



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  
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818 840-0500

**ABEAUDIO RESPONSE**  
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800 ABE-3002



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\*APR - Annual Percentage Rate. APR is subject to the terms and conditions of the account agreement and applicable law.



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Federal Credit Union



For more details or to become a member contact any ABE branch or visit us on-line at [www.abefcu.org](http://www.abefcu.org).

| SAVINGS— 4TH QTR. RATES— The APY is accurate as of 10/01/16 |  | January 1, 2017  | Average Balance          | APY* |
|---|--|--|--------------------------|------|
| PRIME SHARE (SAVINGS)                                       |  |  | \$ 100.00 to \$99,999.99 | .10% |
|   |  |  | \$100,000.00 and above   | .20% |
| CLUBS (Holiday & Vacation)                                  |  | Rates may change after the account is opened. Fees could reduce the earnings on the account. |                          | .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*  |
|---|--|-------------------------------|-------|
| The APY is accurate as of 12/29/16 Min. Deposit of \$500.00                 |  | 3 Months                      | .30%  |
|   |  | 6 Months                      | .50%  |
|   |  | 12 Months                     | .70%  |
| (A penalty will be imposed in most instances for early withdrawal of funds) |  | 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 12/01/16 |  | Minimum Balance and Monthly Fee | APY*   |
|---|--|---------------------------------|--------|
| Basic Share Draft                           |  | None                            | None   |
| Super Share Draft                           | Rates may change after the account is opened. Fees could reduce the earnings on the account. | \$2,000.00                      | \$4.00 |
| Super Plus Share Draft — Linked             |  | \$3,000.00                      | \$5.00 |
| Prime Time Share Draft                      |  | None                            | None   |

| MONEY MARKET— The APY is accurate as of 12/29/16 |  | Average Daily Balance        | APY* |
|--|--|------------------------------|------|
| Rates may change after the account is opened.    |  | \$ 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 15 or 30 year amortizations | 2.000%                                       | 2.500% |
| 2/2 Year ARM   |   | 2.250%                                       | 2.750% |
| 3/1 Year ARM   |   | 3.000%                                       | 3.500% |
| 5/1 Year ARM   |   | 3.500%                                       | 4.000% |
| 7/1 Year ARM   |   | 4.000%                                       | 4.500% |
| <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)                                |   |  |        |