



**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

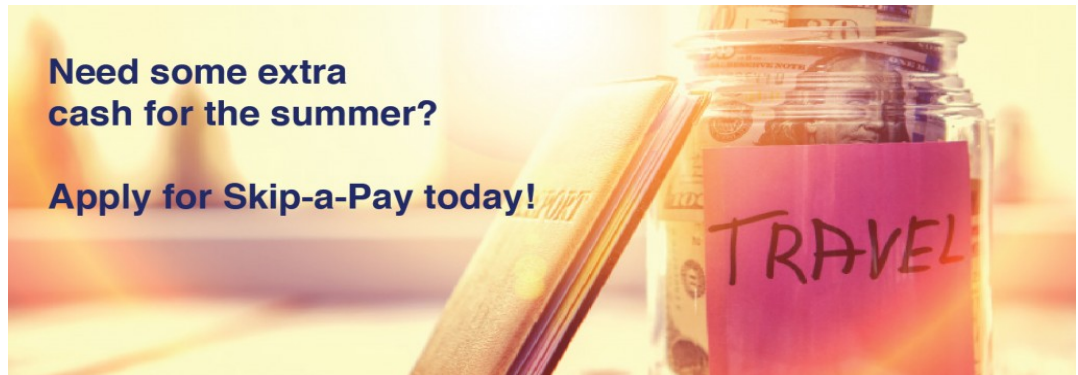
2300 Riverside Drive
Burbank, CA 91521
818 460-5036

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.



**Need some extra
cash for the summer?**

Apply for Skip-a-Pay today!

Summer is here and you're probably wishing you could take the money normally applied to your monthly credit union loan payment and use it for vacations, kid's summer camp, home and garden projects, or a new BBQ grill.

ABEFCU's Summer Skip-A-Payment* can let you do just that! Members of ABEFCU are entitled to skip their next payment on their eligible ABEFCU consumer loan(s).

To apply for Skip-A-Payment, log onto our website, click on the Loans tab, then Skip-A-Payment.

*Processing Fee Applies



**Your Exclusive NEW
Auto Buying Resource**

The power of car buying at your fingertips...

The Right Car, The Right Loan, The Right Fit!

We have made it convenient for ABEFCU members to access the nation's largest auto research and shopping center for credit union members. We have streamlined the auto buying process and provide all the information, data and inventory you need in your next car search with the 24/7 convenience you expect.

- ◆ Ask for your ABEFCU auto financing right at the dealership
- ◆ Research and compare vehicles
- ◆ View inventory from multiple dealers

To begin your auto buying research, visit www.abefcu.org.

SAVINGS— 2ND QTR. RATES— The APY is accurate as of 04/01/17		August 1, 2017		<u>Average Balance</u>	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		<u>Term</u>	APY*
<i>The APY is accurate as of 07/27/17 Minimum Deposit of \$500.00</i>		3 Months	.35%
		6 Months	.60%
		12 Months	1.00%
<i>(A penalty will be imposed in most instances for early withdrawal of funds)</i>		13 Months Add on Certificate	1.00%
		15 Months Bump up Certificate	1.00%
		24 Months	1.25%
		60 Months	1.75%

CHECKING —The APY is accurate as of 07/01/17		<u>Minimum Balance and Monthly Fee</u>		APY*
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 07/27/17		<u>Average Daily Balance</u>		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%	

<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 2%	\$ 6.49	180
Shared Certificate Secured	Dividend Plus 2%	\$ 6.58	180
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.

