

FEDERAL CREDIT UNION <u>www.abefcu.org</u>

## 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.



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 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



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 A	APY is accurate as of 07/01/16 D	ecember1, 2016	Average	Balance	<u>APY*</u>
PRIME SHARE (SAVINGS)		-	\$ 100.00 to	\$99,999.99	.10%
	Rates may change a		\$100,000.00 and	above	.20%
CLUBS (Holiday & Vacation)	is opened. Fees cou		N 04 4-	¢00,000,00	.10%
.R.A. (Individual Retirement Account)	earnings on the acco		\$   .01  to \$100,000.00 and a	\$99,999.99 above	.40% .55%
NVESTMENT SHARE CERTIFICATE	AND IRA CERTIFICATE		Term		APY*
the ADV is accurate as of 11/20/16 Min	Democit of \$500.00		3 Months 6 Months		.30%
he APY is accurate as of 11/30/16 Min.	Deposit of \$500.00		12 Months		.50% .70%
A penalty will be imposed in most instand	ces for early withdrawal of funds)		13 Months Add on	Certificate	.70%
· · · · · · · · · · · · · · · · · · ·	·····,		15 Months Bump u		.70%
			24 Months		.85%
			60 Months		1.40%
	(\$100,	000.00 to \$249,999.99)	12 Months		.70%
			13 Months Add on		.70%
			15 Months Bump u 24 Months	p Certificate	.70% .85%
			60 Months		1.40%
		(\$250,000.00 +)	12 Months		.70%
		(, , ,	13 Months Add on	Certificate	.70%
			15 Months Bump u	p Certificate	.70%
			24 Months		.85%
			60 Months		1.40%
HECKING — The APY is accurate as o			Minimum Balance		APY*
asic Share Draft	Rates may change after the		None	None	None
Super Share Draft	is opened. Fees could reduc	ce the	\$2,000.00	\$4.00 \$5.00	.05%
Super Plus Share Draft — Linked Prime Time Share Draft	earnings on the account.		\$3,000.00 None	\$5.00 None	.05% .05%
			NULLE	NULLE	.03%
IONEY MARKET— The APY is accura	ate as of 11/30/16		Average Daily B		<u>APY*</u>
Dates may change offer the account in a	anad		\$ 2,500.00 to \$ 25.000.00 to	\$24,999.99 \$40,000,00	.20%
Rates may change after the account is op	Jerieu.		\$ 25,000.00 to \$ 50,000.00 to	\$49,999.99 \$99,999.99	.30% .30%
			\$100,000.00 to		.40%
			\$250,000.00 and		.50%
Loan Type	APR**	Monthly Payment Pe	er \$1,000 Borrowed	Maximum To	erms (Months)
lew & Used Vehicle (1 to 6 Years Old)	1.99%	\$28.64		up to	0 36
lew & Used Vehicle (1 to 6 Years Old)	2.24%	\$21.80		48	3
ew & Used Vehicle (1 to 6 Years Old)	2.50%	\$17.75		60	
lew Vehicle	2.75%	\$15.09		72	
lew Vehicle	3.25%	\$13.33		84	
Ised Vehicle (1 to 6 Years Old) Ised Vehicle (1 to 6 Years Old)	3.25% 3.86%	\$15.31 \$13.61		72 84	
Jsed Vehicle (1 to 6 Years Old) Jsed Vehicle (7 Years Old)	2.49%	\$13.01		36	
Ised Vehicle (7 Years Old)	2.99%	\$17.97		60	
Ised Vehicle (7 Years Old)	3.99%	\$15.65		72	2
lew & Used Vehicle (DrivingSense™)	3.00%	\$17.98			o 60
lew & Used Vehicle (DrivingSense™)	3.25%	\$15.32		72	
lew & Used Motorcycle, Boat, RV	4.99%	\$18.87			0 60
Signature	5.25%	\$85.71		12	
ignature ignature	5.99% 6.49%	\$44.24 \$30.64		24 36	
ignature	9.99%	\$21.24		60	
bebt Consolidation	9.49%	\$32.02		36	
bebt Consolidation	9.99%	\$21.24		60	
pecial Purpose					,
	5.49%	\$57.93	1	18	
ducation	6.90%	\$19.76		18 60	3
hared Secured	6.90% Dividend Plus 3%	\$19.76 \$18.02		18 60 60	3 ) )
hared Secured hared Certificate Secured	6.90% Dividend Plus 3% Dividend Plus 3%	\$19.76		18 60	3 ) )
hared Secured hared Certificate Secured hecking Line of Credit	6.90% Dividend Plus 3% Dividend Plus 3% 13.88%	\$19.76 \$18.02 \$18.60		18 60 60 60	3 ) )
hared Secured hared Certificate Secured hecking Line of Credit Rates shown are the lowest rates offered fo	6.90% Dividend Plus 3% Dividend Plus 3% 13.88% or the products advertised. Applicants who di	\$19.76 \$18.02 \$18.60	nd terms may be offered o	18 60 60 60	} ) ) d/or with different terms.
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hared Secured hared Certificate Secured hecking Line of Credit Rates shown are the lowest rates offered for ISA CLASSIC CREDIT CARD ISA PLATINUM CREDIT CARD SEAL ESTATE LOANS - NMLS # 61 Year ARM (Adjustable Rate Mortgage /2 Year ARM	6.90% Dividend Plus 3% Dividend Plus 3% 13.88% or the products advertised. Applicants who de All extensions of cr 6500,000 in Worldwide Travel Acciden 1,000,000 in Worldwide Travel Acciden 5164 Term	\$19.76 \$18.02 \$18.60 o not qualify at these rates ar edit are subject to credit app t Insurance is provided a nt Insurance is provided based on	nd terms may be offered o roval. at no additional cost to at no additional cost <u>Confor</u> 2.000% 2.250%	18 60 60 60 60 60 60 60 60 60 60 60 60 60	3 ) ) d/or with different terms. 13.88% 9.99% Jumbo 2.500% 2.750%
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