

Auto-buying center puts members in driver's seat

CUTTING-EDGE TECHNOLOGY PROVIDES CAR-BUYING POWER

How can you get the right car, the right loan, and the right fit?

You use our exclusive online

Auto Buying Center and get the car you want for the price you want with the loan terms you want.

With our online auto-buying resource you can:

- **Research and compare vehicles** — with pricing information — by searching the largest selection of local and pre-owned inventory, complete with photo galleries and car specifications.



- **View inventory from multiple dealers** so you don't have to hop from one dealer lot to another. It's like having a 50-acre auto-buying center on your computer or mobile device!

When you find the car you want, be sure to ask for the low-rate ABEFCU auto financing right at the dealership.

The dealer receives the credit union's terms and conditions, completes the sales contract, and you drive off the lot.

HOW SIMPLE IS THAT?

Visit www.abefcu.org today and get the car of your dreams for the terms of your dreams.

0.99% APR* on Credit Card Balance Transfers to ABEFCU

Cut your interest rate, then cut up your other credit cards!

Transfer your high-rate credit card balances from other financial institutions to your ABEFCU VISA Platinum and/or MasterCard Gold Credit Card at the low promotional rate of 0.99% APR for 6 months. Plus, you'll pay no balance-transfer fees.

This promotional APR is good for six months from the date of your first transfer. To take advantage of this great offer, visit the credit card page on our website for a Balance Transfer form or simply call 800-598-0128, Option 1.

Don't have an ABEFCU Credit Card? Visit our website to apply now. Our ABEFCU VISA Platinum and/or MasterCard Gold Credit Card features:

- Fixed Rate.

- No universal default rate.
- Rates are for purchases and cash advances. **



- 25-day grace period for purchases if balance is paid in full by due date.
- No balance-transfer fee on account using checks.
- Free travel and accident insurance.
- Easy access to your information at www.ezcardinfo.com.
- Members earn **ScoreCard**

Reward Points.

- No annual fee on the VISA Platinum
- VISA Platinum 9.99% APR
- MasterCard Gold 11.99% APR

*APR = Annual Percentage Rate

**Cash advance fee; 2% of the amount advanced

Bank with us whenever you want, wherever you are

The American Broadcast Employees Federal Credit Union launched a new online platform one year ago and it's become very popular for our members.

ONLINE BANKING

Online Banking makes it easy for you to manage your accounts and money. It's free and provides the latest technology and tools to help you budget and bank how you want, when you want.

You can:

- View your ABEFCU account balances and transactions.
- Apply for a loan.
- Transfer money between accounts you have with us and accounts you have at other financial institutions.
- Send and receive money to friends and family using email address, mobile number or bank account info.
- Pay bills anywhere in the U.S. quickly, easily and securely with Online Bill Pay.
- View your ABEFCU statements, including credit card statements.
- Set up alerts and notifications.
- Reorder checks.



There's also a link to Quicken® Personal Finance Management.

MOBILE BANKING

Many of us are constantly on the move, relying on our cell phones, iPads, laptops, and tablets to do our business. It's the 21st century model.

ABEFCU offers members a convenient mobile-banking service that lets you check your balances, transfer money, pay bills, and make deposits right from your mobile device.

With our mobile-banking platform you can:

- Access your ABEFCU Mobile App using your fingerprint or facial recognition.
 - Deposit your checks safely and securely into your ABEFCU savings or checking accounts using your iPhone, iPad or Android devices.
 - Pay bills.
 - Transfer funds.
 - Apply for a loan.
 - Locate a Co-op Shared Branch or Fee-Free ATM.
- Download our free mobile-banking App from the App Store or Google play. We are listed as ABEFCU.
- For Online/Mobile Banking and Bill Pay questions, call any ABEFCU branch or (800) 598-0128, Option 3, during normal business hours.

Download our Free Mobile Banking App. from the  Available on the App Store or  Google play We are listed as ABEFCU.

Skip-A-Payment this summer

Summer is here and you're probably wishing you could take the money you normally applied to your monthly credit union loan payment and use it for vacations, kids' summer camp, home and garden projects, or a new BBQ grill.

ABEFCU's Summer Skip-a-Pay can let you do just that! Members are entitled to skip their next payment on eligible consumer loans.

Visit our website to apply for Summer Skip-a-Pay.





