



**AMERICAN BROADCAST EMPLOYEES FEDERAL CREDIT UNION**  
**P.O. BOX 4002**  
**ANSONIA STATION**  
**NEW YORK, NY 10023**  
**www.abefcu.org**

**HARDSHIP REQUIREMENTS LETTER**

In order for your loan(s) to be considered for ABFCU's "Delinquent Loan Payment Relief Program", you must submit a "Hardship Letter" to the Credit Union.

The letter should provide us with details regarding your current situation and must include following mandatory information:

- 1) What is the particular factor that has resulted in you requesting assistance? Please provide name of the company you were employed with, length of time in their employment, date you left, position and salary, or other circumstances that have occurred.
- 2) Explain what type of income and how much you are receiving, and when expected (if applicable). i.e., unemployment; pension; disability; state or governmental aid, etc.
- 3) Is there a spouse, partner, or other member in the household, who contributes toward the household expenses? If so, who are they working for and what is their income?
- 4) What is your monthly rent/mortgage payment?
- 5) Have you approached your other creditors regarding your situation? If so, what has been the result? (Give details on which creditor and amount of any reduced payment they have agreed to)
- 6) If this request is for a vehicle loan, what is the current mileage?
- 7) How much do you reasonably think you could pay?
- 8) Please include a daytime contact phone number and your current address.

\*\*Please note that failure to provide the required information will result in a decline of your request.\*\*

You may forward your hardship letter in one of 2 methods:

- 1) Email to: [kfrommater@abefcu.com](mailto:kfrommater@abefcu.com)
- 2) Fax it to: 516-763-7568

Should you have any questions, please contact the undersigned at:

Toll-Free: 888-664-1263  
 Local: 516-763-7511  
 Hours (EST): Mon – Fri 9am to 5pm

Kim Frommater, Collections Manager  
 American Broadcast Employees Federal Credit Union

**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 N.W.  
 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

**CORPORATE HEADQUARTERS**

7-11 Front Street  
 Rockville Centre, NY 11570

**ABE Online Banking**  
[www.abefcu.org](http://www.abefcu.org)

**ABE Audio Response**  
 516 763-7580  
 800 ABE-3002