FEDERAL CREDIT UNION <u>www.abefcu.org</u>

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



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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 to get started with your auto-buying experience.

	QTR. RATES- The	APY is accurate as	of 04/01/19	September 1, 2019		age Balance	<u>APY*</u>
PRIME SHARE (SA	VINGS)	_		•	\$ 100.00 to	\$99,999.99	.10%
CLUBS (Holiday & \	(agation)			inge after the account	\$100,000.00 and	above	.20% .10%
.R.A. (Individual Re			arnings on the	s could reduce the	\$.01 to	\$99,999.99	.40%
	staronnonit / tooounity		arninge en an			d above	.55%
		E AND IRA CERT	FICATE		Term		APY*
NVESTWENT SH		IE AND IKA CENTI	FICATE		3 Months		.35%
The APY is accurate	e as of 08/29/19 Mir	nimum Deposit of \$50	00.00		6 Months		1.10%
A nenalty will be in	nosed in most insta	ances for early withdr	awal of funds	.)	12 Months 13 Months Add	on Certificate	1.90% 1.90%
A penalty will be in			awarorranas	/	15 Months Bum		1.90%
					24 Months		1.75%
					60 Months		1.75%
CHECKING —The	APY is accurate as	s of 08/01/19			Minimum Baland	ce and Monthly Fee	APY*
Basic Share Draft		Rates ma	ay change aft	er the account	None	None	None
Super Share Draft			d. Fees could		\$2,000.00	\$4.00	.05%
Super Plus Share D Prime Time Share D		earnings	on the accou	int.	\$3,000.00 None	\$5.00 None	.05% .05%
					NONE	NONE	.03 /0
IONEY MARKET	The APY is accurate a second secon	ırate as of 08/29/19			Average Daily		<u>APY*</u>
Pates may change	after the account is	onened			\$ 2,500.00 to \$ 25,000.00 to		.40% .45%
ales may change a	and the account is	openeu.			\$ 25,000.00 to		.60%
					\$100,000.00 to		1.00%
					\$250,000.00 ar		1.00%
oan Type		A	PR** 1	Monthly Payment Per \$1,00	0 Borrowed	Maximum Terms (Mon	ths)
lew Vehicle			25%	\$29.20		up to 36	`
ew Vehicle			50%	\$22.36		48	
lew Vehicle		3.	50%	\$15.42		49-72	
lew Vehicle		4.	50%	\$13.91		73-84	
	(1 to 3 Years Old)		50%	\$29.31		up to 36	
	(1 to 3 Years Old)		50%	\$22.36		48	
	(1 to 3 Years Old)		50%	\$16.68		60-66	
	(1 to 3 Years Old)		50%	\$15.42		72 84	
	(1 to 3 Years Old) (4 to 5 Years Old)		50% 50%	\$13.91 \$29.31		84 up to 36	
	(4 to 5 Years Old) (4 to 5 Years Old)		50%	\$29.31		48	
	(4 to 5 Years Old)		50%	\$18.20		40 60	
	(4 to 5 Years Old)		50%	\$15.88		72	
	(6 to 7 Years Old)		50%	\$29.75		up to 36	
	(6 to 7 Years Old)		75%	\$22.92		48	
	(6 to 7 Years Old)		00%	\$18.88		60	
lew & Used Motorc	cycle, 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	
ignature			99%	\$21.24		48-60	
ebt Consolidation			49%	\$32.02		36	
ebt Consolidation			99%	\$21.24		48-60	
pecial Purpose			49%	\$57.93		18	
ducation			90%	\$19.76		60	
hared Secured		Dividend Plu		\$ 6.49		180	
hared Certificate S		Dividend Plu		\$ 6.58		180	
hecking Line of Cr ates shown are the lowes			.88% who do not qualif	y at these rates and terms may be o	ffered credit at a higher rate	and/or with different terms All	xtensions of credit are sub
edit approval.				,			
		\$500,000 in World	wide Travel A	Accident Insurance is provid	led at no additional co	ost to the cardholder	13.88%
ISA CLASSIC CR			vide Travel A	ccident Insurance is provid	ed at no additional co		11.99%
