



**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.



ABE is grateful for your membership and wish you and your family a "Happy Thanksgiving".

Enjoy ABE's Cornucopia

Membership can last a Life-Time

Once a member always a member. Even if life takes you down a new path you can continue to use all of ABE's wonderful self-service options with our mobile and online banking app. The ABEFCU app allows you to make remote check deposits, view credit card balances, make transfers, pay bills, view transaction history and send us a secured message. Our participation in "Shared Branching" allows you to conduct transactions via a national network of over 5000 shared credit union facilities where you can conduct in person transactions. In addition, you have access to over 30,000 fee free ATMs. The possibilities are endless. Visit www.co-opcreditunions.org/locator and locate your closest location.

Family and Household members of qualified members are also welcomed to join-so give the gift of Membership.

Online & Mobile Banking

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 onto our website at www.abefcu.org and take a look at the many banking features that offer you convenience and the security of facial recognition technology or your fingerprint.

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

Auto Buying Resource

Research and compare vehicles with pricing information. Search the largest selection of local and pre-owned inventory with photo galleries and specs. View inventory from multiple dealers without leaving the comfort of your home at www.abefcu.org/auto-buying-resources. Found the car of your dreams? ABE has low rates and extended payment terms that fit into everyone's budget. Apply now and take advantage of our 90 Day payment deferment* on your first payment.

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

Home Loans

ABE Mortgage and Home Equity loan products have flexible terms and low rates to meet your short-and long-term goals. We offer Fixed, Variable, H.E.L.O.C. and Jumbo loans and our products are available to you in all 50 states. Whether you're buying your first home, need to expand your current residence or are downsizing we can help. Call us today at (516) 763-7515 or email realestate@abefcu.com and take advantage of historic low rates.

ABEFCU will be closed for business in observance of "Thanksgiving Day" on:

Thursday, November 26st & Friday, November 27th, 2020



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

SAVINGS— 3rd QTR. RATES— <i>The APY is accurate as of 07/01/2020</i> November 1, 2020		<u>Average Balance</u>		APY*
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)				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>	APY*
<i>The APY is accurate as of 10/29/2020 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 — <i>The APY is accurate as of 10/1/2020</i>		<u>Minimum Balance and Monthly Fee</u>		APY*
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 — <i>The APY is accurate as of 10/29/2020</i>		<u>Average Daily Balance</u>		APY*
<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	0.35%
		\$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	<i>\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	13.88%
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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.

