



**FEDERAL  
CREDIT  
UNION**  
[www.abefcu.org](http://www.abefcu.org)

## Resources for Members Financially Impacted by COVID-19

### CORPORATE HEADQUARTERS

7-11 Front Street  
Rockville Centre, NY 11570

Please visit our website at [www.abefcu.org](http://www.abefcu.org) for COVID-19 updates, service modifications, and financial assistance.

### Keeping your Money at your Fingertips



### 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

Mobile and Online Banking puts convenience right at your fingertips and lets you bank anytime, anywhere. If you are new to ABEFCU, or just haven't signed up yet for Mobile or Online Banking, log into our website and take a look at our Mobile and Online Banking features that offer you security and convenience.

#### Some key features include:

- Touch Id & Face Recognition for Mobile App
- Remote Check Deposit "DeposZip"
- Transfers
- Bill Pay
- Apply for a Loan, 24/7

Download our Free Mobile Banking App from the App Store or Google play. We are listed as ABEFCU

### Take Advantage of Low Mortgage and Home Equity Rates

There are some things we can't control, but there are others that we can. If you want to buy your first home, make improvements to your existing home or just take some equity out - now is a great time. Rates are at historic lows, so take advantage of it. ABE offers a wide range of loan products with one suitable for everyone's financial goals. Get prequalified and home owners are more likely to accept your offer if they know you have secured financing.

### Simplify your Auto Buying Experience

ABE makes it convenient for you to secure a New or Used Vehicle 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 fast and easy through our online auto buying service at [www.abefcu.org/auto-buying-resource](http://www.abefcu.org/auto-buying-resource). You also have the opportunity to delay your first loan payment for (3) months with the payment deferral\* option. Get started today and take advantage of all the wonderful summer deals.

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



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

To **Apply**: [www.abefcu.org/loans/apply-for-a-loan-247](http://www.abefcu.org/loans/apply-for-a-loan-247)

<b>SAVINGS—</b> 2nd QTR. RATES— <i>The APY is accurate as of 04/01/2020</i> <b>August 1, 2020</b>		<u>Average Balance</u>		<u>APY*</u>
PRIME SHARE (SAVINGS)		\$ 100.00	to \$99,999.99	0.10%
	<i>Rates may change after the account is opened. Fees could reduce the earnings on the account.</i>	\$100,000.00	and above	0.20%
CLUBS (Holiday & Vacation)		\$ .01	to \$99,999.99	0.40%
I.R.A. (Individual Retirement Account)		\$100,000.00	and above	0.55%

<b>INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE</b>		<u>Term</u>	<u>APY*</u>
<i>The APY is accurate as of 07/30/2020 Minimum Deposit of \$500.00</i>		3 Months	0.10%
		6 Months	0.20%
		12 Months	0.40%
<i>(A penalty will be imposed in most instances for early withdrawal of funds)</i>		13 Months Add on Certificate	0.40%
		15 Months Bump up Certificate	0.40%
		24 Months	0.50%
		60 Months	0.75%

<b>CHECKING —</b> <i>The APY is accurate as of 07/1/2020</i>		<u>Minimum Balance and Monthly Fee</u>		<u>APY*</u>
Basic Share Draft		None	None	None
Super Share Draft	<i>Rates may change after the account is opened. Fees could reduce the earnings on the account.</i>	\$2,000.00	\$4.00	0.05%
Super Plus Share Draft — Linked		\$3,000.00	\$5.00	0.05%
Prime Time Share Draft		None	None	0.05%

<b>MONEY MARKET—</b> <i>The APY is accurate as of 07/30/2020</i>		<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	0.10%
		\$ 25,000.00	to \$49,999.99	0.30%
		\$ 50,000.00	to \$99,999.99	0.40%
		\$100,000.00	to \$249,999.99	0.50%
		\$250,000.00	and over	0.50%

<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.

<b>VISA CLASSIC CREDIT CARD</b>	<i>\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	13.88%
<b>MASTERCARD GOLD</b>	<i>\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	11.99%
<b>VISA PLATINUM CREDIT CARD</b>	<i>\$1,000,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	9.99%

<b>REAL ESTATE LOANS - NMLS # 615164</b>		<u>Term</u>	<u>Conforming</u>	<u>Rates</u>	<u>Jumbo</u>
1 Year ARM (Adjustable Rate Mortgage)		All ARM Products are based on	3.000%		3.500%
2/1 Year ARM		15 or 30 year amortizations	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%
<b>15 Year Fixed (Fixed Rate Mortgage)</b>		15 year amortization	3.500%		
<b>Fixed Rate Equity Loans (\$100,000.00 Max. Loan Amount)</b>					
Smart Home Equity Loan		5 Years up to 70% LTV	4.500%		
Smart Home Equity Loan		10 Years up to 70% LTV	5.000%		
<b>Adjustable Rates</b>					
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		10 Year Max. Amortization up to 70% LTV	3.250% Then Prime Minus 1% Adjusted Annually		
(\$100,000.00 Max. Loan Amount)					
Smart Home Equity Line of Credit		15 Years up to 70% LTV	3.000% Then Prime Minus 1% Adjusted Annually		
(\$100,000.00 Max. Loan Amount)					



\*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.

