



**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



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***WE OFFER A FULL RANGE OF COMPETITIVE  
FINANCING TO MEET YOUR NEEDS***

**Autos**



ABEFCU's 24/7 auto buying resource will help you find the car you're looking for.

- ◆ Build and price the car of your dreams
- ◆ Search over 4 million new and pre-owned vehicles
- ◆ Get your ABEFCU auto financing right at the dealership

Visit our exclusive auto buying resource today at [www.abefcu.org](http://www.abefcu.org).

**Credit Cards**



Receive ABE's **REDUCED BALANCE TRANSFER APR<sup>1</sup> of 0.99%** when transferring your high rate credit card balances from other financial institutions to your ABE Visa Platinum and/or MasterCard Gold Credit Card.

- ◆ Promotional APR is good for 6 months from the date of your first transfer
- ◆ No balance transfer fee

Visit our website for further details.

**Mortgages**



Whether you are buying your first house or need to refinance your rate or term, we're here to help. We offer a wide range of loan products with one suitable for everyone's financial goals. Call us today at 516-763-7515 or email us at [realestate@abefcu.com](mailto:realestate@abefcu.com) and see how we can make the dream of home-ownership a reality for today and the years to come.

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

<b>SAVINGS— 4TH QTR. RATES— The APY is accurate as of 10/01/16</b>		<b>March 1, 2017</b>	<u>Average Balance</u>	<b>APY*</b>
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>		.10%
I.R.A. (Individual Retirement Account)			\$ .01 to \$99,999.99	.40%
			\$100,000.00 and above	.55%

<b>INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE</b>		<u>Term</u>	<b>APY*</b>
<i>The APY is accurate as of 02/23/17 Minimum Deposit of \$500.00</i>		3 Months	.30%
		6 Months	.50%
		12 Months	.70%
<i>(A penalty will be imposed in most instances for early withdrawal of funds)</i>		13 Months Add on Certificate	.70%
		15 Months Bump up Certificate	.70%
		24 Months	.85%
		60 Months	1.40%

<b>CHECKING —The APY is accurate as of 02/01/17</b>		<u>Minimum Balance and Monthly Fee</u>	<b>APY*</b>
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%

<b>MONEY MARKET— The APY is accurate as of 02/23/17</b>		<u>Average Daily Balance</u>	<b>APY*</b>
<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 Vehicle*	1.99%	\$17.53	up to 60
New Vehicle*	2.49%	\$14.97	66-72
New Vehicle*	3.25%	\$13.33	78-84
Used Vehicle* (1 to 3 Years Old)	1.99%	\$28.64	up to 36
Used Vehicle* (1 to 3 Years Old)	2.24%	\$21.80	48
Used Vehicle* (1 to 3 Years Old)	2.50%	\$17.75	60
Used Vehicle* (1 to 3 Years Old)	2.75%	\$16.35	66
Used Vehicle* (1 to 3 Years Old)	2.99%	\$15.19	72
Used Vehicle* (1 to 3 Years Old)	3.99%	\$13.67	84
Used Vehicle* (4 to 5 Years Old)	2.99%	\$29.08	up to 36
Used Vehicle* (4 to 5 Years Old)	3.24%	\$22.24	48
Used Vehicle* (4 to 5 Years Old)	3.50%	\$18.20	60
Used Vehicle* (4 to 5 Years Old)	4.25%	\$15.76	72
Used Vehicle (6 to 7 Years Old)	3.99%	\$29.25	up to 36
Used Vehicle (6 to 7 Years Old)	4.24%	\$22.69	48
Used Vehicle (6 to 7 Years Old)	4.50%	\$18.65	60

\*For DrivingSense™ loans, add .50% to the above rates. (GAP Required)

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.

<b>VISA CLASSIC CREDIT CARD</b>	\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	13.88%
<b>VISA PLATINUM CREDIT CARD</b>	\$1,000,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	9.99%

<b>REAL ESTATE LOANS - NMLS # 615164</b>	<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%

<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.

