



**FEDERAL
CREDIT
UNION**
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 for COVID-19 updates, service modifications, and financial assistance.

We were born to be FREE so why not Bank the way we Live

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

No Place like Home

If you're thinking about buying a house but not sure how much you can spend, getting pre-approved for a mortgage will help you set a budget and make an offer on a home with confidence. ABE offers a wide range of loan products with one suitable for everyone's financial goals. We have many creative solutions because we know the joy and memories that home ownership can bring to you and your family. Get started today before rates increase. Call us at (516) 763-7515 or email us at realestate@abefcu.com and take your first step towards home ownership.

Fall Is a Great Time to Buy a Car...

Car manufacturers are clearing the way for new year models at this time of year. Moving out current inventory to make room gives you the buyer- the upper hand. ABE's low auto rates and extended payment terms makes buying the car of your dreams affordable and with our online auto buying service it's also convenient. To make it even easier for you, ABE is offering a (3) month payment deferment* on your first loan payment. Let your fingers do the walking and visit our Auto Buying Resource at www.abefcu.org/auto-buying-resource.

*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

SAVINGS— 2nd QTR. RATES— The APY is accurate as of 04/01/2020 September 1, 2020		<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	0.10%
I.R.A. (Individual Retirement Account)		\$100,000.00 and above	0.40%
			0.55%

INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE		<u>Term</u>	<u>APY*</u>
<i>The APY is accurate as of 08/27/2020 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 Month	0.50%
		60 Months	0.75%

CHECKING —The APY is accurate as of 08/1/2020		<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	0.05%
Super Plus Share Draft — Linked		\$3,000.00	\$5.00	0.05%
Prime Time Share Draft		None	None	0.05%

MONEY MARKET— The APY is accurate as of 08/27/2020		<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.

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		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%
15 Year Fixed (Fixed Rate Mortgage)	15 year amortization		3.500%		
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.

