



**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.

Banking in the here and now!



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 at www.abefcu.org and take a look at our Mobile and Online Banking features that offer you security and convenience.

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



Seasonal Changes

The Fall Season is full of splendor with stunning colors - complements of nature.

It's also a great time of year to take advantage of year-end vehicle discounts as dealers are clearing current year models and pre-owned vehicles to make room for new year models. We make the process of searching for the vehicle you want, securing financing and closing the loan convenient with our Auto Buying Resource at www.abefcu.org/auto-buying-resource. To make it even easier for you ABE is offering a (3) month payment deferment* on your first payment. Get started today and capture all the beauty of the season while driving in your new vehicle.

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



Are you ready for a change in Neighborhood?

This is a great time to make your move with ABE's low Home Equity and Mortgage rates. Give us a call and we will help you determine what your home affordability is and get you pre-approved for a mortgage. If your choice is to stay in your current home and want to follow up on remodeling or doing some upgrades-not to worry- we have a solution for you too. We offer Home Equity and Home Equity Line of Credit loans that work into your financial plans with flexible rates and terms. Give our friendly and knowledgeable Home Lending Team a call at (516) 456-7515 or email us at realestate@abefcu.com.

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

| | | | | |
|---|--|---|--------------------------|-------------|
| SAVINGS — 3rd QTR. RATES— The APY is accurate as of 07/01/2020 | | October 1, 2020 | <u>Average Balance</u> | <u>APY*</u> |
| PRIME SHARE (SAVINGS) | | | \$ 100.00 to \$99,999.99 | 0.10% |
| | | | \$100,000.00 and above | 0.20% |
| CLUBS (Holiday & Vacation) | | <i>Rates may change after the account is opened. Fees could reduce the earnings on the account.</i> | | 0.10% |
| I.R.A. (Individual Retirement Account) | | | \$.01 to \$99,999.99 | 0.40% |
| | | | \$100,000.00 and above | 0.55% |

| | | | |
|---|--|-------------------------------|-------------|
| INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE (CDs) | | <u>Term</u> | <u>APY*</u> |
| The APY is accurate as of 09/10/2020 Minimum Deposit of \$500.00 | | 3 Months | 0.10% |
| | | 6 Months | 0.20% |
| | | 12 Months | 0.40% |
| (A penalty will be imposed in most instances for early withdrawal of funds) | | 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 09/1/2020 | | <u>Minimum Balance and Monthly Fee</u> | <u>APY*</u> |
| Basic Share Draft | | None | None |
| Super Share Draft | | \$2,000.00 | \$4.00 |
| Super Plus Share Draft — Linked | | \$3,000.00 | \$5.00 |
| Prime Time Share Draft | | None | None |
| | | | 0.05% |

| | | | |
|--|--|------------------------------|-------------|
| MONEY MARKET — The APY is accurate as of 09/04/2020 | | <u>Average Daily Balance</u> | <u>APY*</u> |
| Rates may change after the account is opened. | | \$ 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 | 0.35% |
| | | \$100,000.00 to \$249,999.99 | 0.40% |
| | | \$250,000.00 and over | 0.40% |

| <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 | 3.500% | | |
| 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.

