



FEDERAL
CREDIT
UNION
www.abefcu.org

**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.

*Wishing you and your family a
Happy New Year*



Announcement from the Chairman of the Board Directors

The Board of Directors of ABE Federal Credit Union is very pleased to announce the appointment of Jaime Herrera as their next President and CEO. Mr. Herrera will be taking over for outgoing President and CEO, Sherry Ahrens.

After 41 years of distinguished and dedicated service to our members, Sherry Ahrens, President/CEO announced her retirement in 2020. Sherry has been the driving force behind the organization's success. Under her leadership, ABE has experienced significant growth while maintaining our dedication and commitment to the service we provide our members and community. Sherry will continue her service on the Board of Directors, and be a key supporter in this transition. We want to thank Sherry for her dedicated service and loyalty to ABE.



Please join the credit union in welcoming our new President/CEO, Jaime Herrera, whom most recently served ABE as Vice President of Finance and Accounting. Jaime has demonstrated himself to be a leader with a solid financial background, and we look forward to seeing the continued growth and success of ABE under his leadership. We congratulate him as he transitions to his new role.

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

*ABEFCU will be closed for business in observance of Martin Luther King Day and Presidents' Day
Monday, January 18th 2021 and Monday, February 15th 2021*

SAVINGS— 4th QTR. RATES— The APY is accurate as of 10/01/2020 January 1, 2021		<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>	\$.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 (CDs)		<u>Term</u>	<u>APY*</u>
<i>The APY is accurate as of 12/30/2020 Minimum Deposit of \$500.00</i>		3 Months	0.10%
		6 Months	0.20%
		12 Months	0.30%
<i>(A penalty will be imposed in most instances for early withdrawal of funds)</i>		13 Months Add on Certificate	0.30%
		15 Months Bump up Certificate	0.30%
		24 Month	0.35%
		60 Months	0.50%

CHECKING —The APY is accurate as of 12/1/2020		<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%

MONEY MARKET — The APY is accurate as of 12/17/2020		<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	0.20%
		\$ 50,000.00	to \$99,999.99	0.30%
		\$100,000.00	to \$249,999.99	0.35%
		\$250,000.00	and over	0.35%

<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.

