



**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.



**Ring in the
New Year!**

Ease The Burden Of Your Holiday Shopping Expenses This New Year With Our Special 0.99% Balance Transfer APR.*

Receive **ABE's Reduced Balance Transfer APR** when transferring your high rate credit card balances from other financial institutions to your **ABE MasterCard Gold** and/or **Visa Platinum Credit Card**.

- **Promotional APR is good for 6 months from date of your first transfer.**
- **Conveniently Transfer Balances at No Cost**

Don't have an ABE credit card? Apply online today and take advantage of these great features:

- **Low Rates**
- **25 Day Grace Period**
- **Earn ScoreCard Points**

APR* - Annual Percentage Rate. Approval will be based on individual qualifications and credit worthiness. Rates are subject to change without notice and are current as of 12/28/17. APR is subject to the terms and conditions of the account agreement and applicable law.



ABE your abefcu.org
Federal Credit Union



For more details or to become a member contact your local ABE branch or visit us on-line at www.abefcu.org.

SAVINGS— 4TH QTR. RATES— <i>The APY is accurate as of 10/01/17</i>	January 1, 2018	<u>Average Balance</u>	<u>APY*</u>
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%

INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE	<u>Term</u>	<u>APY*</u>
<i>The APY is accurate as of 12/28/17 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%

CHECKING — <i>The APY is accurate as of 12/01/17</i>	<u>Minimum Balance and Monthly Fee</u>	<u>APY*</u>
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%

MONEY MARKET — <i>The APY is accurate as of 12/28/17</i>	<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	.25%
	\$ 25,000.00 to \$49,999.99	.35%
	\$ 50,000.00 to \$99,999.99	.45%
	\$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	2.39%	\$28.82	up to 36
New Vehicle	2.65%	\$15.04	37-72
New Vehicle	3.25%	\$13.33	78-84
Used Vehicle (1 to 3 Years Old)	2.39%	\$28.82	up to 36
Used Vehicle (1 to 3 Years Old)	2.65%	\$21.99	48
Used Vehicle (1 to 3 Years Old)	2.75%	\$17.86	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.

VISA CLASSIC CREDIT CARD	<i>\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	13.88%
VISA PLATINUM CREDIT CARD	<i>\$1,000,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	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		3.625%		4.125%
7/1 Year ARM		4.000%		4.500%
15 Year Fixed (Fixed Rate Mortgage)	15 year amortization	3.750%		
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	3.000%	Then Prime Minus 1% Adjusted Annually	
(\$100,000.00 Max. Loan Amount)				