



FEDERAL  
CREDIT  
UNION  
[www.abefcu.org](http://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

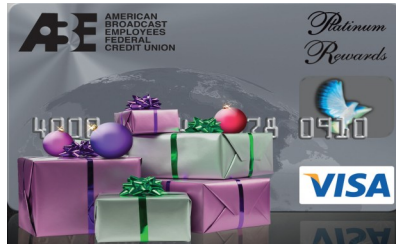
ABE AUDIO RESPONSE  
516 763-7580  
800 ABE-3002



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

*Happy Holidays*

*Season's Greetings from  
ABE Federal Credit Union*



**6.99% APR<sup>1</sup> FOR LIFE**

Transfer your high-rate credit card balance from another financial institution to an ABEFCU Visa Platinum Credit Card and get...

**6.99% APR For The Life of The Transferred Balance!**

- ◆ **Fixed Rate**
- ◆ **No Annual Fee**
- ◆ **No Balance Transfer Fee**

You can apply online at [www.abefcu.org](http://www.abefcu.org) or call 800-598-0128, Option 1 .

Don't have an ABEFCU Visa Platinum Credit Card?  
Apply online today!

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

*Holiday Skip-A-Payment*

Sometimes a little extra cash can make a big difference during the holidays. That's why we offer Skip - A - Payment<sup>2</sup>, a convenient program that allows you to skip one full months payment on one or all of your consumer loans. A Skip-A-Payment application is available on our website. Just click on our Loans tab, then Skip-A-Payment.

<sup>2</sup>Processing Fee Applies

SAVINGS— 3RD QTR. RATES— The APY is accurate as of 07/01/16		December 1, 2016	Average Balance	APY*
PRIME SHARE (SAVINGS)			\$ 100.00 to \$99,999.99	.10%
			\$100,000.00 and above	.20%
CLUBS (Holiday & Vacation)				.10%
I.R.A. (Individual Retirement Account)			\$ .01 to \$99,999.99	.40%
			\$100,000.00 and above	.55%

INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE		Term	APY*
<i>The APY is accurate as of 11/30/16 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 11/01/16		Minimum Balance and Monthly Fee	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 11/30/16		Average Daily Balance	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%

Loan Type	APR**	Monthly Payment Per \$1,000 Borrowed	Maximum Terms (Months)
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	Term	Conforming	Rates	Jumbo
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%
<b>Fixed Rate Equity Loans (\$100,000.00 Max. Loan Amount)</b>				
Smart Home Equity Loan	5 Years up to 80% LTV	4.000%		
Smart Home Equity Loan	10 Years up to 80% LTV	5.250%		
<b>Adjustable Rates</b>				
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.

