



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



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

## Holiday Shopping Made Easy



ABE's Visa Platinum Credit Card offers you a great rate with exclusive benefits!



- Fixed rate of 9.99% APR<sup>1</sup>
- No annual fee
- No balance transfer fee
- Free travel and accident insurance
- Platinum card members earn reward points on every purchase
- Easy access to your information at [www.ezcardinfo.com](http://www.ezcardinfo.com)

Apply online, anywhere, anytime via your computer, tablet or mobile phone. It's quick and easy to do. Just log onto our website [www.abefcu.org](http://www.abefcu.org) to begin.

Take advantage of our **NO-FEE** balance transfer option and start saving 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\*, 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.

\*Processing Fee Applies

<b>SAVINGS—</b> 3RD QTR. RATES— <i>The APY is accurate as of 07/01/17</i>	<b>December 1, 2017</b>	<u>Average Balance</u>	<b>APY*</b>
PRIME SHARE (SAVINGS)		\$ 100.00 to \$99,999.99	.10%
	<i>Rates may change after the account is opened. Fees could reduce the earnings on the account.</i>	\$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%

<b>INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE</b>	<u>Term</u>	<b>APY*</b>
<i>The APY is accurate as of 11/30/17 Minimum Deposit of \$500.00</i>	3 Months	.35%
	6 Months	.70%
	12 Months	1.15%
<i>(A penalty will be imposed in most instances for early withdrawal of funds)</i>	13 Months Add on Certificate	1.15%
	15 Months Bump up Certificate	1.15%
	24 Months	1.40%
	60 Months	1.85%

<b>CHECKING</b> — <i>The APY is accurate as of 11/01/17</i>	<u>Minimum Balance and Monthly Fee</u>	<b>APY*</b>
Basic Share Draft	None	None
Super Share Draft	\$2,000.00	\$4.00
Super Plus Share Draft — Linked	\$3,000.00	\$5.00
Prime Time Share Draft	None	None
		.05%
		.05%

<b>MONEY MARKET</b> — <i>The APY is accurate as of 11/30/17</i>	<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	.25%
	\$ 25,000.00 to \$49,999.99	.35%
	\$ 50,000.00 to \$99,999.99	.35%
	\$100,000.00 to \$249,999.99	.45%
	\$250,000.00 and over	.55%

<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
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.**

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