



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

*Wishing you and your family a Healthy, Joyous and Peaceful  
Holiday Season*

**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.



**Skip-a-Payment when you need it most**

Improving cash flow access can help with year-end charitable giving, seasonal expenses or the unexpected. No matter what the reason, being able to put off a loan payment for 30 days can make a meaningful difference. Applications are available online. Please view our website at [www.abefcu.org/loans/skip-a-payment](http://www.abefcu.org/loans/skip-a-payment) for additional information. Restrictions apply.

**ABE Membership-the gift that never stops giving**

Family and Household members are welcomed to join. So give the gift of Membership with all the benefits!

**Mobile & Online Banking makes it convenient to bank on the go**

The Holidays can be a hectic time of year. Online shopping provides some relief. But for those moments when you are out and about and unexpectedly find that special deal your looking for, mobile and online banking makes it convenient to transfer money from one account to another-in the moment. So don't miss out, get started today.

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

**Auto Loans**

Year-End Auto deals are flooding the market as dealers are making room for the new model year vehicles. Timing is everything. Visit our Auto Buying Resource at [www.abefcu.org/auto-buying-resources](http://www.abefcu.org/auto-buying-resources) to find the vehicle of your choice and take advantage of our low auto loan rates and extended payment terms. ABE is now offering a 90-day payment deferment\* on your first payment. Isn't it time you gave yourself a gift?

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

**Planning a move or home improvements in the New Year ?**

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](mailto:realestate@abefcu.com) and take advantage of historic low rates.

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

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**Resources for Members Financially Impacted by COVID-19**

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

**ABEFCU will be closed for business in observance of Christmas Day and New Years Day on:**

**Friday, December 25th 2020 and Friday, January 1st 2021**



<b>SAVINGS—</b> 3rd QTR. RATES— <i>The APY is accurate as of 07/01/2020</i> <b>December 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)			0.10%
I.R.A. (Individual Retirement Account)		\$ .01 to \$99,999.99	0.40%
		\$100,000.00 and above	0.55%

<b>INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE (CDs)</b>		<u>Term</u>	<u>APY*</u>
<i>The APY is accurate as of 11/19/2020 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%

<b>CHECKING —</b> <i>The APY is accurate as of 11/1/2020</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 11/19/2020</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	0.35%
		\$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.

<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.

