



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 91521-4000
818 460-5036

2312 West Olive Avenue
Suite A
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 APR¹ 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.

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.

¹APR = Annual Percentage Rate

SAVINGS— 4TH QTR. RATES— <i>The APY is accurate as of 10/01/17</i>	March 1, 2018	<u>Average Balance</u>	APY*
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)			.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 02/22/18 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%

CHECKING — <i>The APY is accurate as of 02/01/18</i>	<u>Minimum Balance and Monthly Fee</u>	APY*
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 02/22/18</i>	<u>Average Daily Balance</u>	APY*
<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.

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		3.075%		4.250%
5/1 Year ARM		3.875%		4.625%
7/1 Year ARM		4.000%		4.500%
15 Year Fixed (Fixed Rate Mortgage)	15 year amortization	3.875%		
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)				