



**FEDERAL
CREDIT
UNION**
www.abefcu.org

Fall Is a Great Time to Buy a Car!

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.



Car manufacturers are showcasing new-year models at this time of year. That incentivizes local dealers to offer better prices to get rid of current year's inventory. It also gives buyers more negotiating power.

Early fall may be even better, since there is still a lot of current year models in a dealer's inventory. You can get a better price while still having more choices for the model, color, and options you want. It's important to do your homework and research before you go to a dealer.

Visit our Auto Buying Resource site today at www.abefcu.org.



Now you can enjoy the holidays to the fullest with some extra cash in your pocket. Our Holiday Skip-A-Payment program allows you to skip your next loan payment on your qualifying credit union loan(s).*

To take advantage of this program, visit our website. Just click on our Loans tab, then Skip-A-Payment.

*Processing Fee Applies

SAVINGS— 3RD QTR. RATES— <i>The APY is accurate as of 07/01/18</i>	November 1, 2018	<u>Average Balance</u>	<u>APY*</u>
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%

INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE	<u>Term</u>	<u>APY*</u>
<i>The APY is accurate as of 10/25/18 Minimum Deposit of \$500.00</i>	3 Months	.35%
	6 Months	1.00%
	12 Months	1.80%
<i>(A penalty will be imposed in most instances for early withdrawal of funds)</i>	13 Months Add on Certificate	1.80%
	15 Months Bump up Certificate	1.80%
	24 Months	1.95%
	60 Months	2.00%

CHECKING — <i>The APY is accurate as of 10/01/18</i>	<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%

MONEY MARKET — <i>The APY is accurate as of 10/25/18</i>	<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	.40%
	\$ 25,000.00 to \$49,999.99	.45%
	\$ 50,000.00 to \$99,999.99	.60%
	\$100,000.00 to \$249,999.99	1.00%
	\$250,000.00 and over	1.00%

<u>Loan Type</u>	<u>APR**</u>	<u>Monthly Payment Per \$1,000 Borrowed</u>	<u>Maximum Terms (Months)</u>
New Vehicle	3.25%	\$29.20	up to 36
New Vehicle	3.75%	\$22.47	48
New Vehicle	3.75%	\$15.54	49-72
New Vehicle	4.50%	\$13.91	73-84
Used Vehicle (1 to 3 Years Old)	3.50%	\$29.31	up to 36
Used Vehicle (1 to 3 Years Old)	3.75%	\$22.47	48
Used Vehicle (1 to 3 Years Old)	4.50%	\$18.65	60-66
Used Vehicle (1 to 3 Years Old)	4.75%	\$16.00	72
Used Vehicle (1 to 3 Years Old)	5.00%	\$14.14	84
Used Vehicle (4 to 5 Years Old)	3.50%	\$29.31	up to 36
Used Vehicle (4 to 5 Years Old)	3.75%	\$22.47	48
Used Vehicle (4 to 5 Years Old)	4.50%	\$18.65	60
Used Vehicle (4 to 5 Years Old)	4.75%	\$16.00	72
Used Vehicle (6 to 7 Years Old)	4.50%	\$29.75	up to 36
Used Vehicle (6 to 7 Years Old)	4.75%	\$22.92	48
Used Vehicle (6 to 7 Years Old)	5.00%	\$18.88	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%
MASTERCARD GOLD	<i>\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	11.99%
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 15 or 30 year amortizations	2.500%		3.000%
2/1 Year ARM		3.000%		3.500%
3/1 Year ARM		4.000%		4.500%
5/1 Year ARM		4.250%		4.750%
7/1 Year ARM		4.375%		4.875%
15 Year Fixed (Fixed Rate Mortgage)	15 year amortization	4.500%		
Fixed Rate Equity Loans (\$100,000.00 Max. Loan Amount)				
Smart Home Equity Loan	5 Years up to 80% LTV	4.750%		
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 (\$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.

