

Consolidate your credit card debt with these great offers from ABEFCU



Simplify and Save!

Transfer your high-rate credit card balance from another financial institution to an ABEFCU Visa® Platinum Credit Card and get

6.99% APR* For Life!

1

- ✓ Fixed Rate
- ✓ No Annual Fee
- ✓ No Balance Transfer Fee

To take advantage of these great offers, visit our website: www.abefcu.org.

Don't have an ABEFCU credit card?
Apply online today!

2

Receive our **REDUCED BALANCE TRANSFER APR*** of 0.99% when transferring your credit card balances from another financial institution to an ABEFCU Visa Platinum and/or MasterCard Gold Credit Card.

- ✓ Promotional APR is good for 6 months from the date of your first transfer
- ✓ No Balance Transfer Fee

*APR=Annual Percentage Rate



THE EASY GUIDE TO BUYING A CAR

Congratulations! You've decided to buy a new or pre-owned vehicle. This can be an exciting step in your financial future, even with lots of decisions along the way. Below are some quick steps to make most of the auto-buying process.

DO YOUR RESEARCH — Chances are it's been a few years since you've looked into purchasing a car. Take your time and do your homework with our convenient auto-shopping website, learning everything you can in one useful place.

GET PRE-APPROVED — Talking to us for an auto loan pre-approval will give you an advantage when you find the right vehicle. With the power of competitive credit union rates, you're now ready to visit the dealership.

GO FOR A TEST DRIVE — With your pre-approval in hand, visit the dealership and go for a test drive. Don't be afraid to talk to the salesperson and ask all the questions you have.

ENJOY YOUR NEW CAR — The auto-buying process might seem stressful. With us on your side, we'll make the process as seamless as possible, helping you enjoy your new ride with confidence!



**Need some extra
cash for the summer?
Apply for Skip-A-Payment
today!**

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, kids' 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



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

FUN 'n GAMES ...

FALL BOUNTY

The leftover letters will reveal an Irish proverb on the fall harvest.

THE RULES: All the words listed on the list below appear vertically, horizontally, diagonally, or backwards in the box. Circle or draw a line through the words you find and cross out those words in the list. The remaining letters spell out our message to you.

E	I	E	F	L	Y	O	C	U	S	Q	U	A	S	H
S	L	G	Y	E	L	S	R	A	P	D	O	G	N	L
K	C	A	H	E	R	B	S	B	R	N	O	A	T	E
L	S	R	K	K	O	E	R	P	A	R	W	B	G	A
A	P	O	O	S	L	O	I	E	I	S	O	A	N	V
T	U	T	R	P	C	T	L	E	E	N	R	T	H	E
S	M	S	P	C	S	G	C	O	C	D	S	U	S	S
R	P	A	O	E	H	A	T	F	E	U	S	R	E	P
A	K	L	R	I	B	A	R	N	N	G	T	V	A	Y
J	I	O	U	B	M	U	R	O	W	I	R	T	L	P
N	N	L	A	O	I	N	O	D	O	E	T	R	E	E
O	S	G	T	T	A	P	F	E	S	T	I	V	A	L
S	E	L	B	A	T	E	G	E	V	I	S	N	T	H
A	R	E	H	T	A	G	R	E	D	W	O	H	C	E
M	A	U	T	U	M	P	O	T	A	T	O	E	S	N

APPLES, BROCCOLI,
CABBAGE, CARROTS,
CHOWDER, CROPS,
FESTIVAL, FRUIT,
GARDEN, GATHER, GLEAN,
HERBS, KALE, LEAVES,
LEEKs, LETTUCE, MASON
JARS, ORCHARDS,
PARSLEY, PARSNIPS,
POTATOES, PRESERVES,
PUMPKINS, ROOTS,
RUTABAGA, SQUASH,
STALKS,
STORAGE, TOMATOES,
VEGETABLES

IN MEMORIAM

JOSEPH SHAWY

October 26, 1938 - March 19, 2019

Age 80

It is with deep sadness that we share the news of Mr. Joseph "Joe" Shawy's recent passing.

Joe served the members and staff of ABEFCU for over 40 years, most of those years as a Board member and Treasurer.

He embodied the credit union spirit of "people helping people." Joe was a true leader for ABEFCU and the members he represented. His actions and personal example inspired great loyalty and respect through his commitment to members, staff, and the ABC community.

We owe his wife Toni, and his family our thanks for sharing him with us.



SAVINGS— 2ND QTR. RATES— The APY is accurate as of 04/01/19		July 1, 2019	<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)					.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 06/27/19 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 06/01/19					
			<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%
MONEY MARKET— The APY is accurate as of 06/27/19					
			<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%
Loan Type					
		<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				3.250%	3.750%
7/1 Year ARM				3.500%	4.000%
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 SEPERATELY TO AT LEAST \$250,000.
PLEASE CONTACT AN ABE EMPLOYEE FOR FURTHER INFORMATION ABOUT APPLICABLE FEES AND TERMS.

