



FEDERAL
CREDIT
UNION
www.abefcu.org

Resources for Members Financially Impacted by COVID-19

CORPORATE HEADQUARTERS

7-11 Front Street
Rockville Centre, NY 11570

BRANCH LOCATIONS

77 West 66th Street
New York, NY 10023
212 456-1064

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.

Please visit our website at www.abefcu.org for COVID-19 updates, service modifications, and financial assistance.

When it comes to home financing we've got you covered!



We make the process of purchasing your home or refinancing your existing mortgage simple and straightforward by offering you the tools that will enable you to make sound financial choices.

ABE has mortgage products to fit your needs whether you are buying your first house or want to refinance your rate or term, we're here to help with creative financing solutions. We offer a wide range of loan products with one suitable for everyone's financial goals. Call us today at (516) 763-7515 or email us at realestate@abefcu.com and see how we can make the dream of home-ownership a reality!

In the market for a New or Used Automobile?

ABE puts you in the driver's seat when it comes to securing a loan at competitive rates and terms with our 24/7 online application and pre-approval process. Finding the make and model of the car you are looking for is convenient through our online auto buying service at www.abefcu.org/auto-buying-resource and you have the option of a three (3) month payment deferment* on your first loan payment. Don't delay get started TODAY!

* Interest will accrue during the period and becomes due once payments begin.

To **Apply**: www.abefcu.org/loans/apply-for-a-loan-247

SAVINGS— 1ST QTR. RATES— The APY is accurate as of 03/31/2020		June 1, 2020	<u>Average Balance</u>	APY*
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>	APY*
<i>The APY is accurate as of 05/30/2020 Minimum Deposit of \$500.00</i>		3 Months	.20%
		6 Months	.40%
		12 Months	.50%
<i>(A penalty will be imposed in most instances for early withdrawal of funds)</i>		13 Months Add on Certificate	.50%
		15 Months Bump up Certificate	.50%
		24 Months	.75%
		60 Months	1.15%

CHECKING —The APY is accurate as of 05/1/2020		<u>Minimum Balance and Monthly Fee</u>	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%

MONEY MARKET— The APY is accurate as of 05/28/2020		<u>Average Daily Balance</u>	APY*
<i>Rates may change after the account is opened.</i>		\$ 2,500.00 to \$24,999.99	.30%
		\$ 25,000.00 to \$49,999.99	.40%
		\$ 50,000.00 to \$99,999.99	.50%
		\$100,000.00 to \$249,999.99	.55%
		\$250,000.00 and over	.60%

<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			3.125%		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	3.750%		
Fixed Rate Equity Loans (\$100,000.00 Max. Loan Amount)					
Smart Home Equity Loan		5 Years up to 70% LTV	4.500%		
Smart Home Equity Loan		10 Years up to 70% LTV	5.000%		
Adjustable Rates					
Home Equity Line of Credit		25 Years up to 70% 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 70% 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 70% 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.