IASTERCARD GO	DLD						
IASTERCARD GO	DLD			Accident Insurance is provid	led at no additional co	ost to the cardholder	9.99%
ASTERCARD GO	DLD	\$1,000,000 in World				ost to the cardholder forming Rates	9.99%
ASTERCARD GO ISA PLATINUM C EAL ESTATE LO Year ARM (Adju	OLD REDIT CARD	\$1,000,000 in World 515164 ge) All	wide Travel A Term ARM Produc	ts are based on	<u>Conf</u> 3.00	forming Rates 0%	<u>Jumbo</u> 3.500%
ASTERCARD GO ISA PLATINUM C EAL ESTATE LO Year ARM (Adju 1 Year ARM	DLD REDIT CARD OANS - NMLS # 6	\$1,000,000 in World 515164 ge) All	wide Travel A Term	ts are based on	<u>Conf</u> 3.000 3.129	forming Rates 0% 5%	Jumbo 3.500% 3.625%
ASTERCARD GO ISA PLATINUM C EAL ESTATE LO Year ARM (Adju '1 Year ARM '1 Year ARM	DLD REDIT CARD OANS - NMLS # 6	\$1,000,000 in World 515164 ge) All	wide Travel A Term ARM Produc	ts are based on	<u>Conf</u> 3.000 3.129 3.129	forming Rates 0% 5% 5%	Jumbo 3.500% 3.625% 3.625%
IASTERCARD GO ISA PLATINUM C REAL ESTATE LO Year ARM (Adju /1 Year ARM /1 Year ARM /1 Year ARM	DLD REDIT CARD OANS - NMLS # 6	\$1,000,000 in World 515164 ge) All	wide Travel A Term ARM Produc	ts are based on	<u>Conf</u> 3.000 3.129	forming Rates 0% 5% 5% 5%	Jumbo 3.500% 3.625%
ASTERCARD GO ISA PLATINUM C Year ARM (Adju /1 Year ARM /1 Year ARM /1 Year ARM /1 Year ARM	DLD REDIT CARD OANS - NMLS # 6	\$1,000,000 in World 615164 ge) All 15	wide Travel A Term ARM Produc	ts are based on nortizations	Conf 3.00 3.12 3.12 3.12 3.12	forming Rates 0% 5% 5% 5% 0%	Jumbo 3.500% 3.625% 3.625% 3.625%
ASTERCARD GO ISA PLATINUM C Year ARM (Adju /1 Year ARM /1 Year ARM /1 Year ARM /1 Year ARM /1 Year ARM 5 Year Fixed (Fix ixed Rate Equity	DLD REDIT CARD OANS - NMLS # 6 Istable Rate Mortga ted Rate Mortgage) Loans (\$100,000.00	\$1,000,000 in World 515164 ge) All 15 0 Max. Loan Amoun	wide Travel A <u>Term</u> ARM Produc or 30 year ar year amortiz	ts are based on nortizations	Conf 3.00 3.12 3.12 3.12 3.25 4.25	forming Rates 0% 5% 5% 5% 0% 0%	Jumbo 3.500% 3.625% 3.625% 3.625%
ASTERCARD GO ISA PLATINUM C REAL ESTATE LC Year ARM (Adju /1 Year ARM /1 Year ARM /1 Year ARM /1 Year ARM 5 Year Fixed (Fix ixed Rate Equity I mart Home Equity	DLD REDIT CARD OANS - NMLS # 6 Istable Rate Mortga Red Rate Mortgage) Loans (\$100,000.00 ' Loan	\$1,000,000 in World 515164 ge) All 15 0 Max. Loan Amour	wide Travel A Term ARM Produc or 30 year ar 5 year amortiz 5 years up to 5 Years up to	ts are based on mortizations zation 80% LTV	Conf 3.00 3.12 3.12 3.12 3.12 3.12 3.25 4.25 4.25	forming Rates 0% 5% 5% 5% 0% 0% 0%	Jumbo 3.500% 3.625% 3.625% 3.625%
ASTERCARD GO ISA PLATINUM C Year ARM (Adju 17 Year ARM 17 Year ARM 17 Year ARM 17 Year ARM 17 Year ARM 18 Year Fixed (Fix ixed Rate Equity I mart Home Equity	DLD REDIT CARD OANS - NMLS # 6 Istable Rate Mortga Red Rate Mortgage) Loans (\$100,000.00 ' Loan	\$1,000,000 in World 515164 ge) All 15 0 Max. Loan Amour	wide Travel A <u>Term</u> ARM Produc or 30 year ar year amortiz	ts are based on mortizations zation 80% LTV	Conf 3.00 3.12 3.12 3.12 3.25 4.25	forming Rates 0% 5% 5% 5% 0% 0% 0%	Jumbo 3.500% 3.625% 3.625% 3.625%
