



**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



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

ABEFCU's Summer Skip-A-Payment\* can let you do just that! Members of ABEFCU are entitled to skip their next payment on their eligible ABEFCU consumer loan(s).

To apply for Skip-A-Payment, log onto our website, click on the Loans tab, then Skip-A-Payment.

\*Processing Fee Applies



Whether you are a first time home buyer, purchasing your dream home, or refinancing an outstanding loan, 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— 2ND QTR. RATES— The APY is accurate as of 04/01/18</b>		<b>August 1, 2018</b>	<u>Average Balance</u>	<b>APY*</b>
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>	<b>APY*</b>
<i>The APY is accurate as of 07/26/18 Minimum Deposit of \$500.00</i>		3 Months	.35%
		6 Months	.75%
		12 Months	1.55%
<i>(A penalty will be imposed in most instances for early withdrawal of funds)</i>		13 Months Add on Certificate	1.55%
		15 Months Bump up Certificate	1.55%
		24 Months	1.70%
		60 Months	2.00%

<b>CHECKING —The APY is accurate as of 07/01/18</b>		<u>Minimum Balance and Monthly Fee</u>	<b>APY*</b>
Basic Share Draft		None	None
Super Share Draft		\$2,000.00	.05%
Super Plus Share Draft — Linked		\$3,000.00	.05%
Prime Time Share Draft		None	.05%

<b>MONEY MARKET— The APY is accurate as of 07/26/18</b>		<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	.40%
		\$ 25,000.00 to \$49,999.99	.45%
		\$ 50,000.00 to \$99,999.99	.60%
		\$100,000.00 to \$249,999.99	.70%
		\$250,000.00 and over	.75%

<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)	4.25%	\$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>MASTERCARD GOLD</b>	\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	11.99%
<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 15 or 30 year amortizations	2.500%		3.000%
2/1 Year ARM			3.000%		3.500%
3/1 Year ARM			3.750%		4.250%
5/1 Year ARM			4.000%		4.500%
7/1 Year ARM			4.125%		4.625%
<b>15 Year Fixed (Fixed Rate Mortgage)</b>		15 year amortization	4.500%		
<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		



\*APY = ANNUAL PERCENTAGE YIELD \*\*APR=ANNUAL PERCENTAGE RATE  
 ALL RATES/YIELDS ARE SUBJECT TO CHANGE AT ANY TIME.  
 ACCOUNTS FEDERALLY INSURED THROUGH N.C.U.A. TO AT LEAST \$250,000  
 RETIREMENT ACCOUNTS ARE INSURED SEPARATELY TO AT LEAST \$250,000.  
 PLEASE CONTACT AN ABE EMPLOYEE FOR FURTHER INFORMATION ABOUT APPLICABLE FEES AND TERMS.

