



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

READY TO BUY A NEW 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



Get a Great Deal Now!

Shopping for a car should be simple, and with ABE's online auto-buying resource center, we make finding your next vehicle as easy and fast as possible. Rather than visiting multiple dealers just to see what's available, you can research and compare cars from your computer or device, saving time and stress. Our auto buying website lets you search thousands of new, used and certified pre-owned vehicles from multiple dealers.

Looking for something specific? Find cars that fit your style or budget. After you choose your favorites, connect with a local dealer and take a test drive! Visit our website, www.abefcu.org to get started with your auto-buying experience.



INSURANCE SOLUTIONS FOR EVERYTHING THAT MATTERS

TruStage Insurance: Simple, Straightforward, Designed to Fit your Budget.

Insurance is part of a solid financial plan. From finding a policy that fits your budget to making sure your coverage is adequate, dependable insurance can help give you peace of mind today and financial relief when you need it.

Backed by more than 80 years of working with credit unions and their members, you can count on TruStage to help protect what matters most - with products and programs for life, car and home, accidental death and dismemberment, and more.

As a member of ABEFCU, you receive special access to a suite of TruStage insurance products.

To get quotes or just explore your options, visit our website and click on our Insurance and Protection products Quick Link.



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

SAVINGS— 1ST QTR. RATES— The APY is accurate as of 01/01/19		May 1, 2019	<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%

INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE		<u>Term</u>	<u>APY*</u>
<i>The APY is accurate as of 04/25/19 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%

CHECKING —The APY is accurate as of 04/01/19		<u>Minimum Balance and Monthly Fee</u>	<u>APY*</u>
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%

MONEY MARKET— The APY is accurate as of 04/25/19		<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	3.50%	\$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.

VISA CLASSIC CREDIT CARD	\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	13.88%
MASTERCARD GOLD	\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	11.99%
VISA PLATINUM CREDIT CARD	\$1,000,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	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	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%
15 Year Fixed (Fixed Rate Mortgage)	15 year amortization	4.250%		
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.

