



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.

# Combat Those Post Holiday Blues

Payoff high cost debt with low cost alternatives from ABE.

## 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 an ABEFCU 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**

Don't have an ABE credit card? Apply today at [www.abefcu.org](http://www.abefcu.org).

## Personal Loans



Our Personal (Signature) Loan is the solution to helping you start the new year off on the right foot financially. Consolidate your bills into one easy payment with interest rates starting at 5.25% APR.

Apply today using our on-line loan application.

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

<b>SAVINGS— 4TH QTR. RATES— The APY is accurate as of 10/01/17</b>		<b>January 1, 2018</b>	<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)		<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>	<u>APY*</u>
<i>The APY is accurate as of 01/25/18 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 —The APY is accurate as of 01/01/18</b>		<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%

<b>MONEY MARKET— The APY is accurate as of 01/25/18</b>		<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	73-84
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.**

<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			3.625%		4.125%
7/1 Year ARM			4.000%		4.500%
<b>15 Year Fixed (Fixed Rate Mortgage)</b>		15 year amortization	3.750%		
<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 (\$100,000.00 Max. Loan Amount)		10 Year Max. Amortization up to 80% LTV	3.250% Then Prime Minus 1% Adjusted Annually		
Smart Home Equity Line of Credit (\$100,000.00 Max. Loan Amount)		15 Years up to 80% LTV	3.000% Then Prime Minus 1% Adjusted Annually		