

## BUYING A VEHICLE IN 5 STEPS

### 1 Do Your Homework



Sounds simple enough, but where do you start? With our auto resource, narrow your search by make and model, and then review each with great care. This should help narrow the focus.

### 2 Know Your Loan



When considering the terms of your loan, understand what the payments mean and how a down payment impacts the monthly costs.

### 3 Wait on Making an Offer



As much as you may love that vehicle, it is often in your best interest to wait before making an offer. There's no need to rush this important decision.

### 4 Focus on the Invoice Price Over Monthly Payment



The monthly payment is important, but it's important not to overlook the total price of the vehicle.

### 5 Get Preapproved



Going into the negotiation process with preapproval strengthens your position. It's a simple process. Just contact us directly, or apply when browsing for your vehicle on our auto center.

## Should you buy a new or pre-owned car?

**N**ew, or new to you?

There are big differences on some items on your wish list, and not so much on other items. Plus, the savings on a quality pre-owned vehicle are quite attractive when you're the next owner.

On the other hand, if you want to pay for the latest and greatest and not worry about maintenance, then brand new might be for you.

Look into loan options for both and determine what your needs are.

#### PRE-OWNED PROS AND CONS:

- **Pro:** Pre-owned provides savings in the initial cost of the

vehicle, such as depreciation value.

- **Pro:** Get into a luxury pre-owned vehicle for up to 30% less than it would be to purchase a new version.
- **Con:** Warranty is usually expired (or close), but the good news is you can often purchase extended coverage from your dealership or insurance company.

#### NEW VEHICLE PROS AND CONS:

- **Pro:** You are the first owner.

- **Pro:** Everything is in working order, and you have the newest technology.

- **Con:** You are paying top dollar to be in that new vehicle.



2019 TOYOTA PRIUS



2015 TOYOTA PRIUS

# 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 balance 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.

To apply, visit [www.abefcu.org](http://www.abefcu.org).  
Hurry, limited-time offer.



\*\*Promotional APR is good for 6 months from the date of your first transfer.

\*APR = Annual Percentage Rate. APR is subject to the terms and conditions of the account agreement and applicable law.



**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](http://WWW.ABEFCU.ORG)

# BUILDING CREDIT

## Reviewing your credit reports yearly helps ensure credit worthiness

A great place to start is to first review your credit report. One way to do this is to pull a copy of all three of your credit reports on [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com). This site is free of charge, and you can access a free copy of your credit reports from Experian, TransUnion, and Equifax once a year.

It's a good idea to review for any inaccuracies, and to see if there is anything reported that you may be unsure of.

To get a free look at your credit reports more often, consider pulling only one report at a time. Each report generally has the same information, and if you look at a different one every four months, you can see a credit report three times a year.

Credit utilization is also a major portion of your credit score. Keeping your balances at 30% or less than your total credit limit helps your score. And, avoid applying for unnecessary credit cards, since this results in a hard inquiry on your credit and can bring your score down two or more points each time.

It takes time to build or rebuild credit, but it can be done.



**TURN TAX SEASON INTO SAVING SEASON**  
SAVE UP TO \$15

[START SAVING](#)



**ABEFCU members save up to \$15 on TurboTax, the tax software that has you covered**

This year, get your biggest possible tax refund — without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible tax refund. And, as an ABEFCU member, you can save up to \$15 on TurboTax this season. To access the member discount, visit our website — [www.ABEFCU.org](http://www.ABEFCU.org).



<b>SAVINGS— 1ST QTR. RATES— The APY is accurate as of 01/01/19</b>		<b>April 1, 2019</b>	<u>Average Balance</u>	<u>APY*</u>
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>	<u>APY*</u>
<i>The APY is accurate as of 03/28/19 Minimum Deposit of \$500.00</i>			3 Months	.35%
			6 Months	1.10%
			12 Months	1.90%
<i>(A penalty will be imposed in most instances for early withdrawal of funds)</i>			13 Months Add on Certificate	1.90%
			15 Months Bump up Certificate	1.90%
			24 Months	2.05%
			60 Months	2.10%
<b>CHECKING —The APY is accurate as of 03/01/19</b>				
			<u>Minimum Balance and Monthly Fee</u>	<u>APY*</u>
Basic Share Draft		<i>Rates may change after the account is opened. Fees could reduce the earnings on the account.</i>	None None	None
Super Share Draft			\$2,000.00 \$4.00	.05%
Super Plus Share Draft — Linked			\$3,000.00 \$5.00	.05%
Prime Time Share Draft			None None	.05%
<b>MONEY MARKET— The APY is accurate as of 03/28/19</b>				
			<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%
<b>Loan Type APR** Monthly Payment Per \$1,000 Borrowed Maximum Terms (Months)</b>				
New Vehicle		3.25%	\$29.20	up to 36
New Vehicle		3.50%	\$22.36	48
New Vehicle		3.50%	\$15.42	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)		3.50%	\$22.36	48
Used Vehicle (1 to 3 Years Old)		3.50%	\$16.68	60-66
Used Vehicle (1 to 3 Years Old)		3.50%	\$15.42	72
Used Vehicle (1 to 3 Years Old)		4.50%	\$13.91	84
Used Vehicle (4 to 5 Years Old)		3.50%	\$29.31	up to 36
Used Vehicle (4 to 5 Years Old)		3.50%	\$22.36	48
Used Vehicle (4 to 5 Years Old)		3.50%	\$18.20	60
Used Vehicle (4 to 5 Years Old)		4.50%	\$15.88	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	48-60
Debt Consolidation		9.49%	\$32.02	36
Debt Consolidation		9.99%	\$21.24	48-60
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 Rates</u> <u>Jumbo</u>
1 Year ARM (Adjustable Rate Mortgage)		All ARM Products are based on 15 or 30 year amortizations	3.000%	3.500%
2/1 Year ARM			3.250%	3.750%
3/1 Year ARM			3.250%	3.750%
5/1 Year ARM			3.500%	4.000%
7/1 Year ARM			3.750%	4.250%
<b>15 Year Fixed (Fixed Rate Mortgage)</b>		15 year amortization	4.250%	
<b>Fixed Rate Equity Loans (\$100,000.00 Max. Loan Amount)</b>				
Smart Home Equity Loan		5 Years up to 80% LTV	4.750%	
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 SEPERATELY TO AT LEAST \$250,000.  
PLEASE CONTACT AN ABE EMPLOYEE FOR FURTHER INFORMATION ABOUT APPLICABLE FEES AND TERMS.

