



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.

Spring brings new beginnings



Spring tends to lift our spirits with a sense of renewal, excitement and the desire for a transformation. Remodeling an old kitchen, preparing for an addition to the family or just wanting to move into a new home are all reasons you may benefit from one of ABE's home loans. Discover our diversified loan products and competitive loan rates to take advantage of the current low rate environment.

ABE's suite of Fixed and Adjustable Rate Mortgages, Home Equity or Home Equity Line-of-Credit loans can accommodate your short-or long term plans. If you want to purchase a second home or just refinance an existing mortgage to reduce your rate or loan terms-don't delay, get pre-approved today. Call our friendly and knowledgeable team at (516) 763-7515 or email realestate@abefcu.com and we will help you identify the home loan that best fits your needs.

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

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

SAVINGS— 4th QTR. RATES— The APY is accurate as of 12/31/2020		March 1, 2021		
PRIME SHARE (SAVINGS)		<u>Average Balance</u>		<u>APY*</u>
		\$ 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%

INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE (CDs)		<u>Term</u>	<u>APY*</u>
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%
(A penalty will be imposed in most instances for early withdrawal of funds)		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 02/1/2021		<u>Minimum Balance and Monthly Fee</u>		<u>APY*</u>
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%

MONEY MARKET — The APY is accurate as of 12/17/2020		<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	0.20%
		\$ 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	2.65%	\$28.93	up to 36
New Vehicle	2.89%	\$16.41	48
New Vehicle	2.99%	\$15.19	49-72
New Vehicle	3.49%	\$13.44	73-84
Used Vehicle (1 to 3 Years Old)	2.99%	\$29.08	up to 36
Used Vehicle (1 to 3 Years Old)	2.99%	\$22.13	48
Used Vehicle (1 to 3 Years Old)	2.99%	\$16.45	60-66
Used Vehicle (1 to 3 Years Old)	3.19%	\$15.28	72
Used Vehicle (1 to 3 Years Old)	3.49%	\$13.44	84
Used Vehicle (4 to 5 Years Old)	2.99%	\$29.08	up to 36
Used Vehicle (4 to 5 Years Old)	2.99%	\$22.13	48
Used Vehicle (4 to 5 Years Old)	2.99%	\$16.45	60
Used Vehicle (4 to 5 Years Old)	4.19%	\$15.74	72
Used Vehicle (6 to 7 Years Old)	3.99%	\$29.52	up to 36
Used Vehicle (6 to 7 Years Old)	4.25%	\$22.69	48
Used Vehicle (6 to 7 Years Old)	4.50%	\$18.65	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	2.750%		3.250%
2/1 Year ARM		15 or 30 year amortizations	2.750%		3.250%
3/1 Year ARM			2.750%		3.250%
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%		
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		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.