**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
Suite A
Burbank, CA 91506
(818) 840-0500

ABE AUDIO RESPONSE

(516) 763-7580
(800) ABE-3002



EQUAL HOUSING
LENDER

Visit our
user-friendly
website at

WWW.ABEFCU.ORG

**Are your bank's checking fees
putting the **SQUEEZE** on your budget?**

Experience the ABE Federal Credit Union difference!
Our basic checking offers these great benefits:

- No Minimum Balance
- First 50 Checks Free
- Debit Card With Rewards
- Free e-Statements
- No Monthly Fee
- 3 Overdraft Options



ABE your abefcu.org
Federal Credit Union

We have the right checking account for you

ABEFCU believes the best checking accounts are FREE checking accounts. Our basic checking account offers:

- **NO** minimum balance requirement
- **NO** monthly or annual fees
- **UNLIMITED** check writing
- **FREE** debit card with rewards
- **FREE** Mobile Banking with Bill Pay and Check Deposit
- 3 overdraft protection options
- Check images available online
- Surcharge-Free access to nearly 30,000 CO-OP ATMs
- Ability to withdraw up to \$1,000 from ATM every 24 hrs
- And Much More!

For more information on all our checking accounts, visit our website.

**Look for the CO-OP Shared Branch
and CO-OP ATM Logos Wherever You Go!**



ABEFCU makes it easy to access your accounts wherever you are. Our members can take advantage of convenient locations nationwide.

- Nearly 30,000 surcharge-free ATM locations—more than some of the biggest banks
 - Over 5,600 convenient shared branch locations covering all 50 states
- Easily locate ATMs and shared branches at allco-op.org or call 1-888-SITE-CO-OP.



Visit our website to find the perfect home loan.

FUN 'n GAMES ...

Taxicab

The leftover letters will reveal a funny quote from Alex Rieger, \a character on the TV show "Taxi," on the positive side of being a cabbie.

THE RULES: All the words listed on the list below appear vertically, horizontally, diagonally, or backwards in the box. Circle or draw a line through the words you find and cross out those words in the list. The remaining letters spell out our message to you.

Y	O	R	E	T	E	M	E	T	A	R	U	D	O	N
G	N	Y	E	N	R	U	O	J	I	T	H	A	V	O
E	N	T	O	V	W	O	A	I	R	P	O	R	T	I
Y	R	I	N	O	I	T	A	N	I	T	S	E	D	T
B	T	D	T	O	U	R	I	S	T	S	S	H	R	A
T	U	I	Y	I	G	A	D	H	I	R	E	C	U	T
O	B	S	C	O	A	A	U	T	E	B	H	T	B	R
P	E	T	S	I	N	W	W	G	N	A	O	A	L	O
E	G	A	M	T	F	U	N	N	R	M	G	P	E	P
D	I	N	I	R	A	E	M	G	O	G	E	S	V	S
N	D	C	L	T	S	T	E	B	A	I	N	I	A	N
A	F	E	E	S	R	R	I	G	E	E	T	D	R	A
T	O	E	A	M	I	L	E	O	C	R	C	A	T	R
S	L	P	G	D	E	A	G	I	N	O	A	O	T	T
F	D	J	E	Y	E	L	L	O	W	O	R	F	B	S

AIRPORT, AUTOMOBILE, BAGGAGE, BUS STATION, CAR, CHARGE, CITY, DEPOT, DESTINATION, DISPATCHER, DISTANCE, DRIVER, FARE, FLEET, HIRE, JOURNEY, LICENSE, METER, MILEAGE, NUMBER, PASSENGERS, RATE, RIDE, STAND, STATIONWAGON, TIPS, TOURISTS, TRANSPORTATION, TRAVEL, WAITING, YELLOW.

Tips on choosing a financial planner

Financial planners advise clients on how best to save, invest, and grow their money. They can help you tackle a specific financial goal, such as readying yourself to buy a house, or give you a macro view of your money and the interplay of your various assets.

Some specialize in retirement or estate planning, while some others consult on a range of financial matters.

Don't confuse planners with stock-brokers who call you to trade stocks.

Financial planners also differ from accountants who can help you lower your tax bill, insurance agents who might lure you in with complicated life insurance policies, or the person at your local Charles Schwab office urging you to buy mutual funds.

THREE TIPS

1. Look for a certified financial planner (CFP). They're licensed and regulated, plus take mandatory classes on different aspects of financial planning.

2. Consider the planner's pay structure. A planner who earns money based on commission rather than a flat, hourly rate could have an incentive to steer you in a particular direction.

3. Read the code of ethics that your financial planner adheres to. Look for the word "fiduciary" and language that requires planners to look after your best interests.



Upcoming Holidays

WE'LL JOIN YOU IN OBSERVING

Independence Day

July 4

Labor Day

September 3