 6 Years Old)	3.86%	\$13.61	84
Used Vehicle (7 Years Old)	2.49%	\$28.87	36
Used Vehicle (7 Years Old)	2.99%	\$17.97	60
Used Vehicle (7 Years Old)	3.99%	\$15.65	72
New & Used Vehicle (DrivingSense™)	3.00%	\$17.98	up to 60
New & Used Vehicle (DrivingSense™)	3.25%	\$15.32	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 3%	\$18.02	60
Shared Certificate Secured	Dividend Plus 3%	\$18.60	60
Checking Line of Credit	13.88%		

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		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 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.

