



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



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

Got the Holiday Bills Blues?

Payoff high cost debt with low cost alternatives from ABE.

Credit Cards

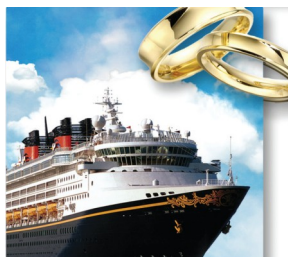


Receive **ABE's REDUCED BALANCE TRANSFER APR¹ of 6.99%** when transferring your high rate credit card balances from other financial institutions to an ABFCU Visa Platinum Credit Card.

- ◆ **Promotional APR is good for The Life of the transferred balance.**
- ◆ **No Balance Transfer Fee**
- ◆ **No Annual fee**

Don't have an ABE credit card? Apply today at www.abefcu.org.

Personal Loans



Our LOW Personal (Signature) Loan Rates will make your next **Vacation, Home Improvements, or Special Purchase** more affordable. Rates start at 5.25% APR.

Apply today using our on-line loan application.

¹APR = Annual Percentage Rate

SAVINGS— 4TH QTR. RATES— The APY is accurate as of 10/01/16		February 1, 2017		<u>Average Balance</u>	<u>APY*</u>
PRIME SHARE (SAVINGS)		\$ 100.00	to	\$99,999.99	.10%
		\$100,000.00	and	above	.20%
CLUBS (Holiday & Vacation)		\$.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>	<u>APY*</u>
<i>The APY is accurate as of 01/26/17 Minimum 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 01/01/17		<u>Minimum Balance and Monthly Fee</u>		<u>APY*</u>
Basic Share Draft		None	None	None
Super Share Draft		\$2,000.00	\$4.00	.05%
Super Plus Share Draft — Linked		\$3,000.00	\$5.00	.05%
Prime Time Share Draft		None	None	.05%

MONEY MARKET— The APY is accurate as of 01/26/17		<u>Average Daily Balance</u>		<u>APY*</u>	
<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			3.000%		3.500%
5/1 Year ARM			3.500%		4.000%
7/1 Year ARM			4.000%		4.500%
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.

