



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

**CORPORATE  
HEADQUARTERS**

7-11 Front Street  
Rockville Centre, NY 11570



**Dreaming of what can be...Resolve in 2021**

**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

Let ABE help you move into a new home or reduce the rate on your existing mortgage.

Whatever your aspirations are for 2021 saving money is sure to be on your list.

That's why ABE is focused on helping you identify ways to reduce your high interest rate Mortgage, Home Equity or H.E.L.O.C. loan into a mortgage product that may reduce your monthly payment. In addition, it may provide you the freedom to use your home's equity to make home improvements, pay for educational expenses or consolidate debt.

The time to act is **now!** Take advantage of historic low Mortgage and Home Equity rates with extended payment terms to find the right fit for your budget.

We offer financing for:

- Primary residence and secondary homes
- Purchase or Refinance
- Fixed or ARM's (variable)
- Conventional and Jumbo
- Home Equity and H.E.L.O.C.'s

In addition:

- Get free pre-approvals
- No points required
- No pre-payment penalties

ABE offers a wide range of terms customized to your unique situation. So, get pre-approved for extra confidence when it comes to shopping for your dream home.

Call our friendly and knowledgeable team today at (516) 763-7515 or email [realestate@abefcu.com](mailto:realestate@abefcu.com) and explore all your options.

**Plan your next great escape**

**ABE AUDIO RESPONSE**  
516 763-7580  
800 ABE-3002



We are all mentally ready to hit the open road, will your vehicle take you the distance?

If your answer is no, please visit ABE's **Auto Buying Resource** which helps you 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](http://www.abefcu.org/auto-buying-resources). Once you have located the vehicle you're looking for, 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.

\*\*\*\*\*

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

Scan this code with any mobile device enabled with a QR reader to access our web site.

*ABEFCU will be closed for business in observance of Presidents' Day on Monday, February 15th 2021*

SAVINGS— 4th QTR. RATES— The APY is accurate as of 10/01/2020		February 1, 2021		Average Balance		APY*
PRIME SHARE (SAVINGS)		\$ 100.00	to	\$99,999.99		0.10%
		\$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%

*Rates may change after the account is opened. Fees could reduce the earnings on the account.*

INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE (CDs)		Term	APY*
The APY is accurate as of 12/30/2020 Minimum Deposit of \$500.00		3 Months	0.10%
		6 Months	0.20%
		12 Months	0.30%
		13 Months Add on Certificate	0.30%
		15 Months Bump up Certificate	0.30%
		24 Month	0.35%
		60 Months	0.50%

*(A penalty will be imposed in most instances for early withdrawal of funds)*

CHECKING —The APY is accurate as of 01/1/2020		Minimum Balance and Monthly Fee		APY*
Basic Share Draft		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%

*Rates may change after the account is opened. Fees could reduce the earnings on the account.*

MONEY MARKET— The APY is accurate as of 12/17/2020		Average Daily Balance		APY*	
Rates may change after the account is opened.		\$ 2,500.00	to	\$24,999.99	0.10%
		\$ 25,000.00	to	\$49,999.99	0.20%
		\$ 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%

Loan Type	APR**	Monthly Payment Per \$1,000 Borrowed	Maximum Terms (Months)
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.

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	Term	Conforming	Rates	Jumbo
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		3.000%		3.500%
3/1 Year ARM		3.000%		3.500%
5/1 Year ARM		3.000%		3.500%
7/1 Year ARM		3.375%		3.875%
15 Year Fixed (Fixed Rate Mortgage)	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 (\$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.

