



**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 91521-4000  
818 460-5036

2312 West Olive Avenue  
Suite A  
Burbank, CA 91506  
818 840-0500

**ABE AUDIO RESPONSE**  
516 763-7580  
800 ABE-3002

# Auto Buying Service



Whether it's researching, buying or financing a vehicle, we have the resources to help you save time and money. Best of all, these tools are free of charge.



Because buying a vehicle is a daunting task, ABFCU has created the ultimate resource for finding, researching and purchasing a vehicle. So when it's time to get that new or used vehicle, be sure to use our resource center located at [www.abefcu.org](http://www.abefcu.org).



**Real  
Estate  
Loans**

Whether you are buying your first house or need to refinance your rate or term, we're here to help. We offer a wide range of loan products with one suitable for everyone's financial goals. Call us today at 516-763-7515 or email us at [realestate@abefcu.com](mailto:realestate@abefcu.com) and see how we can make the dream of home-ownership a reality for today and years to come.



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

|   |   |                          |             |
|---|---|--------------------------|-------------|
| <b>SAVINGS—</b> 1ST QTR. RATES— <i>The APY is accurate as of 01/01/18</i> | <b>May 1, 2018</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 04/26/18 Minimum Deposit of \$500.00</i>              | 3 Months                      | .35%        |
|  | 6 Months                      | .75%        |
|  | 12 Months                     | 1.30%       |
| <i>(A penalty will be imposed in most instances for early withdrawal of funds)</i> | 13 Months Add on Certificate  | 1.30%       |
|  | 15 Months Bump up Certificate | 1.30%       |
|  | 24 Months                     | 1.60%       |
|  | 60 Months                     | 2.00%       |

|   |  |             |
|---|--|-------------|
| <b>CHECKING</b> — <i>The APY is accurate as of 04/01/18</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 04/26/18</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  | .45%        |
|   | \$100,000.00 to \$249,999.99 | .55%        |
|   | \$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                     | 2.49%            | \$28.87                                     | up to 36                      |
| New Vehicle                     | 2.99%            | \$22.14                                     | 48                            |
| New Vehicle                     | 3.25%            | \$15.32                                     | 49-72                         |
| New Vehicle                     | 3.49%            | \$13.44                                     | 73-84                         |
| Used Vehicle (1 to 3 Years Old) | 2.49%            | \$28.87                                     | up to 36                      |
| Used Vehicle (1 to 3 Years Old) | 2.99%            | \$22.14                                     | 48                            |
| Used Vehicle (1 to 3 Years Old) | 3.25%            | \$15.32                                     | up to 72                      |
| Used Vehicle (1 to 3 Years Old) | 4.25%            | \$13.79                                     | 84                            |
| Used Vehicle (4 to 5 Years Old) | 2.99%            | \$29.09                                     | up to 36                      |
| Used Vehicle (4 to 5 Years Old) | 3.24%            | \$22.25                                     | 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   |   | 3.075%            |                                       | 4.250%       |
| 5/1 Year ARM   |   | 3.875%            |                                       | 4.625%       |
| 7/1 Year ARM   |   | 4.000%            |                                       | 4.500%       |
| <b>15 Year Fixed (Fixed Rate Mortgage)</b>                     | 15 year amortization                    | 3.875%            |                                       |              |
| <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                  | 3.000%            | Then Prime Minus 1% Adjusted Annually |              |
| (\$100,000.00 Max. Loan Amount)                                |   |                   |                                       |              |