ASTERCARD GO ISA PLATINUM C Teal ESTATE LC Year ARM (Adju 1 Year ARM 1 Year ARM 1 Year ARM 1 Year ARM 1 Year ARM 5 Year Fixed (Fix ixed Rate Equity I mart Home Equity djustable Rates	DLD REDIT CARD OANS - NMLS # 6 Istable Rate Mortga Red Rate Mortgage) Loans (\$100,000.00 Loan Loan	\$1,000,000 in World 515164	wide Travel A Term ARM Produc or 30 year ar 5 year amortiz 5 years up to 5 Years up to	ts are based on nortizations zation 80% LTV 80% LTV	Conf 3.00 3.12 3.12 3.12 3.25 4.25 4.25 5.25	forming Rates 0% 5% 5% 5% 0% 0% 0% 0%	Jumbo 3.500% 3.625% 3.625% 3.625% 3.750%
ASTERCARD GO ISA PLATINUM C GEAL ESTATE LC Year ARM (Adju 1 Year ARM 1 Year ARM 1 Year ARM 5 Year Fixed (Fix ixed Rate Equity I mart Home Equity djustable Rates ome Equity Line of ome Equity Loan	DLD REDIT CARD OANS - NMLS # 6 Istable Rate Mortga (Red Rate Mortgage) Loans (\$100,000.00 Loan Loan Coan	\$1,000,000 in World 515164	wide Travel A Term ARM Produc or 30 year ar 5 year amortiz tt) 5 Years up to 0 Years up to	ts are based on nortizations 2ation 80% LTV 80% LTV 80% LTV	Conf 3.00 3.12 3.12 3.12 3.25 4.25 4.75 5.25 2.75 3.75	forming Rates 0% 5% 5% 0% 0% 0% 0% 0% 0% Then Prime Adjusted 0% Then Prime Adjusted	Jumbo 3.500% 3.625% 3.625% 3.625% 3.750%
ASTERCARD GO ISA PLATINUM C EAL ESTATE LC Year ARM (Adju /1 Year ARM /1 Year ARM /1 Year ARM /1 Year ARM 5 Year Fixed (Fix ixed Rate Equity I mart Home Equity djustable Rates lome Equity Loan mart Home Equity Loan mart Home Equity Loan	DLD REDIT CARD OANS - NMLS # 6 Istable Rate Mortgar (Red Rate Mortgage) Loans (\$100,000.00 Loan Loan Coan (Credit Coan	\$1,000,000 in World 515164	wide Travel A <u>Term</u> ARM Produc or 30 year an 5 year amortiz t) 5 Years up to 0 Years up to 5 Years up to 5 Years up to 5 Years up to	ts are based on nortizations 2ation 80% LTV 80% LTV 80% LTV	Conf 3.00 3.12 3.12 3.12 3.25 4.25 4.75 5.25 2.75 3.75	forming Rates 0% 5% 5% 5% 0% 0% 0% 0% 0%	Jumbo 3.500% 3.625% 3.625% 3.625% 3.750%
ASTERCARD GO ISA PLATINUM C GEAL ESTATE LC Year ARM (Adju 1 Year ARM 1 Year ARM 1 Year ARM 5 Year Fixed (Fix ixed Rate Equity I mart Home Equity djustable Rates ome Equity Line of ome Equity Loan	DLD REDIT CARD OANS - NMLS # 6 Istable Rate Mortga (ed Rate Mortgage) Loans (\$100,000.00 Loan Loan f Credit Loan Loan Amount)	\$1,000,000 in World 515164	wide Travel A <u>Term</u> ARM Produc or 30 year an 5 year amortiz t) 5 Years up to 0 Years up to 5 Years up to 5 Years up to 5 Years up to	ts are based on mortizations 2ation 80% LTV 80% LTV 80% LTV Amortization Amortization up to 80% LTV	Conf 3.00 3.12 3.12 3.25 4.25 4.25 5.25 5.25 3.75 3.75 3.25	forming Rates 0% 5% 5% 0% 0% 0% 0% 0% 0% Then Prime Adjusted 0% Then Prime Adjusted	Jumbo 3.500% 3.625% 3.625% 3.625% 3.750% d Annually d Annually % Adjusted Annually

	*APY = ANNUAL PERCENTAGE VIEW "*APR-ANNIVUAL PERCENTAGE RATE ALL RATESVIELDS ARE SUBJECT TO CHANGE AT AVY TIME. ACCOUNTS FEDERALLY INSURED THROUGH AUX OL 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.	The senings inferently insured to at local ESIS.00 or backed by the lat links and credit of the labeled States Generated NCCUAS Internal Credit Union Administration, a 11.5 Generation Agency