



FEDERAL
CREDIT
UNION
www.abefcu.org

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



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



Hung-Over with Debt?

Keep your New Years Resolution to Save Money in 2020!

ABE can help you manage your outstanding debt by rolling it into a single **“Debt Consolidation Loan”** which can help reduce your interest rate and consolidate your bills into one low monthly payment! With rates as low as 9.99% APR* for up to 60 months, you can relax knowing that your paying off your debt and saving money every month when compared to the average interest rate of a store credit card.

In addition our **“Special Credit Card Balance Transfer”** offer will support your goal to save money in the New Year.

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!**

Apply Now

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

Visit our website, www.abefcu.org for further details.

SAVINGS— 4RD QTR. RATES— The APY is accurate as of 12/01/19		February 1, 2020	Average Balance	APY*
PRIME SHARE (SAVINGS)			\$ 100.00 to \$99,999.99	.10%
			\$100,000.00 and above	.20%
CLUBS (Holiday & Vacation)			\$.01 to \$99,999.99	.40%
I.R.A. (Individual Retirement Account)			\$100,000.00 and above	.55%

Rates may change after the account is opened. Fees could reduce the earnings on the account.

INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE	Term	APY*
The APY is accurate as of 01/30/20 Minimum Deposit of \$500.00 (A penalty will be imposed in most instances for early withdrawal of funds)	3 Months	.35%
	6 Months	1.10%
	12 Months	1.60%
	13 Months Add on Certificate	1.60%
	15 Months Bump up Certificate	1.60%
	24 Months	1.75%

CHECKING —The APY is accurate as of 01/01/20	Minimum Balance and Monthly Fee	APY*
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%

Rates may change after the account is opened. Fees could reduce the earnings on the account.

MONEY MARKET— The APY is accurate as of 01/30/20	Average Daily Balance	APY*
Rates may change after the account is opened.	\$ 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	APR**	Monthly Payment Per \$1,000 Borrowed	Maximum Terms (Months)
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	Term	Conforming	Rates	Jumbo
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		3.125%		3.625%
3/1 Year ARM		3.125%		3.625%
5/1 Year ARM		3.125%		3.625%
7/1 Year ARM		3.250%		3.750%
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.

